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Sandcastle Kids: Building a Legacy of Love

By Heather Bennett Eye

Shelley Joiner and her husband, Casey, have long cherished the beauty of The Emerald Coast, a place they call home. Shelley, who spent years as a Neonatal Intensive Care Unit Registered Nurse, dedicated herself to caring for the most delicate lives. Meanwhile, Casey, a local realtor with Scenic Sotheby's International Realty, understands that a home is more than just a building—it's a refuge for families.

Nearly a decade ago, their close-knit community was shaken when multiple friends and neighbors found themselves in the unimaginable position of watching their children or grandchildren battle childhood cancer. As they witnessed the physical and emotional toll this journey took on these families, Shelley and Casey felt a deep sense of helplessness. They wanted to do something—anything—to ease the burden, but they didn't know how.

They began to think about how healing our beautiful beaches are, reflecting on how the tranquil sound of waves and



the warm embrace of the sun had always provided them with peace. What if these families, who were enduring so much, could experience this same comfort? What if they could escape the relentless cycle of hospital visits, treatments, and fear, even if only for a week?

This idea grew, fueled by their desire to offer more than just words of sympathy. In 2015, that idea became a reality with the founding of Sandcastle Kids, a South Walton-based 501(c)(3) nonprofit organization dedicated to providing all-expenses-paid vacations for families facing childhood cancer. With the deep understanding that these children and their families endure unimaginable mental, emotional, and financial stress daily, the goal of the organization is simple yet profound: to give these families a chance to escape their harsh realities and find rest, relaxation, and healing on the beautiful beaches of South Walton. The organization's board is made up entirely of volunteers, so every dollar raised goes straight to

SANDCASTLE KIDS continued on page 2 850 CONCRETE (850) 687-4543 Free Estimates Ask for Joe

Point Washington Medical Clinic Announces 8th Annual Harvest Moon Fundraiser

Join supporters of the Point Washington Medical Clinic (PWMC) for the 8th Annual Harvest Moon fundraiser to be held September 13. The Harvest Moon offers an opportunity to celebrate the rewards following a time of hard work and dedication. In the past year, PWMC moved into their new stand-alone facility, increased their hours and expanded their services! This momentum has led them to several exciting milestones they are eager to share!

HARVEST MOON

continued on page 2







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SANDCASTLE KIDS

continued from page 1

helping families.

At the beginning, the largest challenge facing the organization was securing accommodations for the families they wanted to help. 360 Blue, a local property management company, stepped forward as a foundational partner. They didn't just offer a solution, they offered a lifeline by donating properties and encouraging their clients to do the same. The

generosity of 360 Blue and their clients has enabled Sandcastle Kids to flourish, allowing them to look forward to continuing this life-changing work for many years to come.

Sandcastle Kids works directly with Pediatric Oncology Social Workers at hospitals across the Southeast to identify families in need of a break. Each year, they bring roughly 20 families to the shores of Santa Rosa Beach during the non-peak rental season. By 2024, nearly 150 families will have found respite in the sand and surf, thanks to the efforts of this remarkable organization.

Once they arrive, the families have only one responsibility: to have fun. Sandcastle Kids takes care of the rest. From covering gas expenses for travel to providing gift cards for groceries and activities, restaurant certificates, and even photography sessions donated by generous local business owners, every detail is thoughtfully arranged. Each family's vacation is designed to be as special and stress-free as possible, allowing them to create precious memories together.

"Our 4-year-old daughter, Eve, had been in the fight of her life for 828 days when we arrived at Watercolor for a much needed respite. Not only has Eve been putting her bravest face on for more than two vears, our 10-vear-old, 8-vear-old and 2-year-old have sacrificed so much during Eve's extended hospital stays and periods of compromised immunity," stated the Gvozdas Family. "What a gift it was to be able to surprise them with a week of 'Yesses!' Yes, you can go for a walk on the beach; yes, you can jump in the pool; yes, you can go to the candy store - yes, yes, yes!! When we said yes to this

HARVEST MOON

Start the celebration at 9 a.m.

on Friday, September 13 with a

magical meditative outdoor yoga

practice with Shannon Kramo-

lis of Studio Thirty-A and live

music from Justin Moore. Bring

your mat and please arrive by

8:45 a.m. Fresh juice is gener-

ously provided by Raw & Juicy.

Reserve your spot in advance for

this donation-based class by click-

an outdoor dinner under the

stars presented by Mercantile and

hosted by Bud & Alley's Restau-

The festivities continue with

ing the "Tickets" button.

continued from page 1



trip, many months ago, we had no idea that Eve would have her last dose of chemo (hopefully ever, Lord willing) during this week. We celebrated as she so bravely took that last chemo pill in the kitchen. We cheered, we cried, we danced, and we praised God for bringing her to this moment and for providing the beautiful setting for the celebration. A moment we'll never forget, in a place we'll never forget. We are forever grateful for your kindness and generosity in making these trips possible. It was a week of laughter, rest, memories made, miles biked, shells collected, dolphins spotted, and lessons learned

by our children - that there are some really really kind people in the world."

What began as a heartfelt desire to help friends in need has blossomed into a beacon of hope for families across the Southeast. Sandcastle Kids is more than just a charity; it's a community of compassionate individuals committed to making a difference, one family at a time. Through the warmth of the sun, the soothing sounds of the ocean, and the kindness of strangers, Sandcastle Kids continues to build a legacy of love and healing, one sandcastle at a time.

Individual Tickets and Tables Available for Purchase at w.caringandsharingsowal.org All proceeds benefiting Caring # Sharlog of South Walton

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Citizens Beware: Deceptive Advertising in Political Campaigns

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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 UP, you enable them to access the personal information contained within

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.

table 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.

your phone or PC.

Remember to rely on repu-

of dinner and dancing on the Bud & Alley's deck in beautiful Seaside. The limited seating event begins with a specialty cocktail hour from 5:30-6:30 p.m., live music from long-time local favorite Billy Garrett, and an exquisite meal curated by Bud & Alley's Executive Chef, Dave Bishop.

Following dinner, kick up your heels with live music by Certainly So, sponsored by The Jabbour Luxury Group, and an open bar. Guests are invited to participate in a paddle raise to secure funds for a matching donation opportunity. Anthea le Jardin is sponsoring the silent auction, which will feature a wide range of items from exotic vacations to spa packages to

meals at local restaurants. Bidding will be digital, so be sure to check out the silent auction online even if you are not able to attend. This event will sell out! The attire is coastal chic.

PWMC is also excited to announce the Harvest Moon Social Club presented by Indigo. This enchanting evening under the oaks in historic Point Washington is hosted by Michael & Laura Granberry at their home. Tickets will go on sale soon, and there will be special pricing for guests who would like to attend both nights.

Visit https://e.givesmart.com/ events/sal/ to buy tickets and learn more.



Dog-Harmony's 9th Annual Barktoberfest Set for October 25th Promises to Be a Howling Good Time!

In Grand Boulevard at Sandestin's Grand Park from 4:30-6:30 p.m.

The Emerald Coast's one and only doggie costume-contest Barktoberfest is back this fall and will take place on October 25 from 4:30-6:30 p.m. in Grand Boulevard at Sandestin's Grand Park. This paw-ty with a cause benefits Dog-Harmony, a local nonprofit dedicated to reducing the shelter dog population through ongoing humane education. The organization is currently calling for sponsors to join in the action all for a worthy cause. Businesses will receive exposure for their support and have the opportunity to showcase and sell their goods and services in front of a captive crowd of over 200 guests and their furry friends. Interested sponsors should contact Dog-Harmony at fundraising@dogharmony.org.

Pets and their paw-rents alike may compete for prizes when they enter the ever-popular costume contest (for a \$15 donation



or \$20 day of event.)

Non-furry partygoers will enjoy Oktoberfest libations, nibbles from JC's Gourmet, music, a silent auction, and raffle prizes, all part of this spooky soiree. Rescue Animal Photography will commemorate the afternoon with professional photos of you and your canine!

This complimentary event is presented as part of the Coastal Culture Series, made possible by the Grand Boulevard Arts & Entertainment Program. Barktober is also proudly sponsored by Gulfshore Air, Silver Sands Premium Outlets, Pure Collective Salon, La Luna Children's Boutique, Clay Garden and Gifts, and Davis Dog Treats.

All proceeds from Barktober and other Dog-Harmony events at Grand Boulevard will help support the pups and programs in our community. Dog Harmony's services include Animal Assisted Therapy, Children's Education and Community Education, and Keeping Dogs Out of Shelters. Last year, the dog therapy program touched the lives of over 200 people in local hospitals each week. They also provided over 240 hours of education and training to families who were at risk of owner surrender situations. To learn more about these services, visit dogharmony.org. To inquire about the various sponsorship opportunities or how you or your business can get involved, contact fundraising@dog-harmony.org.

"For many years, Grand Boulevard has cherished our partnership with Dog-Harmony. We love the creativity they bring to their events and they make them so much fun for everyone. More importantly, we believe in the Dog-Harmony mission and appreciate the opportunity to support it," said Stacey Brady, Marketing and Communications Director for Grand Boulevard.



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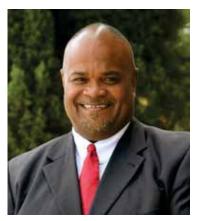
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Community

Walton County School District Welcomes Students for a New School Year



Superintendent A. Russell Hughes

The roar of buses, zipping of bicycles and the patter of student footsteps and chatter in school hallways signals the beginning of a new school year! Walton County School District welcomed teachers on August 2, 2024, at Freeport High School for the eighth annual Empowerment Leadership Day or EPIC Day! Each year Superintendent Hughes speaks to teachers to thank them for all their hard work the previous year and motivate them for the upcoming. This also is the time each year's theme

is announced. Because this is an in over 300 rural, urban and sub-Olympic year, Superintendent Hughes chose; "EPI-lympi-C -"In the Boat for the Goal" as our new guiding route! Superintendent Hughes stated "Let's begin this year with a fresh perspective and outlook while remaining true to our core beliefs, proven systems and EPIC behaviors, concepts and actions.

EPIC Day is prepared for teachers' refining and growth allowing them to build on the tools in their instructional toolbox assisting them in creating educational environments that are engaging and motivating. District staff facilitated sessions focused on all content areas giving all grade levels to leave with new ideas and resources. Dr. John W. Hodges, president and co-founder of Urban Learning and Leadership Center (ULLC), an organization focused on student achievement and reduction of the achievement gap, was the keynote speaker for the general session. Dr. Hodges has provided training and support to educators

urban school districts. His work and expertise are particularly focused on the areas of leadership, student achievement, equity, student resilience, poverty and high academic achievement despite the presence of risk-factors. He is the author of "You Can Get In The Way: How You Can Become A Roadblock to Risk Factors," a resource for teachers or administrators who seek the keys to reaching students who are not easy to teach or do not respond to traditional teaching practices.

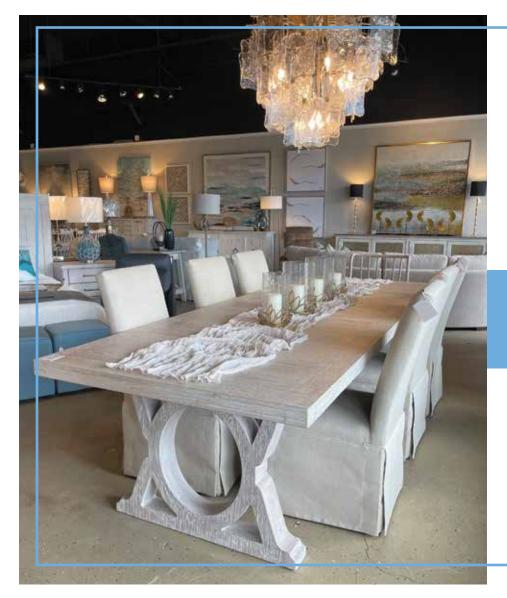
Our District continues to expand, and families are migrating to our area because of our excellent education system. To match this growth Walton County School District keeps a close watch on student station accommodation and builds when necessary. Freeport area has a brand-new Middle school located in the Hammock Bay housing area for grades 5-8. Their previous campus, now Freeport Learning Center has been repurposed as a Pre-K and Pre-KD site. Contact the school with questions about enrollment.



For parents who have questions about student start time, supply lists or dress code, please see the school's webpage which can be accessed through the Walton County School District website: www.walton.k12.fl.us. Our parents are an important part of our students' and District's success. We encourage parents or any community member to become active as volunteers or mentors in our schools. For more information on how to sign up, please visit our district website and search for "parents" on the homepage where you will find all information and forms. Our school district values parental input, and we want you to partner with us in educating students. Parents and the community may

questions through the Let's Talk platform. This community digital tool automatically delivers your text questions to the appropriate personnel for a speedy reply. Text (850) 204.9667 or click "contact us" on the WCSD webpage. We are looking forward to an incredible 2024-25!

always reach out and ask



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Coastal Seniors Update for September

Chair Yoga Classes at the Blake in Miramar Beach – Tuesdays, September 3, 17 and October 1 and 15 at 9:45 a.m. at the Blake, 90 Ponce De Leon St. in Miramar Beach. RSVP at (850) 650-5000 to register.

Monthly Meeting- Coastal Seniors will meet Friday, September 13 from 11 a.m.-1 p.m. at 70 Logan Lane in Grayton Beach. Outsmart The Scammers - Stephanie Duffield, CEPA, AAMS, Financial Advisor, Edward Jones, is the guest speaker. Lunch provided by Lauren King, The Blake at Miramar Beach. R.S.V.P. (850) 280-5342 or email: coastalseniorsofsouthwalton@gmail.com.

Exercise Classes – Angela Gibson will lead classes on Tuesdays, September 3, 10, 17, 24, and October 1 and 8 at 10 a.m. and on Thursdays, September 5, 12, 19, 26 and October 3 and 10 at 10 a.m., at 70 Logan Lane in Grayton Beach. Cost is \$5 per session. Reservations suggested. Call (850) 280-5342 or email: coastalseniorsofsouthwalton@ gmail.com.

Water Aerobics at Watersound Fountains – Join us on Mondays, September 9, 16, 23, and 30 at 9 a.m. and 10:15 a.m. Also on Wednesdays, September 4, 11, 18, and 25 at 9 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 reCOASTAL SENIORS

quired. Call (850) 280-5342 or email: coastalseniorsofsouthwalton@gmail.com.

Pickleball - Beginner Pickleball 101 at Walton Sports Complex courts on Wednesday, September 25 at 6 p.m. Registration required. Register at www.waltonrec.com. Open to Walton County residents only. Email Sandy Gulak at sowalpickleball@gmail.com for more info and with questions. Please join the SoWal 30A Pickleball Association on Facebook for more information and weekly updates and check the CSSW calendar at www.coastalseniorsofsouthwalton.org.

Art Classes – Watercolor Painting Class – Karen Peterson will begin classes on Friday, September 6, 20, 27 and October 4 and 11 from 8:45 a.m. to noon. Classes are held at 70 Logan Lane in Grayton Beach. The cost is \$15 for CSSW members and \$30 for non-members. Space is limited so call 850-280-5342 to reserve your spot, or email: coastalseniorsofsouthwalton@gmail.com. All supplies are included.

Seniors 50 years of age and up residing in or visiting Walton 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 webpage and our Facebook page). You can become a member via email at coastalseniorsofsouthwalton@gmail.com, or on the website at www.coastalseniorsofsouthwalton.org. Also, follow us on Facebook at Coastal Seniors of South Walton. Coastal Seniors of South Walton, Inc. is a non-profit 501© (3) organization for active adults and we are looking for dedicated, enthusiastic persons to join our Board of Directors. Media Contact: Jim Wilson, Director, Coastal Seniors of South Walton, Inc. T: 404-432-6037 Email: jim_wilson@bellsouth.net



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Page 6

South Walton Fire District Begins **Back to School Safety Campaign**

For the 17th year, South Walton Fire District firefighters are welcoming students back to school and sharing roadway safety tips through their annual Back-to-School Safe Driving Campaign.

This campaign allows firefighters to not only connect with and inspire students during

the first days of school but also spread awareness of safe driving practices.

"For us, it has always been about more than responding to roadside emergencies, we want to prevent them in the first place through education," said SWFD Fire Marshal Sammy Sanchez. "As school gets back in session,



Parkinson's Support Group

the community fighting Parkinson's Disease. The Parkinson's Support Group meets once a month and has a variety of speakers and activities.

The remaining dates for this year are Saturday: Sept 21, October 12, Nov 16, and Dec 14 from 10-11 a.m. The meetings are held at Ascen-

Please join with others in sion Sacred Heart Rehabilitation at The Market Shops, 9375 Emerald Coast Pkwy W in Miramar Beach.

For more information or to be added to their email list contact person Andrea Westlove, SLP at andrea.westlove@ascension.org or call (404) 276-4844.

our roadways can become more congested, and we know motorists will be receptive to our message around those school zones."

The Back-to-School Safe Driving Campaign took place in mid-August and featured SWFD firefighters waving and holding signs during morning drop-off times. Their signs are brightly colored and contain friendly reminders to drive safely, but ultimately, the campaign reaches beyond sharing safety information.

"For parents, children, and school staff, the first days of school come with understandable nerves and stress," Sanchez said. "Year after year, we see the smiles and excited faces appear at the sight of our firefighters, and suddenly those nerves are forgotten. Our crews have a lot of fun with it knowing this has a positive impact for all who drive by."

SWFD would like to wish all local students, faculty, staff, and parents a great school year. When driving in local school zones, please remember these safety tips:

• Yield to pedestrians or students crossing at crosswalks when school zone flashers are blinking

• Always stop for crossing guards who are holding up a stop sign

• Take extra care to look out for children in school zones, near playgrounds, and in residential areas, especially during drop-off and pick-up times

• Abide by all school zone speed limits

• Never pass a school bus when the stop arm is extended, and its lights are flashing

• Provide enough room between your vehicle and a school bus to allow children to safely enter and exit the bus

• Be alert and put down all distractions when driving





A True Story: Lassoing Wildcats

By LARRY BARRETT

It was a hot, humid, summer's day in 1970. Sitting in the aluminum boat with no breeze made it worse. Charles, John, and Larry had been working hard all morning taking soundings on the Intercostal Waterway near Overstreet, Florida. There was a bend there called the Devil's Elbow. My last real job before entering the Marine Corps.

We had surveyed from Point Washington, Florida to Overstreet by this time, a distance as the crow flies of about 60 miles. We cut brush and trees through every swamp along that canal for miles, summer, and winter, using the tools our ancestors would have. Machetes and axes. We lugged a chainsaw along for a short period and we were usually in a swamp, far from the gas and oil it needed. One of us, in a mild temper tantrum, finished it off like a Western movie where they break the rifle stock against a tree.

We saw and had lunch with every type of poisonous snake and biting insect in Northwest Florida, including large alligators. Swarms of ubiquitous mosquitos and Yellow Flies were plentiful.

You may not be familiar with this character. Cousin to the Deer Fly, but slightly larger and more yellow. A biting fly I have only seen in Northern Florida. He's a bloodsucker extraordinaire. Unlike other flies of the genus, he never makes a sound. I call him the "Stealth Biter!" You will not know he has lit on you until he has siphoned off a quart or two of blood. I decided to see how many I could kill during our lunch break. With little effort, I exterminated 124. We were bitten so often that we became immune.

I was in the bow of the 16' workboat and John was recording the sounding depths I called out, while Charles ran the motor. It was then we heard the dogs!

A great sonorous baying, a beautiful sound that only a good hound dog can accomplish. It sounded like a barbershop quartet with fur and tails. We turned to look across the canal. A large Bobcat leaped out of the marsh grass and into an open, grassy clearing along the canal about 200 yards away. We were in awe at the sight of this animal, rarely seen in the daylight. We could see he was a big, mature wildcat. We could hear, but not see, the pack of dogs howling on his trail in hot pursuit.

A sense of fair play rose in me. A righteous indignation favoring the underdog. It was then that I made a momentous decision. "Let's save him!"

We sat down in the boat as Charles turned the motor and headed us across the canal towards our potential grand rescue victim. We rapidly crossed the smooth, brown water, arriving on the far shore within 25 yards of our target of salvation. He had moved onto the grassy area about 50 yards from the marsh within four or five yards of the canal. He kept turning his large, powerful head back and forth, staring at the water, and then back towards the sounds of the hounds, more tense as the howling came closer.

The boat touched the shore ten yards from the agitated feline. I vaulted out, landing on my feet, within ten feet of the big cat. The lunacy of an 18-year-old boy! I realized I had jumped out of a perfectly good boat to face a scared and angry wildcat with no equipment but bare hands. And worse, I had no plan!

Did I think I would grab him like a housecat by the scruff of the neck? This guy probably weighed 30-40 lbs. He had a big set of teeth and some amazing claws, several inches long. Reality became immediately apparent the cat leaped toward me!

There we were eyeball to eyeball! Both afraid, but neither one of us giving in. I had a close look at those yellow-black eyes and long, white teeth of this tomcat on steroids. Like two old gun-

fighters, we were in a stare down. I was more of a scaredy cat than he was. After what seemed like hours, he made his move.

To my astonishment, he jumped into the canal and started to swim for the other side! WOW! Not wanting to let our reluctant evacuee escape his potential hero rescuers, I hopped back into the boat, yelling, "After him!" Charles turned the motor, swinging the bow in line with the fleeing feline frogman. I cast about for something to capture our paddle-pawed refugee. Though he was headed in the right direction, how dare he keep his rescuers from their moment of glory! Then I spied the bow rope.

A thin piece of polyethylene line about 10 feet long. I grabbed the rope, and quickly made it into a lasso. I used a lasso when I was a boy. My dad was one of the ole cracker cowboys.

The Bobcat was making great headway on his swim. Whoever said cats can't swim! He had flippers for paws! I moved towards the bow, to get slack in the rope. I swirled the line over my head in genuine cracker cowboy fashion. Once, twice, three times and let it go towards the freestyling feline.

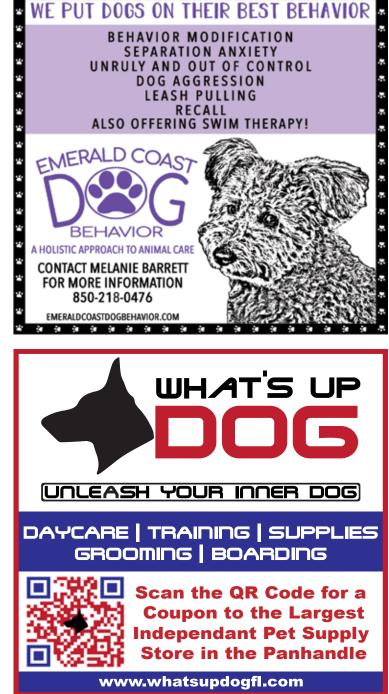
The rope sailed out in a nice arc and landed on the water encircling the cat. He paid no attention to the rope and swam over the front end. I quickly pulled on the rope as he swam through the lasso, and it tightened snugly around his waist. I had him!

Boy, oh Boy we had us a Wildcat! John was screaming, "Are you crazy?" I continued

WILDCATS

continued on page 8





WILDCATS

continued from 7

hauling in my catch with no thought to consequences. It was only after I pulled the cat into the boat, that I realized that once again, I had no plan. The other end of the bowline was still tied to the boat, and a wet, angry and frustrated giant cat was between me and that attachment!

I had no way to control the

cat. I only had this flimsy rope around his back end, which left all his attack apparatus on his front end for just that – attacking! As a survey crew, we had

wooden stakes in the boat. They were about three feet long. Perfect swords for defense! I quickly picked one and did the liontamer bit, minus the chair. Ole Bob was very irate for interrupting his swim. Maybe he figured we were taking him back to sacrifice him to the dogs. He was snarling viciously and moving towards us at the stern! I poked one of the stakes at him and yelled for Charles to get us across the canal! The bobcat tore large chunks of wood with teeth and claws, growling and hissing like an old steam locomotive/ I yelled again at Charles, "Faster!"

I looked behind me. Charles and John were both vying to climb on top of the small outboard motor. One person on top, improbable, two, impossible! Nevertheless, they wanted to get to higher ground. Somehow, Charles managed to steer towards the other side.

The cat had torn off most of the wooden stake, so I grabbed another one and fought another round! I wished I had an alligator to throw at him. (Song - Battle of New Orleans)

The bow stopped on the sandy bottom of the canal. The cat ceased attacking the wooden stake, looking at the woods, as if he knew that freedom awaited. John said, "Take this," handing me his pocketknife. I very carefully reached down and cut the rope a few feet short of the lasso. With one nimble hop, Bob bounced up onto the bow platform. Then, with one small leap for himself, and one giant leap away from mankind, he leaped onto the shore.

He stood, proud and strong, examining the nearby woods. We watched closely, hoping he would not decide to come back. After a few seconds that seemed like minutes, he turned his regal head and cast his gaze upon us, like a medieval king surveilling his subjects. As I stared back into those narrow, yellow and black eyes, I could see in his arrogant look, a smoldering anger, but something else also. Maybe it was an unspoken thank you for the assistance. He then slowly turned and vanished into the woods, becoming only a memory in three young men's lives.

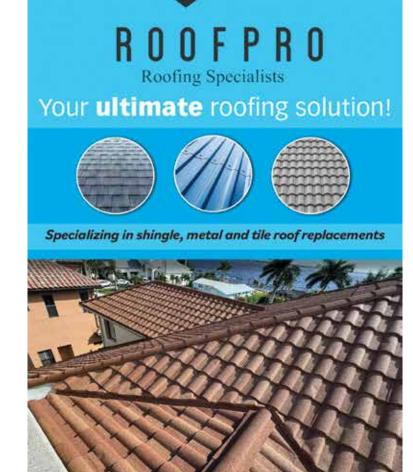
Meanwhile, the hounds on the far shore reached the grassy

clearing. Tails straight up and rigid, noses to the ground, they were milling about smartly, seeking a fur coat for their laborious hunt. Determination slowly became confusion. They couldn't locate their quarry. Sniffing along the waterline, the pack wandered about aimlessly and eventually ambled, one by one, back the way they had come.

As the sun teetered on the western horizon, the young men turned upstream towards the faraway boat dock, a bit shaken, but secretly very self-satisfied with the perilous rescue. After all, how many had ever rescued a very violent feline victim, against his will, across vast waters, by a slender rope and small boat, to the pleasant valleys and green fields of freedom? Yes sir, they were quite the conquerors and just a little bit crazy!

Larry Barrett's ancestors reach back about 170 years in this area. He is retired Marine Corps and Navy Seal and back home for good (he hopes).





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Men's Group Embarks On Extraordinary Fishing Trip

Members of Watersound Fountains, a Watermark Retirement Community in the Florida panhandle, took to the water in late July for a men's fishing trip in Choctawhatchee Bay.

Six men from the independent living community attended the outing aboard the Reel Addiction, a 25-foot captained fishing boat. The group caught a variety of fish and released them back into the water.

The trip lasted four hours and the group enjoyed breakfast sandwiches and deli sandwiches, cool brews prepared by the community's Dining Services Di-



rector Charlie Cameron. Plant Strudgeon drove and accompa-Operations Director Sammy nied them on the outing.

The men are all new residents at the community, which opened

this spring. They have since started a men's group called RO-MEO's, which stands for Retired Old Men Eating Out. The community regularly plans outings to restaurants and local events, as well as half- and full-day Extraordinary Outings like the fishing trip. The Extraordinary Outing was planned by Community Life Director Michelle Graves, who oversees community programs.

While the ROMEOs didn't bring home any fish, they created lasting memories with new neighbors who are becoming friends. They're looking forward to their next big outing!

Redd's Pub Finds New Home on US Hwy 98

Redd's Pub, a beloved local institution known for its vibrant "Dive Bar' atmosphere, the unforgettable performances of Redd the Singing Bartender, and Live Bands, is being forced to relocate from its current location at 2320 W. Hwy 30A. Recent new owners informed Redd of an impending renovation, with just three weeks' notice.

There is a silver lining: Redd's Pub will soon be opening a new chapter In the Emerald Coast Plaza at 3906 US Hwy 98 W, Unit 1, Santa Rosa Beach, with an anticipated opening date in late September or early October 2024.

After more than a decade at its iconic location, Redd's Pub has become a cornerstone of the community since its opening in 2013. The restaurant's unique blend of great food, lively entertainment, and the unmistakable charm of its owner, Redd, has



made it a favorite among locals and visitors alike.

The untimely requirement to relocate came as a shock, but the team at Redd's is excited about the opportunity to bring their signature experience to a new venue that promises to be even more accessible and enjoyable for all. Now through Labor Day weekend, is the time to visit Redd's on 30A and grab a piece of history.

Redd, who has poured her heart and soul into the restau-

rant, shared her mixed feelings about the move: "Leaving the tight knit community on 30A is bittersweet. This place has been the backdrop for so many memories and friendships, but change is part of life, and we're embracing this opportunity with open arms. We can't wait to welcome everyone to our new location nearby, where the spirit of Redd's will continue to thrive. I hope to recreate the current vibe with some terrific upgrades."

The new venue on US Hwy 98 will offer the same warm hospitality, delicious food, and lively

entertainment that Redd's has become known for, in a setting that promises to be as inviting as ever.

As the community eagerly awaits the reopening, Redd and her team are hard at work ensuring that the new location will be ready to continue the legacy that began a little more than eleven years ago. Redd looks forward to celebrating this new chapter with both longtime patrons and new friends when the doors open later this fall.



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Caring & Sharing of South Walton to Host 4th Annual Fall Fashion Show on September 29th

at the Hilton Sandestin Beach Golf Resort & Spa

Join Caring & Sharing for their Fall Fashion Show presented by Emerald Coast Hospice on Sunday, September 29th at the Hilton Sandestin Beach Golf Resort & Spa. Following the resounding success of the Spring Fashion Show this year at the Hilton resort, the Fall Fashion Show prom-

ises to bring you an even more sensational event this fall.

Guests will enjoy a fashion show curated from donations to the Caring & Sharing Thrift Store that are styled and modeled by Caring & Sharing volunteers. All items modeled in the fashion show, along with other thrift store



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items, will be available to purchase in a pop-up boutique onsite during the event, sponsored by Team Turner at Counts Real Estate.

"Each season, our Fashion Shows keep getting better and better. We have a larger attendance, amazing clothing in the boutique, generous sponsors and patrons that make the event a big success!," says Carly Barnes, Executive Director of Caring & Sharing. "All of this is necessary to help us raise funds to keep up with the increasing demands for our services. We are seeing more families than ever and events like our Fall Fashion Show help support that work."

During the event, guests will also enjoy lunch from Hilton Sandestin Beach Golf Resort & Spa, a complimentary welcome drink and cash bar sponsored by Clay Garden & Gifts, and Theresa Felton - La Florida Coastal Properties, a silent auction, music and DJ from GTS Entertainment, and a photo booth sponsored by Blush Beauty Lounge and Epic Photo Co. Other sponsors

include Eglin Federal Credit Union, Jacqueline Ward Images, Emerald Coast Florals & Events, and Mingle 30A.

"At Emerald Coast Hospice,





we are deeply honored to sponsor the Caring & Sharing Fall Fashion Show for the third consecutive year. We are proud to support such a meaningful cause and grateful for the opportunity to contribute to the positive difference they make in our community. Together, we are making a lasting impact, and we look forward to another successful event that raises money and awareness for such a wonderful cause." says Allison Barron, LPN, Hospice Care Consultant with Emerald Coast Hospice.

Tickets are available for purchase online only. Caring & Sharing offers individual tickets for \$65, as well as the ability to reserve a table for eight guests for \$600. Visit fallfashionshow2024. eventbrite.com to purchase tickets.

Sponsorship opportunities are still available. If your business is interested in sponsoring or donating an item to the silent auction, email Carly@caringandsharingsowal.org or Ali@weilhousecreative.com.

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!

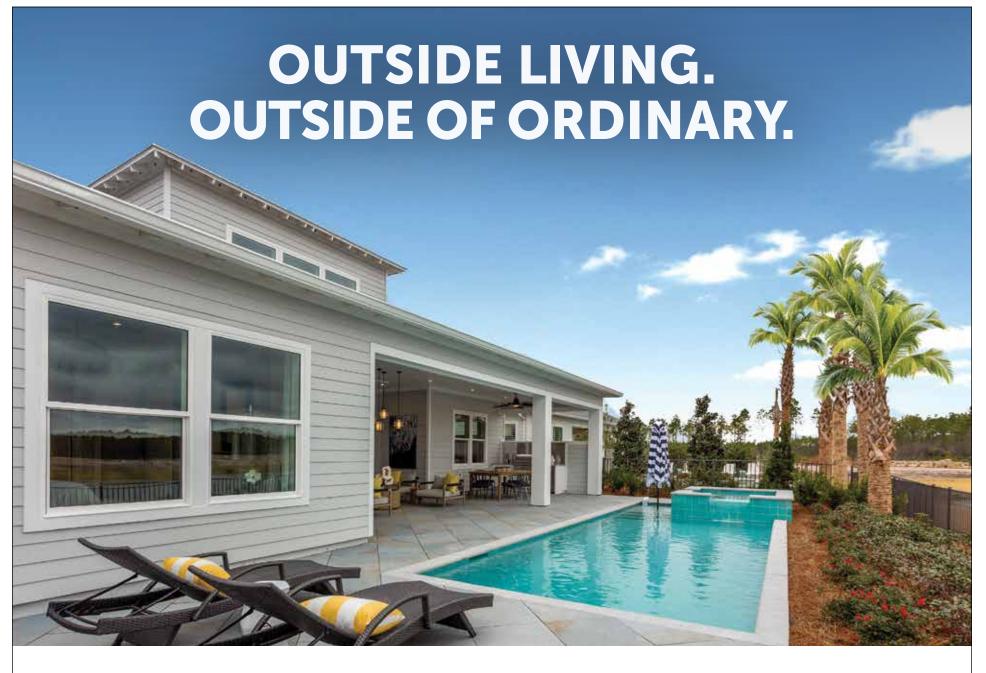
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Insights for Investors: Should You Use A Covered Call Strategy For Income In Retirement?



By MAURICE STOUSE

These days, retirees and or would be retirees are doing a lot of planning and strategizing on their income and expenses. As the world economy is always changing, people need and want to have a plan for the longevity of their health and for their wealth.

Retirement income can come from a variety of sources. Social Security, while never intended to be a pension or the sole source of income in retirement is something many have grown to depend upon. Many also worry about the longevity or reliability of Social Security.

We are of the belief that congress will act, as they have in the past, to take steps toward those ends. The last real change came about in 1983, when the full retirement age (FRA) was changed from 65 to 67 years old. In short, if you were born in 1960 or later, full Social Security benefits would not be available (you qualify for reduced benefits at 62) until age 67. That in and of itself extended the viability of Social Security for decades.

We now stand at familiar

crossroads. So, congress and the next administration will be faced with one, or a combination of, choices. What is out there now is 1) extended FRA to age 70, 2) raising the annual wages ceiling beyond the current (approximate) of \$168,000 (Social Security taxes do not apply once someone's income goes beyond \$168,000) in any given year, 3) potential of reducing benefits.

Pensions are also something that some retirees might be able to rely upon. Those might be military, public service, teaching, hospitals, the clergy and still a few private companies.

Then we come down to one's own resources: Their savings. Those can be in the form of 401ks, 403bs, IRAs or other work-related retirement savings plans. If someone has had the opportunity and of course the discipline to maximize contributing to these plans, over the course of their working life, this could be a substantial source of core, or supplemental retirement income. The question is, how to make it into a supplemental source? We list several here for your consideration however this is not an exhaustive list

Systematic Withdrawal Plans (also known as SWPs or swips). That is taking the amount you want and withdrawing it from your account (however it is invested) proportionately each month or year. This approach is often used but the word of caution would be to account for market declines as well as unforeseen changes that come from emergencies or opportunities. There is also something known as the sequence of returns that should be considered (potentially accelerating the depletion of the account due to the unforeseen or planned for events).

Dividends and interest from investments and savings. Stocks pay dividends (as do many mutual funds) and are also a source of supplemental if not core income for retirees. Interest would come from bonds primarily but in recent history savings rates been competitive with bonds. Bonds are where you do not live off the principal (you keep that invested), just the interest. In both cases statement value is important because stocks and bonds do fluctuate in value.

Annuities are also a source of retirement income Those can be from what is known as immediate annuities where you invest an amount now for a predictable stream of income over a certain period or for life. Some people have been saving (in addition to their workplace or IRA savings) with annuities to build those for income in retirement. Annuities have added complexity mainly because there are so many choices, and the investor needs to be a position to understand the benefits and any limitations.

Now we come down to the focus of this article, and that is on the so-called covered call strategy. Retirees have been looking more at these as a source of income in retirement. Simply put, covered calls (considered the most conservative option strategy) are owning stocks (or equities) and selling, for a premium/ income the right for someone to buy the stock from you at a predetermined price. That is a bit different from buying options. When you buy options, you are risking 100% of that investment. When you sell (or write) covered calls, your risk is the stock being called away from you (that buyer exercises their right to buy your stock (and pay you) from you. They would only do so if they had bought the right to buy the stock for a price that is lower than where it is currently trading.

The income generated from this strategy can often exceed that of the alternatives mentioned above. The income comes from two sources: The premiums received plus any dividends that the underlying stocks might pay.

The risk is that this is still a stock portfolio and while the risk relative to the overall market is considered lower, the portfolio can fluctuate with market activity. Also, this strategy can limit the upside potential of the portfolio, because if the underlying stocks go up in value, they are likely to be called away from that buyer that paid you that income for that right.

This strategy's growth is seen in the number of choices that are out there now to utilize it:

There are mutual funds that use the strategy, and you take (or reinvest) the income.

Exchange Traded Funds (ETFs) there are a multitude of these and take or reinvest the income.

Separately managed accounts (SMAs) - many investment firms offer a choice of these where a specialty firm (which maintains the assets on your investment firm's platform) execute the strategy for you. You would receive or reinvest the income.

Do it yourself (DIY). That would mean building your own stock portfolio and writing or selling the calls on your stocks. That takes time and interest. Some stockbrokers and financial advisors might specialize in this as well.

In all cases we encourage our readers to understand the risks along with the potential and the costs in line with the big three: Investment objective (IO), Time Frame (TF) and Risk Tolerance (RT).

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Community

Junior League of the Emerald Coast Hosts the 2nd Annual Toast on the Coast to Benefit the Child Clothing Project

The Junior League of the Emerald Coast (JLEC) will host their second annual Toast on the Coast fundraising event on Friday and Saturday, September 27-28, at Henderson Beach Resort to benefit a great cause while enjoying culinary delights from some of the Emerald Coast's finest

Proceeds from Toast on the Coast will benefit the Junior League of the Emerald Coast's mission and help support their community impact projects such as the Child Clothing Project which annually clothes 300-400 children in Okaloosa and Walton counties. Every ticket purchased will help dress a local child in need with the Child Clothing Project, one of the Junior League of the Emerald Coast's most important causes.

Starting at 6 p.m. on Friday night, Head Chef Tyler Simmons will curate an intimate, five-course meal with wine pairings hand-selected by Sommelier, Christopher Matthew to kick off the Toast on the Coast charity weekend! Every dinner ticket purchased is entered for a chance to win a bottle of Patron's newest premium tequila, Cristalino.

The main event will commence on Saturday at 4:00 PM with an early 3:00 PM entry for VIP guests, and attendees will enjoy a variety of culinary treats, refreshing craft beers, wine, spirits, and music. Favorite vendors from last year like Swiftly Catered, Odd Pelican Beer Company, Third Planet, and new participants like Beach Walk Café, Black Sheep Tequila, Wild Olives 30A, and Timber Creek Distillery will be present. VIP tickets offer early entry, valet parking, a welcome cocktail, and a swag bag. Proceeds will benefit the Junior League of the Emerald Coast and their community impact projects.

Tickets are \$120 to participate in the VIP dinner.

General Admission tickets for the Main Event are \$50 with early bird pricing and rates increase to \$60 on September 1st. Tickets include free parking at the Village Baptist Church at 101 Matthew Blvd., with shuttle service to and from the Henderson Beach Resort. Enjoy the upgraded VIP experience for \$100 per ticket with early bird pricing and \$110 after September 1st. VIP ticket holders receive early admission, valet parking, a special welcome drink, and a VIP Swag bag. Tickets are available at toastonthecoast2024.eventbrite.com.

This year's Toast on the Coast is proudly sponsored by Henderson Beach Resort, Greg Oswalt CPA, and Eglin Federal Credit Union.

Emerald Coast Science Center Hosts Annual Women in Science Conference

Center's Eighth Annual Women in Science Conference is coming up on September 17, 2024, from 5:30-7:30 p.m. at The Place on Beal in Fort Walton Beach. Pursuing a degree and an occupation in STEM career fields can open countless doors for a lifetime. At the Women in Science Conference, our goal is to inspire the next generation of female sci-

The Emerald Coast Science entists, engineers, doctors, and more. Young women will have the opportunity to hear from women in professional STEM fields right here in Okaloosa County, as they enlighten our audience about their careers and deliver advice. This is an excellent event for students of all ages and genders to receive firsthand advice and information from local STEM professionals. This event is presented by

Emerald Coast Science Center and BAE Systems.

The evening will consist of inspirational presentations from professional women in STEM careers. All ages are welcome, especially middle school and high school students looking to discover careers in STEM. Guests will have a chance to mingle with the speakers and other guest professionals, and all speakers will be a part of an open panel O&A session for audience members to ask questions. Light refreshments will be provided.

This year's speakers include Stacia Hurt, Senior Principal Systems Engineer II, BAE Systems, Kristen Shell, Deputy City Manager, City of Niceville, Dr. Amanda Davis, Owner and Family Nurse Practitioner, SANE. Medical LLC, Natalie Sullivan,

Technical Director and Microbiologist, Analytical Services Corp, Allison Beauregard Schwartz, Director of the Office of Undergraduate Research, University of West Florida, and Cheylin Woodruff, Marine Biology student, University of West Florida.

For tickets visit http://bit. lv/2024womeninscience. Students are free, adults are \$10.



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Community

South Walton Academy One of 50 Florida Schools To Receive Funding for Annual School Fishing Club Program Grant

The Florida Fish and Wildlife Conservation Commission (FWC) will issue a School Fishing Club Grant to 50 schools for the upcoming school year, including South Walton Academy. The School Fishing Club Program is an annual educational grant program that teaches youth anglers about best fishing practices to help ensure the future of fishing in Florida.

Each selected school fishing club will be awarded \$500 to assist with club expenses, such as gear and tackle, so they can get out on the water and reel in some fish. The FWC also provides program curriculum and educational materials to be taught throughout the school year by the club sponsor. The curriculum is comprised of lessons and activities on ethical angling, conservation, Florida's aquatic habitats, basic fishing gear, and general fishing concepts, and is applicable to both fresh and saltwater fishing. Additionally, at least one conservation project activity must be completed each school year and is an opportunity for clubs to earn points for a chance to win prizes.

This FWC program is a joint effort of internal collaboration



between the FWC's Division of Freshwater Fisheries Management, Division of Marine Fisheries Management, and the Florida Youth Conservation Centers Network

The program is supported by funding from the Coastal Conservation Association and the Fish & Wildlife Foundation of Florida. Funding from the Fish & Wildlife Foundation of Florida is provided by Mrs. Connie and Mr. Garner Koons. This program is supported by local partners including Mud Hole Custom Tackle, Hobie Eyewear, Pure Fishing and Flambeau Outdoors.

Visit MyFWC.com/SFC for the full list of schools that have been selected for the grant.

The Fish & Wildlife Foundation of Florida is a nonprofit organization dedicated to supporting the FWC and other public and private partners to conserve Florida's native animals and plants and the lands and waters they need to survive. Operating as a statewide community foundation for conservation, the Foundation has raised and donated more than \$71 million to conserve nature and our outdoor heritage. More information can be found at wildlifeflorida.org

If you missed the opportunity to apply for the School Fishing Club Program grant this year, the grant application will open in March of 2025 for the 2025-26 school year. For more information about the School Fishing Club Program, visit MyFWC. com/SFC.



Democratic Women's Club Holds Event to Introduce Candidates

Club was out in full force among a great crowd of Kamala Harris supporters on August 9 at Nola's in Defuniak Springs. Candidates spoke to solicit votes from everyone. Samantha Herring, President of the Democratic Executive Committee, rallied the crowd and introduced candidates. In attendance was Michael Miller, running for District 5 County Commissioner, Yen

The Democratic Women's Bailey, running for District 2 House of Representatives as well as Tracie Davis and Francky Jeanty, both running for State District 5 Senator. Also in attendance were very excited Walton County Delegates to the National Democratic Convention in Chicago. A huge thank you to Nola's who provided drinks and refreshments to the crowd for free.



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Green Thumb Garden Club Is Offering A Sneak Peek Of Their Fourth Annual Holiday Bazaar

BY KATHLEEN EDGE, PUBLICITY & WEBSITE CHAIR

The October meeting of Green Thumb Garden Club (GTGC) will give attendees an opportunity to preview and purchase holiday items that will be available for sale at the November Holiday Bazaar. The Holiday Bazaar is the Club's primary scholarship fundraiser. In 2024, GTGC awarded \$6,000. In scholarships to outstanding

Walton County students and the Club's goal is to increase that amount in 2025.

A special GTGC membersonly pre-sale will provide a sneak peek of some of the fabulous bazaar items. Wednesday, October 16, 2024, is the meeting at Cantina Laredo, Grand Boulevard, Miramar Beach, Florida. It starts with check-in at 10:30 a.m. and lunch is included in the \$30 cash fee or \$32 credit card fee per at-



tendee. The fourth annual GTGC Holiday Bazaar is on November 2, 2024, in the Cantina Laredo rear meeting room and enclosed outdoor patio. Bazaar hours are from 9 a.m. to 2 p.m. The past

three year's events have sold out so be sure to save the date and come early for the best selection.

The Green Thumb Garden Club welcomes new members. The GTGC website www. greenthumbgardenclubinc.

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

Ohana Day School Offers Free Tuition for Three Months at Grand Boulevard Location

South Walton's Ohana Day be \$12,600. This offer School is offering free tuition for three months exclusively at their new Grand Boulevard at Sandestin location, at 495 Grand Boulevard.

In honor of the first school year at their new location, Ohana is offering a discounted yearly tuition for students who instruction sign up by September 30, 2024. Their normal tuition rate of \$18,000 per school year will now

is also available for children who will start after January 1, 2025.

The Ohana Day School offers individualized nurturing early literacy, mathematics skills, and more. School teaching

Ohana

Day School

strategies include multi-sensory applications, theme-based activities, and discovery time. Additionally, the environmental and educational program objective at Ohana Day School

is to grow and develop young scholars socially, emotionally, cognitively, and physically.

"At Ohana Day School, we believe that learning should be joyful and engaging," said Elizabeth Burgtorf, Founder of Ohana Day School. "Our new Grand Boulevard location is designed to inspire young minds through playful exploration and hands-on activities. We are committed to fostering a love of

learning through enriching experiences that nurture creativity, curiosity, and foundational skills. We can't wait to welcome your family to our Ohana!"

For more information and to enroll your child in the Ohana Day School, please go online to www.OhanaDaySchool.org or call (850) 608-2081 to schedule a tour.





Spotlight on Marisol Gullo of Not Too Shabby

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

There's not much that Marisol can't do when she puts her mind to it. An attorney by trade, she moved to the area over twenty years ago. She is the 2017 South Walton artist of the year, and an accomplished interior designer who has personally built and designed over ten homes here for herself and family. Marisol and Tony had a very large construction company When we caught up with Marisol, we wanted to ask her a few questions about what she felt were some of the important aspects about designing a coast home. This is what she had to say. "The most important thing I tell my clients is that we want to design a beautiful, yet relaxed setting. I always convey to them that we are not going for Beachy, we are doing Coastal, and there happens to be a big difference." "It's not easy to move to a specialized area like we live in and expect that you will be able to put the look together right away or without a designer from our area, and that's why our clients come to us. And with our construction background, it is very easy for our clients to be able to hand over the entire project to us" says Marisol.

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

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

Not Too Shabby



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

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

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

30Avenue Design Studio, 12805 Highway 98 Unit P201, Inlet Beach, 850-520-2390. Nottooshabbybymarisolgullo.com.



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Alaqua Hosts Animoré Weekend Featuring the Bluegrass Barn Jam Sept. 21

Alaqua Animal Refuge's Animoré Weekend returns Saturday, Sept. 21, with the exciting addition of the Bluegrass Barn Jam! This vibrant event promises to be an unforgettable day of music, community and support for animal welfare.

Held at Alaqua Animal Refuge in Freeport, the Bluegrass Barn Jam features an outstanding lineup of nationally and regionally recognized Bluegrass acts, set to perform across multiple stages on the beautiful and expansive Alaqua property. Music enthusiasts and animal lovers alike are invited to enjoy Bluegrass's rich, soulful sounds in a picturesque outdoor setting.

Time: Gates open at 1 p.m. | Outdoor Music Festival begins at 1:30 p.m.



Featured Bands:

Buffalo Nickel: Known for its authentic bluegrass sound blended with modern influences.

Molly Thomas: An acclaimed artist bringing a fresh twist to traditional Bluegrass.

Hurricane Party: Bringing highenergy performances that will get the



crowd moving.

Queens Ransom: A dynamic group with powerful vocals and instrumentation.

Blue Highway: Renowned for its harmonies and skillful musicianship, it is a must-see act for any Bluegrass fan.

In addition to the exceptional live performances, the event will offer activities and amenities for the entire family, including a variety of food trucks, beverages, a silent auction, and plenty of opportunities to interact with animals.

For those looking to elevate their experience, an exclusive VIP section will be available, offering prime seating and complimentary food and beverages during the evening performances on the Main Stage, which kicks off at 6:30 p.m.

Guests are encouraged to bring their chairs for the daytime performances to ensure a comfortable experience.

The Bluegrass Barn Jam is a rain-or-shine event.

General Admission Ticket: \$50. General Admission Kids Ticket: \$25. VIP Ticket: \$200.

Tickets are available for purchase at https://secure.givelively.org/event/alaqua-animalrefuge-inc/animore-weekend.







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Eagle Springs Golf and Recreation Center: A Retrospective

In honor of the 100-year celebration of Defuniak Springs Country Club, now the countyowned Eagle Springs Golf and Recreation Center, SoWal Life interviewed some of the faithful "old salts" who never gave up on the vision of a golf center in the northern part of Walton County.

Walton County resident, David Delahoussaye:

"I've been golfing here long before the county bought it years ago when it was a country club, and well, I'm always looking for a deal when I'm playing golf, and back then I could play a round for well under \$25. But when I say that it was like playing golf in a pasture, I'm being kind! There were no groundskeepers, no irrigation, no golf tracks for carts. It was rough but whenever I have a chance to hit a little white ball around I'm a pretty happy camper.

The county got involved around 5 years ago and since then the improvements have been steady. I tend to travel each summer, and when I come back it's like, wow. Look what they've done this time. And it's still that way. They're replacing some of the fairways with this sod that's been developed by one of our Florida universities And it is absolutely beautiful... The county should be proud."

Steven Miller:

Steven is a relative newcomer to the area, having moved here in 2021. He's known for organizing the annual Chautauqua Movement Hickory Club Annual Tournament golf played solely with hickory clubs, played on the weekend of St. Patrick's Day. This past year there were 21 entrants.

The Chautauqua movement was one of the first adult education programs started in 1874 in New York and sponsored by the Methodist Church in Defuniak Springs, The 1884 "Winter



Chautaqua in the Land of Summer" was an eight week training program for Sunday School teachers based on four pillars, which are still used today. They are: Arts, Education, Recreation and Religion.

We asked Steve how he identified with the movement and how he played Hickory Club golf. He said, "The connection was largely based on the history of the community and one of the pillars is recreation." Golf is surely that!

Woodrow "Woody" Virgil:

Local resident, Woody Virgil boasts a 14 handicap and has been playing at Eagle Springs for more than 20 years. He fondly remembers watching golfers from his friend Mike Mara's house near the 5th hole during high school. Woody participates in the Saturday "dogfight" tournaments and recently played in a threesome with Walton Braves High School Hall of

Famers. While he's birdied many holes, he's still chasing that elusive hole-in-one. He praises the course's recent upgrades, including Chef Justin, formerly from WaterColor Resort, who serves up his favorite pesto chicken pasta. At \$50 per month, Woody finds the course incredibly affordable, playing about six times monthly. He highlights the course's unique features, such as the uphill 2nd hole, the par 7 2nd and par 3 3rd hole combination, as well as the elevated greens on the par 5 18th. He's also picked up local knowledge, knowing where to strategically miss shots.

He mentions his friend Virgil, an 83-year-old regular known for walking the course so he can continue collecting balls from the lake near the 12th-hole bridge. Overall, Woody loves the staff, the course layout, and the restaurant, enthusiastically celebrating Eagle Springs' 100 years.

SoWal Life would like to congratulate Walton County for its extraordinary faith and vision as it committed 2 million to the renovation project (not without controversy). Eagle Springs Golf and Recreation Center is fast becoming the crown jewel of North Walton. Special thanks to staff writer, Paul Willms for putting this series together.

Local Health Insurance Agency

- Business Benefits
- Medicare Over 65
- Individuals and Families Under 65



video.

- Suggested questions to consider before selecting.
- 2024 & 2025 Medicare's Part A, B and D costs. Social Security and Medicare official websites links.



100 Years of Golf!

Eagle Springs Golf Course and Recreational Center is a 190 acre site located in DeFuniak Springs. The Club currently offers an 18-hole Golf Course, Public Swimming Pool and Clubhouse. Future expansion will include fishing docks, walking trails, basketball courts, tennis courts and much more. Eagle Springs Golf Course is available to host your tournaments and the Clubhouse is available for rent for parties, birthdays and weddings.

All Junior Golfers (15 and Under) play golf FREE.

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

www.eaglespringsgolf.com

First National Bank Miramar Partners with Local High School:

Supporting Local Schools and Student Athletics

know what that means—College Football and Friday night lights as the local high school teams year. The commitment to com-

It's football season, and we all take the field. First National munity involvement and sup-Bank Miramar is excited to be part of this exhilarating time of

port for local schools is stronger than ever. First National Bank is proud to continue its partner-



"The commitment to community involvement and support for local schools is stronger than ever. First National Bank is proud to continue its partnership with South Walton High School as a **Diamond Partner.**"



Miramar Beach Team

91 SCENIC GULF DRIVE MIRAMAR BEACH, FL WWW.FNBDC.COM 850.608.2088





ship with South Walton High School as a Diamond Partner.

As the Seahawks gear up for another football season, First National Bank's "Seahawk Bucks" program is in full swing. This initiative supports studentathletes by donating \$50 for every touchdown the Seahawks score to the Touchdown Club. When the stakes are higher during playoffs, First National Bank doubles the contribution to \$100, reflecting its deep-rooted enthusiasm for the team and its dedication to fostering school spirit.

However, First National Bank's involvement goes beyond the scoreboard. Their team actively participates in most local events and organizations that positively impact our community. First National Bank's core belief is that by investing in our local schools and community, we build a stronger, more vibrant community for everyone.

This commitment extends beyond First National Bank's banking services; it's about being a positive force in the lives of our customers and neighbors. The leaders are passionate about supporting local initiatives, ensuring that our community's needs are at the forefront of everything they do.

The First National Bank team's dedication to servant leadership and customer focus is led by Market President Christian Carlee and supported by Retail Market Manager Springer Williams, Relationship Specialists Tiffany Cazenavette and Wendy Baggett, and Relationship Banker Gailynn Burke. This team is committed to making a difference in the community.

About First National Bank Miramar

First National Bank Miramar is dedicated to serving the financial needs of our community with a focus on personalized service, local decision-making, and community involvement. We offer a full range of banking products and services designed to meet the unique needs of individuals, families, and businesses in our area. With a commitment to building strong relationships and supporting our communities, First National Bank Miramar is your trusted partner for all your banking needs.

Our Ad & Editorial Deadline is the 20th of each month for the following month's issue.

South Walton Fire District to Hold Pancake Breakfast

Pack your appetite for pancakes and plenty of familyfriendly fun! South Walton Fire District's annual Pancake Breakfast fundraiser will be held October 5 to recognize the start of Fire Prevention Week.

The event will take place at SWFD's Station 3, at 911 N. County Highway 393 in Santa Rosa Beach, from 8 to 11 a.m. All-you-can-eat pancakes will be served for \$5 per person. As in years past, the proceeds will benefit the District's Fire Prevention and Community Risk Reduction Programs.

"It's truly a celebration of fire prevention and safety because all of the money we raise will be infused back into the South Walton community," said SWFD Fire Marshal Sammy Sanchez. "The funds allow us to purchase smoke alarms and other fire safety materials, which we give out for free throughout the year through our events and programs."

Some of the family-friendly activities planned include fire engine tours, a junior firefighter combat challenge, a bounce house setup, live demonstrations from firefighters, and appearances of the SWFD Fire Pup mascot.

By enjoying a tasty breakfast and sharing fire prevention information, the District's goal is to both educate and connect with the community it serves during the annual breakfast.

"This is an ever-growing opportunity we have each year to invite the community into our home," said SWFD Fire Chief Ryan Crawford. "While our residents and visitors share a meal with us, they also have the chance to see our facilities, interact with our personnel,

and support fire prevention within their own neighborhood. It is an absolute blast to attend, and we can't wait to see everyone on October 5."



Questions about the event can swfd.org. be directed via email to info@



Theo is a little turtle on a big mission...

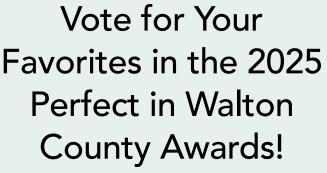
Theo the Turtle is here to save the threatened sea turtles. Help support the cause—a portion of every Theo purchase goes directly to charity.

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WALTON COUNTY

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It's time to select your favorites for the 2025 Perfect in Walton County Awards! The final voting period runs from Tuesday, Sept. 3 through Friday, Sept. 20 at perfectinwaltoncounty.com.

The top five nominees in 30 categories have been chosen, and now it's time to cast your final votes! We encourage everyone to vote online for their preferred businesses, events and activities online at perfectinwaltoncounty. com.

The finalists with the most votes in each category will be honored as Diamond, Platinum or Gold winners at the Perfect in Walton County Awards ceremony in January 2025. These winners will be showcased in print and online media by Walton County Tourism throughout the year. To see last year's winners, visit waltoncountyfltourism. com/2024-perfect-waltoncounty-awards.

Voting closes at 5 p.m. on Friday, Sept. 20. Each person can vote once per email address, so make sure your voice is heard!

For more details about the Perfect in Walton County Awards program, please contact Industry Relations Specialist Lisa Foster at Lisa@WCFLTourism. com or (850) 333-2728.



Get involved with your local GOP.

Walton County Republican Headquarters

6757 Hwy 98, Suite 201A, Santa Rosa Beach, FL 32459

Weekdays 10-5 | Saturdays 9-4

Community

Florida GOP and the Walton County Republican Party Issues a Critical Call-to-Action: Get Out to VOTE!

5, 2024, more than 13.5 million Floridians will cast their votes. In addition to electing a U.S. President, 29 members of Congress, 120 members of the State House

Senate. In addition, the ballot tasks Floridians with voting on six proposed constitutional amendments, two of which, (Amendments 3 and 4) according to

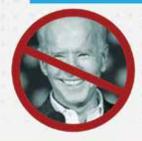
On election day, November and 20 of the 40-member Florida Walton Republicans, are critical. At a recent meeting of the Walton County Republican Executive Committee Chairman Tim Norris gave a presentation on overall turnout percentages for the State

ATTENTION REPUBLICANS It's Time **TO REQUEST YOUR 2024 VOTE-BY-MAIL BALLOT**



Donald J. Trump @realDonaldTrump

Whether you call it Vote by Mail or Absentee Voting, in Florida the election system is Safe and Secure, Tried and True. Florida's Voting system has been cleaned up (we defeated Democrats attempts at change), so in Florida I encourage all to request a Ballot & Vote by Mail! #MAGA



Take Action Now TO TAKE OUR COUNTRY **BACK FROM BIDEN!**

VISIT

WaltonGOP.org

1. Check Your Voter Registration Status

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

To Request an Absentee Ballot, Visit www.RepublicanRenewal.com



and Walton County. Overall, there was some encouraging news. Walton County turnout was about 30 percent of registered voters, 83 percent were Republicans. The State of Florida's average voter turnout was about 22.5 percent. Walton County turnout was one of the highest of all counties in the State of Florida.

Committee member Lisa Robertson announced an initiative to register and turn out the votes of church-going Christians in Walton County whose surveys have shown overwhelming support for the Republican Party. Lisa encourages anyone who wants to volunteer for this effort to give her a call at 850-737-0226.

Constitutional Amendments

Constitutional initiatives play a pivotal role in the governance of the State, and thus warrant careful consideration. For this election, the six proposed constitutional amendments on the November ballot originate from two sources: the Florida Legislature and citizen initiatives. Regardless of how a measure makes it to the ballot, all amendments require a 60 percent voting majority to pass.

AMENDMENT 1

Establishing School Board Elections as Partisan. Ballot Language: "Proposing amendments to the State Constitution to require members of a district school board to be elected in a partisan election rather than a nonpartisan election and to specify that the amendment only applies to elections held on or after the November 2026 general election. However, partisan primary elections may occur before the 2026 general election for purposes of nominating political party candidates to that office for placement on the 2026 general election ballot."

The Florida GOP and Walton County Republican Party urges a YES vote.

AMENDMENT 2

Establishing a State Constitutional Right to Hunt and Fish Ballot Language: "Proposing an amendment to the State Constitution to preserve forever fishing and hunting, including by the use of traditional methods, as a public

right and preferred means of responsibly managing and controlling fish and wildlife. Specifies that the amendment does not limit the authority granted to the Fish and Wildlife Conservation Commission under Section 9 of Article IV of the State Constitution."

The Florida GOP and Walton County Republican Party urge a YES vote.

AMENDMENT 3

Recreational Marijuana Legalization Ballot Language: "Allows adults 21 years or older to possess, purchase, or use marijuana products and marijuana accessories for non-medical personal consumption by smoking, ingestion, or otherwise; allows Medical Marijuana Treatment Centers, and other state licensed entities, to acquire, cultivate, process, manufacture, sell, and distribute such products and accessories."

The Florida GOP and Walton County Republican Party urge a NO vote.

AMENDMENT 4

Right to Abortion Ballot Language: "No law shall prohibit, penalize, delay, or restrict abortion before viability or when necessary to protect the patient's health, as determined by the patient's healthcare provider. This amendment does not change the Legislature's constitutional authority to require notification to a parent or guardian before a minor has an abortion."

The Florida GOP and Walton County Republican Party strongly urge a NO vote.

State Rep. Shane Abbott noted the extreme nature and deceptive language surrounding

Amendment 4, stating "this amendment allows for abortion past 23 weeks, allowing for fully formed babies to be terminated. In addition, Abbott said "If a licensed medical practitioner determins a Mother's emotional state will suffer from having the child, the baby can be terminated at almost any time before birth. Parental consent is not necessary- only notification.

"What we as a God-fearing community really need to guard against is complacency on this issue. Many folks have the atti-

Beach Happy Cafe Has Their Eye on the Pie

By Heather Bennett Eye

If you're looking for the perfect place to beat the heat or get an after-beach treat, Beach Happy Cafe in WaterColor is the place to go. Owned by Chris and Shannon Kramolis in partnership with The 30A Company, Beach Happy Cafe is a casual dining and retail spot serving exceptional food and coffee with a laid-back beach vibe. They offer locally sourced ice cream, wraps, sandwiches, coffee and boba tea along with 30A and Beach Happy apparel.

Chris and Shannon first came to the area in 1998 when they visited Seaside. They continued visiting after they started their family in 2002, and would visit 30A every year in October with two other families. By 2010, Chris asked, "How can we come here and never leave?"

Chris, who developed 33 Tropical Smoothie Cafes in Arkansas and Oklahoma, had the answer. In 2013, Chris and Shannon, along with their daughter Alex and son Ben, moved from Little Rock, Arkansas to WaterColor. Chris took what he learned, and turned it into a way to put down roots along 30A by building the Beach Happy Cafe concept. He saw a need in our area for a place to grab a bite that is quick and light, and also partnered with Dan Bailey at Amavida coffee to provide their award-winning product. Beach Happy Cafe is also the only place that serves Amanda Wilbanks' pies from her Southern Baked Pie Company.



Southern Baked Pie Company began with Amanda making pies for her neighbors. She grew up baking with her mother and grandmother, but her mother-inlaw taught her how to make the buttery, flaky French Pate Brisee crust she uses for her sweet and savory pies. Being from Georgia, Amanda knows how much sharing food with others means to a community.

Amanda met Shannon Kramolis five years ago at Shannon's yoga class at Studio Thirty A.

Shannon approached Amanda about offering her pies at Beach Happy Cafe. "We partnered together and now Beach Happy Cafe is carrying all the sweet pies: the pecan pie, chocolate chess pie, French coconut custard, and the key lime pie," stated Amanda. "I know Florida has great key lime pie, but ours is to die for." Amanda suggests stopping by for a slice of pie with a scoop of ice cream. "If you're going to eat something, don't waste your calories on something that doesn't truly taste delicious."

For Amanda and the Kramolises, it's a friendship-based partnership. "Our relationship started from a love of food, and turned into a five year friendship and now a partnership," said Amanda. "They are the most gracious. For me not to be local,

they are so inviting, and just the epitome of what you would want good neighbors to be. So when I think about the Beach Happy Cafe, it makes me happy."

In addition to Amanda's sweet pies, Southern Baked Pie Company also offers online orders of savory pies, such as chicken pot pie, post-roast pie, vegetable pot pie, chicken ranchero pie, and southwestern taco pie. "They're great because you can keep them in your freezer and then when you get ready to make dinner, you don't have to thaw it. It takes an hour and 20 minutes, and you've got this nice, delicious, homemade pie," sad Amanda. "It's nutritious, filling, healthy and comforting."

If you know someone that is under the weather, just had a baby, or perhaps recovering from an illness or hospital stay, Amanda's pies make a great gift. It comes back to sharing food with

Party urges a YES vote.

FLORIDA GOP

continued from previous page

tude that a measure this extreme cound never pass. That is simply not true", said Abbott. "Recent polls show Amendment 4 is poised to pass. This is an opportunity for deep red Northwest Florida- the Bible Belt of the State- to be the difference makers and defeat this awful amendment", says Abbott.

AMENDMENT 5

Homestead Exemption Inflation Adjustment Ballot Language:

"Proposing an amendment to the State Constitution to require an annual adjustment for inflation to the value of current or future homestead exemptions that apply solely to levies other than school district levies and for which every person who has legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another person legally or naturally dependent upon the owner is eligible. This amendment takes effect January 1, 2025."

The Florida GOP and Walton County Republican Party urge a YES vote.

AMENDMENT 6

Repeal of Public Campaign Financing Ballot Language: "Proposing the repeal of the provision in the State Constitution which requires public financing for campaigns of candidates for elective statewide office who agree to campaign spending limits."

The Florida GOP and Walton County Republican

The Walton Republican Headquarters is now open, Tuesday Through Saturday, and is currently looking for volunteers to help keep the doors open. Everyone is encouraged to stop by and pick up their Trump hats, Tee shirts, Hats and more campaign items supporting your favorite President!

Republican Headquarters is located in the Great Florida Smiles building, 2nd floor, 6757 US-Hwy. 98 in Santa Rosa Beach. To volunteer this election cycle and for any questions please call the office, 850-533-1237.

The party would also like to bring to the attention of all faithminded members an informative website: www.MyFaithVotes.com. those we care about. "The greatest thing you can take somebody is the gift of a homemade meal," said Amanda. "At the end of the day, flowers perish and pies nourish."

Everything made at Southern Baked Pie Company is a family recipe. "I think that's what sets us apart," stated Amanda. "It's not out of a box. They're my grandmother's, my mother-in-law's and mom's recipes. So everything is tied to family tradition, recipes that we made year after year, time after time. Our pies carry the essence of cherished memories, made with time-honored recipes that evoke a sense of nostalgia. With each slice, you might find yourself transported to a time when life moved a little slower,

and people could sit together on the front porch, enjoying a slice of pie and a glass of sweet iced tea. Sharing a slice of pie isn't just about the taste; it's about taking a moment to reconnect with what truly matters."

For more information on Beach Happy Cafe you can visit, https://www.beachhappycafe. com. They will be taking orders for Thanksgiving and Christmas pies. Call Beach Happy Cafe at 850-399-4028 to place your holiday pre-order for pick up.

You can find more information on Southern Baked Pie Company at https://www.southernbakedpie.com. Order online 3 pies or more and use code 30A to receive free shipping.



After a day of sun, sand, waves, and fun, swing by Beach Happy Café for the ultimate treat, Southern Baked Pie. Grab a dinner pie and a sweet dessert pie from the take-and-bake freezer, perfect for a hassle-free meal. Or, indulge in a slice of pie à la mode!



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Events

Fall Event Highlights

SOCKS Meowsterpieces Art Show



BARBARA CATWORTH

Save Our Cats and Kittens (SOCKS), a nonprofit, no-kill, free-roaming cat shelter in Fort Walton Beach, is getting ready for its first Meowsterpieces art show and competition.

The show's theme is feline, a celebration of all things cat, from their beauty and agility to their independence and playfulness. Works will be displayed from Sept. 3-21 in the SOCKS event building, with an awards presentation and reception from 2-3:30 p.m. Sept. 21. saveourcatsandkittens.com/meowster-

pieces-art-show.

Sinfonia Cabaret at Seagar's: An Evening with Alysha Umphress | Tuesday, Sept. 17 I 5:30 p.m. | Seagar's Prime Steaks & Seafood I Hilton Sandestin Beach Golf Resort & Spa I Miramar Beach

Don't miss award-winning Broadway star and television actress Alysha Umphress with Sinfonia. With impeccable vocals, magnetic storytelling and contagious charisma, Umphress captivates. Her undeniable talent has been showcased in On the Town (Tony nomination), American Idiot (Grammy Award), Smokey Joe's Café (Chita Rivera Award), and the world premiere of Beaches (Helen Haves nomination). Come and experience the magic of Alysha Umphress live on stage! The evening includes valet, champagne reception, multi-course dinner, wine, gratuity, and performance. Tickets from \$395 per person. Purchase at https:// app.arts-people.com/index.

php?ticketing=sgc or visit SinfoniaGulfCoast.org. Proceeds benefit Sinfonia Gulf Coast and its music education and community engagement initiatives throughout NWFL.

4th Annual Burgers, Bourbon & Beer Festival Sept. 21 | 12-3 p.m. | Destin Harbor

The 4th Annual Burgers, Bourbon, and Beer Festival is back bigger and better than ever on September 21 at the Destin Harbor! Not only will you indulge in mouth-watering burgers, sip on smooth bourbon, and enjoy ice-cold beer, but you'll be supporting the Boys and Girls Clubs of the Emerald Coast.

-Food Only/Under 21: \$40 Includes (1) armband for unlimited food samples.

-General Admission: \$65 Includes (1) armband for unlimited food samples and (7) tickets for alcohol samples.

-VIP Ticket: \$100 Includes (1) armband/lanyard for unlimited food samples and unlimited beer/bourbon samples.



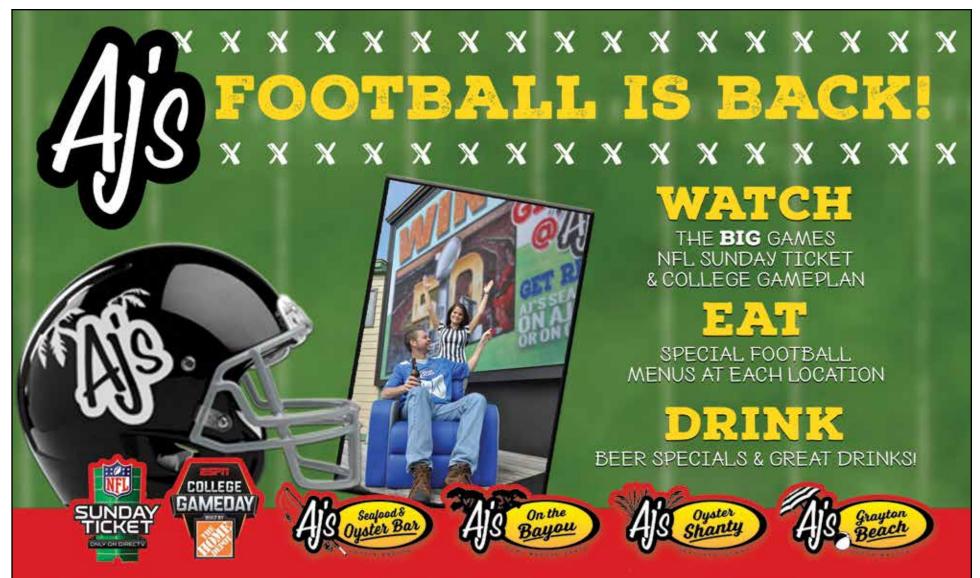
PLUS: Exclusive early admission (11am-12pm) to the event, VIP lounge with a private bar, BBB t-shirt, and exclusive smallbatch bourbon tastings. For tickets: https://bit.ly/2024BBBFest

2024 International Coastal Clean Up

Join others for the 2024 International Coastal Clean Up event, Sat., Sept. 21, from 8-10 a.m. There will be clean-up contests with fun prizes, free event t-shirts and a free post clean up breakfast served at some of our favorite local restaurants. Locations: The Boardwalk on Okaloosa Island (1450 Miracle Strip Pkwy SE, Fort Walton Beach); The Crab Trap/James Lee Park (3500 Scenic Hwy. 98, Destin); The Surf Hut (551 Scenic Gulf Dr., Miramar Beach); June White Decker Park (1950 Scenic Hwy. 98, Destin); and Henderson Beach State Park (17000 Emerald Coast Pkwy., Destin).

Complimentary breakfast will be provided at The Boardwalk, The Crab Trap and The

Continued on next page



🔅 Events

Fall Event Highlights

Surf Hut clean up locations. Bring your own bucket, mesh bag, gloves and trash grabbers! Don't forget your water bottle and sun protection! Sign up at https://docs.google.com/ forms/d/e/1FAIpQLSdi5GS vDq5LqPViCjTHS2jPof8mq KKISUF_NTLK8NHET3O-7Hg/viewform

Lightwire Theatre's Dino Light! | Oct. 5 | 7:30 p.m. | Grand Boulevard at Sandestin

Join Destin Life Oct. 5 for Northwest Florida Ballet's kickoff to its 2024-2025 season with Lightwire Theater's Dino Light, 7:30 p.m., sponsored by Grand Boulevard's Coastal Culture Art, Entertainment and Events at Grand Boulevard in North Park. Free and open to the public, this original story features a famous scientist with magic powers who brings a friendly dinosaur to life. Dino Light is brought to you by Season Production Sponsor, the Mattie Kelly Arts Center, and Season Signature Sponsors, Life Media and NFB's Official Sports Medicine and Orthopaedic Provider, NFBJS Foot & Ankle Surgeon Dr. Sonya Ahmed. Season subscriptions on sale now. Visit https://www.nfballet.org/dinolight to learn more.

Toast on the Coast | Sept. 27-28 | Henderson Beach Resort

The Junior League of the Emerald Coast (JLEC) hosts its second annual Toast on the Coast Friday and Saturday, September 27-28, at Henderson Beach Resort to benefit its mission and help support their community impact projects such as the Child Clothing Project, which annually clothes 300-400 children in Okaloosa and Walton counties. Every ticket purchased will help dress a local child in need with the Child Clothing Project.

Starting at 6 p.m. Friday night, Head Chef Tyler Simmons will curate an intimate, five-course meal with wine pairings hand-selected by Sommelier, Christopher Matthew.

Main event: Saturday, 4 p.m.; 3 p.m. early VIP entry. Enjoy a variety of culinary treats, refreshing craft beers, wine, spirits and music.

Tickets: \$120 for Friday VIP dinner. Main Event General Admission tickets are \$50 early bird pricing; \$60 beginning Sept. 1st. Tickets include free parking at Village Church and shuttle service. Upgraded VIP experience \$100 per ticket early bird pricing; \$110 after Sept. 1st. For tickets: toastonthecoast2024.eventbrite.com.

The Market Shops 9th Annual Bloody Mary Festival



Oct. 12 | 11 a.m. – 2 p.m. | The Market Shops at Sandestin

Local bars and restaurants will be serving the finest Bloodys on the Emerald Coast, made



with Distillery 98 Dune Laker Vodka. Along with plenty of delicious drinks, there will also be live music by Catalyst, football, cold beer, local food from merchants, shopping and so much more! Tickets \$60 in advance; \$75 at the door.

DCWAF 8th Annual Harvest Wine & Food Festival Oct. 17-20 | Grand Tasting - Cerulean Park -WaterColor | Santa Rosa Beach Step into a world of culinary delight at the Harvest Wine & Food Festival, an annual event hosted in WaterColor by the Destin Charity Wine Auction Foundation (DCWAF), October 17-20. This four-day celebration features an array of exquisite wine dinners, the renowned Grand Tasting, a delightful cocktail brunch and much more. For tickets, visit dcwaf.org.



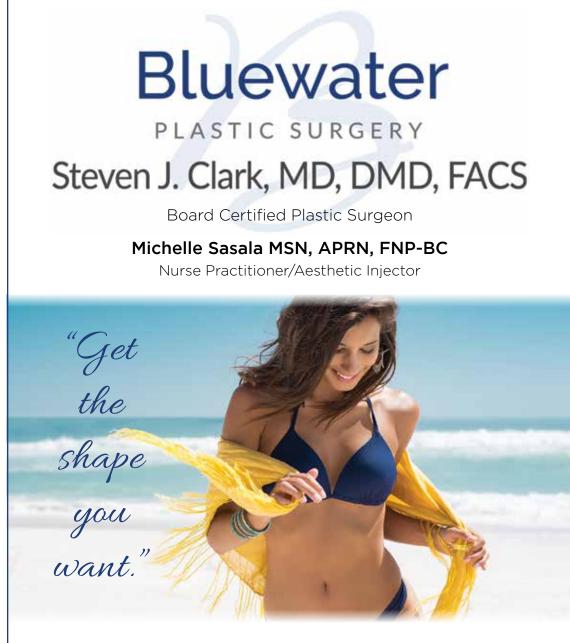
Arts

Cultural Arts Alliance of Walton County and South Walton Artificial Reef Association Collaborate To Expand North America's First Underwater Museum of Art

Seven new sculptures were recently added to North America's first permanent Underwater Museum of Art (UMA) in the Gulf of Mexico off the coast of Grayton Beach State Park in South Walton, Fla.

Named by TIME Magazine

as one of 100 "World's Greatest Places," and a 2023 CODAworx Award winner for "Collaboration of the Year", the UMA is the first presentation of the Cultural Arts Alliance of Walton County (CAA)'s Art In Public Spaces Program and is produced in collaboration with the South Walton Artificial Reef Association (SWARA). The purpose of the UMA is to create art that becomes marine habitat, expanding fishery populations and providing enhanced creative, cultural, economic and educational opportunities for the benefit, education and



Surgical

- Breast Augmentation & Lift
- Tummy Tuck, Mommy Makeover
- Liposuction (Vaser, 360)
- Facelift, Necklift, Eyelid Lift
- Gynecomastia (Male Breast Reduction)
- Post Weight Loss

Non-Surgical

- Botox Bar
- Facial Fillers
- Profound (RF Microneedling)
- Laser Hair Removal
- OBAGI Skin Care
- Laser Pigmentation / Wrinkles

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enjoyment of residents, students and visitors in South Walton.

The 2024 installation includes the following pieces of sculpture: Reef Goddess By Raine Bedsole (Santa Rosa Beach, FL), Deep Sea Three by Matthew Gemmell and David Showalter (Baltimore, MD), Sea How We Flow by Elise Gilbert (Santa Rosa Beach, FL), Poseidon's Throne by Nathan Hoffman (Highlandville, MO), Bubby Barnacles by Market Café, the St. Joe Community Foundation, Touchstone Architecture and Walter Marine / Reefmaker.

"The CAA is very proud of the continued collaboration with our co-founders and project partners SWARA, Allison Wickey and Walton County, and grateful to the artists, fabricators, deployment team and sponsors for working with us to grow the UMA each year," said



Donna Conklin King (East Orange, NJ), Sunken Spores by Ashley Rivers (Gulfport, FL), and Ring My Bell by Bradley Touchstone (Santa Rosa Beach, FL).

On August 8, more than 75 onlookers, including several of the artists and project partners, were on site to view the historic deployment. This year, the team was able to expand the livestream to include a host to narrate the event with information about the sculptures and insightful details about the process. The event is available to view on the UMA website at umafl.org.

With support from Visit South Walton, Walton County and Walter Marine/The Reefmaker, the sculptures were deployed with SWARA's existing USACE and FDEP permitted artificial reef project that includes nine nearshore reefs located within one nautical mile of the shore in 58 feet of water. This installation joins the 40 sculptures previously deployed on a one-acre permit patch of seabed off Grayton Beach State Park, expanding the nation's first permanent underwater museum to a total of 47 sculptures. The UMA patch will continue to be filled with several new sculptures annually.

Individual sculptures are sponsored by the Ellis Family, Hilton Sandestin Golf Beach Resort & Spa, Laurel Machine & Foundry, SearchNexus, Seagrove Village CAA President & CEO Jennifer Steele. "We were especially excited about the addition of the 2025 installation's livestream footage, which ensures that every person can experience the magic of the UMA. We look forward to bringing more technological advancements, underwater video and photos to our website to show the real-time evolution of the artwork as artificial reef."

Admission to the UMA is free, however, the site is only accessible in person as a dive location. Divers who wish to visit the site can take a dive boat .93 miles off the coast of Grayton Beach State Park. The coordinates for the Super Reef UMA entrance are N 30°18.754 / W 86°09.521. Out of respect for the art, boaters are asked to anchor *[ONLY on the 'EAST' side of the Super Reef Anchor Point]* to protect the sculptures from unintended contact or damage. * [Per FL State Law, always heed dive flags and other vessels!]*

Visit UMAFL.org for more information about dive tours. Photos and videos of the sculptures will continue to be updated online periodically to document the marine growth on each sculpture.

Both SWARA and the CAA wish to extend special thanks to our deployment partner, Walter Marine, for their dedication to excellence in helping bring our vision into reality.

Arts

SOFO Cinema: Showcasing Local Talent and Enriching Culture

The SOFO Cinema program, presented by the Sowal Foundation and sponsored by the St. Joe Company Foundation, is making waves along the Emerald Coast. This innovative initiative is designed to spotlight local filmmakers and their short films on a monthly basis at a variety of rotating venues. With its commitment to enriching the cultural landscape and offering unique opportunities to local talent, SOFO Cinema is quickly becoming a cherished community event.

"SOFO Cinema offers filmmakers and film lovers an experience to view locally made short films," says Jessica Plowden Anderson, Executive Director of the Sowal Foundation. "We also bring in four feature-length films from artists outside of our local community, some of those films are on Netflix, Amazon Prime & other streaming services as well as award-winning films from film festivals."

The program's dual focus on local and external films creates a rich viewing experience that highlights the creative talent residing along the Emerald Coast while also introducing audiences to acclaimed works from around the world. Each screening not only features local short films but also includes an opportunity for viewers to engage directly with the filmmakers through Q&A sessions. This dialogue provides a unique behind-the-scenes look at the filmmaking process and fosters a deeper appreciation for the art.

The program is also on the lookout for new and exciting venues to host its screenings. If you're a business interested in participating, SOFO Cinema welcomes collaborations with local establishments to broaden the reach and impact of this vibrant cultural initiative.

SOFO Cinema is more than just a film screening series; it's a celebration of local creativity and an invitation to engage with the broader film community. As it continues to grow, it promises to offer even more opportunities



for filmmakers and film enthusiasts alike to connect and inspire.

Sowal Foundation Announces New Grant Opportunity For Filmmakers

The SOWAL Foundation is excited to announce a new grant opportunity for filmmakers along the panhandle of Florida. The Foundation is now accepting applications for its inaugural Short Film Grant, designed to support and elevate local filmmakers by providing crucial funding for their projects.

The SOWAL Foundation Grant will award \$2,500 to one outstanding filmmaker to assist in the production of a short film. This grant aims to foster creativity and encourage the production



of high-quality, impactful films that resonate with our community.

Applications are open until September 13, 2024. The winning project for September's deadline will be selected by the SOWAL Foundation Board and announced at SOFO Cinema Night, our monthly event that showcases local short films and celebrates our vibrant arts community. The Foundation will be awarding a total of four grants annually, underscoring its commitment to supporting local artistic talent throughout the year.

For more information or to apply for the Grant please visit sowalfoundation.org



mattie kelly - arts foundation

Celebrate the Arts with Feature Fall Events

Best of the Emerald Coast *MKAF is the 2024 Charity Beneficiary OCT 10 | 6 PM | Grand Boulevard at Sandestin

Blue Dog & Bourbon on the Bayou: An Evening with Wendy Rodrigue

OCT 11 | 6 PM | Churchill Oaks | Santa Rosa Beach

Arty Kick Off Party & 29th Annual Festival of the Arts

OCT 25 | 6 PM | Henderson Beach Resort | Destin OCT 26 | 9 AM - 5 PM & OCT 27 | 10 AM - 4 PM | Dugas Pavilion Green in Destin

Purchase Tickets at MKAF.org/Events



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Proceeds from all events benefit MKAF and its ArtsReach education and community engagement initiatives.

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TSC

Arts

Cultural Arts Alliance of Walton County Announces Artists Featured in Foster Gallery Partner Exhibition at Coastal Branch Library

The Cultural Arts Alliance of Walton County (CAA) is proud to announce that The Foster Gallerv's summer rotation of artists will be featured in a partner exhibition at the Coastal Branch Library located at 437 Greenway Trail in Santa Rosa Beach. Original work by fifteen regional artists will be featured in the exhibit which runs August 1 through October 26, 2024. The public is invited to attend a special morning celebrating art and creativity on Saturday, September 7 from 10 a.m. - Noon. Meet the artists and enjoy some coffee and light breakfast bites all while connecting with fellow art enthusiasts in a relaxed and welcoming atmosphere. All ages are welcome.

The selected featured artists are Gisselle Barnhart, Dorothea Berkhout, Stephanie Bloyd, Melody Bogle, Bill Chambers, Donnelle Clark, Elena Filshtinska, Linda Kernick, Wes Hinds, Lennon Michalski, Linda Kay Moriarty, Patti Overholt, Kristine Senft, Sierra Swan, and Diego Urioste.

All rotation artists are members of the Cultural Arts Alliance. All exhibited works are for sale, and online for viewing

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and purchase at CulturalArtsAlliance.com/foster-gallery.

The Foster Gallery is located at 13370 Emerald Coast Parkway (US Hwy 98) and is part of the Miramar Beach Creative Campus featuring regional artist rotations on a quarterly basis as well as special exhibitions. Currently The Foster Gallery is exclusively hosting the 2023 Southern Prize and State Fellowships for Visual Arts touring exhibition through September 14. This special exhibit showcases the talents of nine Southeastern visual artists - competitively selected by a panel of jurors from a pool of 800-plus applicants who represent various disciplines and career levels.

The public is invited to attend the Foster Gallery Féte and Artist Talk with Southern Prize Artist Nadia Meadows on Thursday, August 15 from 5 - 7 p.m. This intimate artist talk and visual storytelling session will be hosted by local artist Doug Foltz. Nadia's sculptures facilitate intercultural exchange and understanding that defies social, economic and political norms. She does this by molding wood and uncommon mediums – such as human hair

creating interactive installations. The gallery is open Tuesday -Saturday from 11 a.m. - 5 p.m. For Coastal Branch library hours, please visit waltonlibraries.com. For more information, including class schedule, ceramics services

and space rental of the Miramar Beach Creative Campus for private events, call 850.842.3051 or visit CulturalArtsAlliance.com.



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Lee Campbell

SEASIDE Institute™ + Franklin Tomorrow Host Vision City Conference in Franklin, TN

BY KIMBERLY STANLEY, SEASIDE INSTITUTETM

SEASIDE InstituteTM and Franklin Tomorrow will be hosting a Vision City Conference, October 15-17, in the heart of downtown Franklin, Tennessee. This marks the second collaboration between the two influential nonprofit organizations. In 2004, the Institute worked with Franklin Tomorrow and other local Tennessee organizations to conduct a multi-day workshop that analyzed traditional neighborhood developments, providing valuable insights into successful

community design.

Franklin Tomorrow is dedicated to fostering a vibrant, collaborative, and forward-thinking community. They are renowned for their commitment to advocate for a shared vision that enhances Franklin's character, economy, and quality of life for its residents. Their mission aligns with that of Seaside Institute as the Institute strives to inspire livable communities through design, education, and the arts.

The 2024 Vision City Conference, themed "How History Impacts the Future", will bring together experts and thought explore contemporary issues in urban planning and building a community. Attendees can look forward to a robust program featuring a diverse lineup of speakers, interactive sessions, town tours, and networking opportunities. There will be presentations on the founding principles of both Seaside and Franklin, land use economics, historic preservation, the role of tourism in community development, and critical development issues currently facing cities and neighborhoods. The speaker roster is currently in progress, with a variety of dy-

leaders from around the globe to explore contemporary issues in urban planning and building a community. Attendees can look forward to a robust program featuring a diverse lineup of speakers, interactive sessions, town tours, and networking opportuni-

> Registration for the conference offers options for full event participation or single-day attendance. For those traveling to Franklin, hotel accommodations have been arranged at The Harpeth Hotel and Spring Hill Suites Franklin Cool Springs. Special group rates have been negotiated to provide convenient and comfortable lodg

ing options for attendees.

Conference sponsors include Atmos Energy, Ragan Smith (a Pape-Dawson Company), and the City of Franklin. Additional support includes The TMA Group, The Factory at Franklin & Holladay Properties, Studio Tenn Theatre Company, Franklin Theatre, and Visit Franklin. Businesses, organizations, or individuals interested in sponsoring the conference can contact Christy Milliken at Seaside Institute or email admin@seasideinstitute.org. To register and secure your spot for the conference, visit seasideinstitute.org.

Transformative Health with Cutting-Edge Stem Cell Activation

In the rapidly advancing field of regenerative medicine, a new technology is making waves as the most prolific breakthrough in stem cell activation therapy today. This innovative approach harnesses the power of light-specifically visible and infrared light-to activate the body's own healing processes. By capturing and reflecting light back into the body, this health technology is revolutionizing how we can use light to improve and extend our lives, offering a non-invasive, drug-free solution to stem cell activation that stimulates cellular activity and holistic healing.

For centuries, phototherapy, also known as light therapy or photobiomodulation, has been utilized to enhance health and well-being. This ancient practice involves shining or reflecting light into the body to stimulate cellular functions and promote healing. The latest advancement in this area is a cutting-edge patch that acts as a mechanism to reflect visible and infrared light back into the body. This simple yet powerful concept is the foundation of this breakthrough technology, which is transforming the way we approach stem cell activation and overall health.

At the core of this technology is a proprietary form of phototherapy that sets it apart from traditional methods. The patch employs patented nanocrystal technology to reflect light back into the body. These nanocrystals are embedded within the patch, designed to capture and redirect light in a way that activates dormant stem cells. This process does not rely on transdermal delivery—meaning nothing penetrates the skin. Instead, the patch works by interacting with the body's energy fields, making it a non-invasive, non-transdermal solution that does not introduce any drugs, chemicals, or stimulants into the body.

The benefits of this technology are profound. By reflecting light to activate cellular activity, the patch supports the body's natural ability to heal and regenerate. This can lead to improved recovery times,

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reduced inflammation, and enhanced overall vitality. As a noninvasive approach, it offers a safe and effective alternative to more traditional therapies, making it accessible to a wide range of individuals seeking to improve their health without the need for medication or invasive procedures.

In conclusion, this stem cell activation technology represents a significant leap forward in the realm of regenerative medicine. By utilizing a patented nanocrystal technology to harness



the power of light, it provides a non-transdermal, non-invasive method to stimulate the body's natural healing processes. As more people discover the benefits of this innovative approach, it is poised to become a cornerstone of modern health and wellness practices, paving the way for a future where light itself is a key tool in our quest for better health.

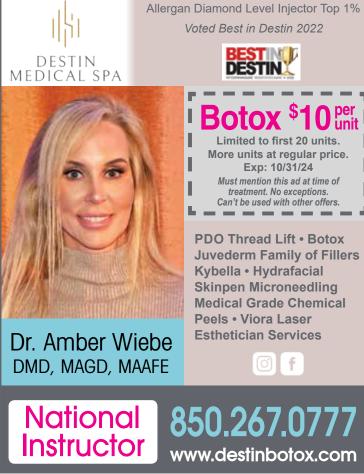
Call (850) 419-8166 or scan the QR Code for more information and to get our FREE download, "Health With Stem Cell Activation".

to improved recovery times, crystal technology to harness method to stimulate the body MEDICAL MARIJUANA FLORIDA MEDICAL MARIJUANA PHYSICIAN



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Ecowater: Bringing Clean, Safe Drinking Water to Santa Rosa Beach

Thirsty for a cold glass of water that can rival leading bottled brands for taste? Lee and Mona Skidmore have been providing delicious, clean and safe water to the Santa Rosa Beach community for over 30 years. Lee is the owner of Ecowater of Santa Rosa Beach, and, with the help of his specialists, he's been bringing clean water to homes and commercial establishments using reverse osmosis, lawn systems, as well as filters for city and well water for three decades. Home water filtration systems can provide easy access to secure, clean drinking water, and Ecowater can make the installation pro-

cess a breeze.

Home water filtration systems are designed to eliminate various contaminants present in tap water. Contaminated water can harbor bacteria and parasites that lead to waterborne diseases. It can also include chlorine, lead, and other impurities that may pose health risks. A good filtration system removes these harmful substances, resulting in cleaner and safer drinking water. This protection is particularly essential for vulnerable populations such as children, the elderly, and individuals with compromised immune systems. These systems also enhance the taste of water

making it more appealing and a decrease in plastic usage. It's a encouraging increased water consumption.



Additionally, by installing a home water filtration system, individuals can reduce their reliance on bottled water, leading to

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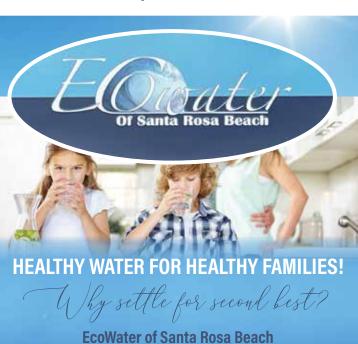
sustainable choice that benefits both personal health and the planet.

While the initial investment in a home water filtration system may seem significant, it proves to be cost-effective in the long run. Compared to continually purchasing bottled water or relying on other costly water purification methods, a filtration system offers a more economical solution

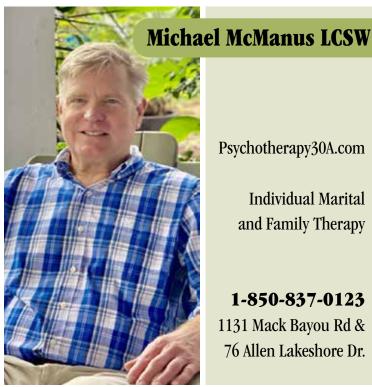
for maintaining a safe and clean water supply. There's no need to rely on store-bought water or wait for deliveries. This accessibility encourages individuals to stay hydrated and maintain a healthy lifestyle.

Knowing that the water consumed at home is free from contaminants provides peace of mind. It eliminates concerns about the quality of tap water and ensures that every glass of water is a step towards better health and a proactive measure to secure access to clean and safe drinking water. From health benefits to environmental considerations, the advantages of such systems make them a worthwhile investment for individuals and families seeking a reliable and sustainable water source at home.

Since 2010, Lee has provided Hanish water systems, a best-seller, with 10-year installation-service-and maintenance agreements. For information on this and other popular models like the Crest-10 Ecowater of Santa Rosa Beach, contact the Ecowater office located at 76 Lynn Drive in Santa Rosa Beach. For more information email ecowaterSRB@Mediacombb.net or call (850) 267-0500 between 9 a.m. and 4 p.m.



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By Stephenie Craig

Our oldest son walked away from us and into his dorm just before we headed out of town after the first college move in. The symbolic moment of him walking away from his childhood and into his adulthood wasn't lost on me and brought some tears. Now we begin the redefining of a new version of life and relationship as we navigate simultaneous joy, gratitude, grief, pride and excitement.

Many parents have gone before us launching kids. We listened, cared and expressed compassion. However, without having walked the road ourselves, we didn't deeply understand that particular experience. We couldn't know until we knew. Now, we see this family transition with new eyes, fresh emotions and have a deeper empathy to offer those who come after us. We will send a thoughtful text, take a mom for lunch, tell a Dad he might feel sadder than he is expecting, give longer hugs, and check on people weeks after the move in.

While pain isn't unique to the human experience, we all walk through different brands of pain at different moments. Your pain is your own and needs its own space to be felt and processed.

And, your pain journey can also be an invitation to care

You Can't Know Until You Know for others with similar pain in uniquely empathic ways. If you've walked through divorce, you understand what those walking through divorce might be feeling and needing. If you've walked through cancer diagnosis, you understand what those walking through cancer might be feeling and needing.

So, how do you use your experience to extend care and empathy to others walking a similar road to the one you've walked?

10 Ways to Care for Others from Your Experience:

Give your personal pain space. Take the time to understand your experience, feel your feelings, and reflect on what you're learning. Seek support as you process your pain.

Notice the pain of others. Be aware and curious about pain others might be experiencing. Extend compassion broadly to others while noticing when a person's pain might align more closely to something you've experienced.

Remember your experience. Remember how you felt in your body and thoughts in the midst of pain. What did you need? What would have helped you feel seen and cared for? Explore remembering your pain as a brainstorm while also being mindful that each person may have different needs.

Listen with validation. Ask curious, open ended questions. How are you feeling lately? What is this like for you on the inside? How are you navigating this transition emotionally? Then remind the person their feelings are normal. I understand why you're feeling sad, this is really sad.

Ask how you can support them. Sometimes people aren't quite sure what they need but other times they can tell you clearly. Remember to ask.

Offer encouraging words. Send a card, text or call letting them know you are thinking about them and care about their experience.

Offer practical gestures. Deliver dinner, take them to coffee, take them a basket of snacks, provide house cleaning services.

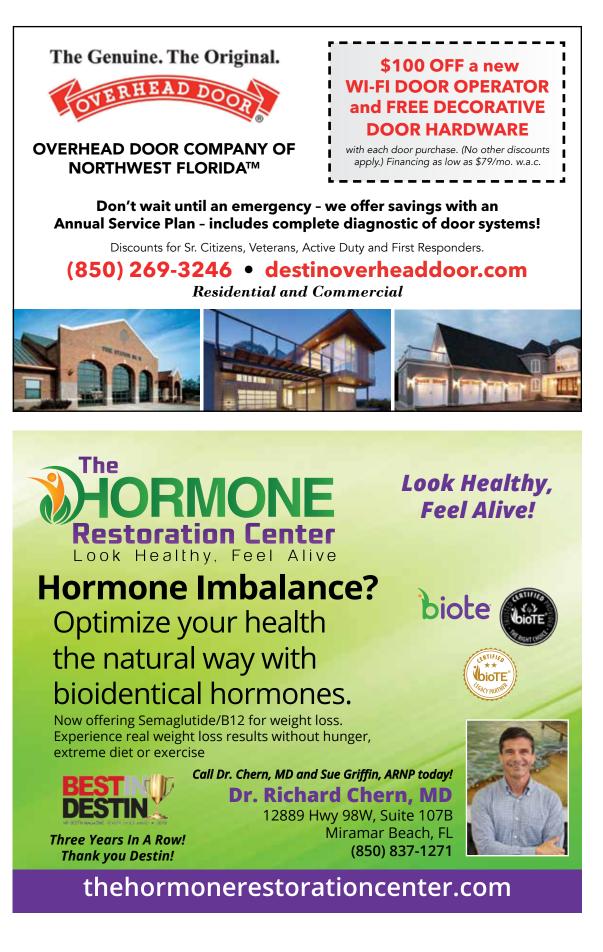
Offer kindness. Send flowers, a thoughtful item through the mail, leave something thoughtful on their porch.

Offer your presence. Offer a hug, to sit with someone and listen, invite them on a walk, or offer to do something they enjoy.

Follow up. Put reminders in your calendar and/or reach out to check in when you think of the person consistently over time.

Your understanding and empathy can be a meaningful gift to someone else walking through hard things. Remember the care you offer is for the other person and not to fill a need in yourself to provide care. And, at the same time, providing empathic care to others does often result in deeper healing within you.

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



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As the first Original EMS provider in the Panhandle, EMS Health & Fitness Florida LLC started its concierge service in July 2023 with great success.

Originally invented in Germany, EMS stands for electro muscle stimulation (electro myo stimulation) and is a full-body workout that offers the most effective and most efficient strength training available.

Their 20 minute Personal EMS training is equivalent to 3-4x sessions in the gym, burns up to 600 cals, promotes weight loss, stimulates muscle growth, tones the body, lifts and shapes the booty, combats cellulite, releases muscle tension, reduces chronic back pain, and increases the body's natural balance.

The EMS whole-body workout combines the advantages of conventional exercises and electro muscle stimulation. The muscles experience much more intensive training stimuli as they are brought into controlled contractions through the effects of low frequency impulses. The low frequency impulses enhance the

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2025 Will Offer Many Changes in Medicare



By Christian Regalado

If you have a Medicare Advantage or PDP plan, by the end of September you should receive your Annual Notice of Change which highlights plan changes for next year. Most years there are only minor adjustments, but not this time. The Inflation Reduction Act mandates that insurance companies must make changes, primarily regarding Medicare prescription drug coverage.

The good news is that the annual out-of-pocket maximum for prescription drugs will be reduced to \$2,000 from \$8,000, and there is a new payment plan option that allows you to spread those payments out over the entire year. So for example, if you need a particularly high-cost drug, instead of paying \$2000 right away you can request to pay about \$167 each month, and you won't spend any more money for prescriptions that year. The bad news is the insurance companies will employ tactics to make up for their profit losses, likely through increasing premiums for PDP plans and reducing benefits in most Advantage plans by doing things like lowering dental benefits and/or increasing copays.

Brokers won't see the 2025 plans until late September, and we can't discuss them with clients until October 1. What you can do ahead of time is provide your broker with a list of prescriptions you're taking which can be put into a database. When the new plans come out, your broker will compare your prescription costs across plans.

In the past, the great majority of Medicare clients stayed on their current plan without making any changes. Next year, it's estimated that up to 80% of seniors with Medicare plans will consider other options because of changes in their current plan. We can help! AEP, or the annual enrollment period for those on Medicare Advantage and PDP plans, will start on October 15 and end on December 7. This is your opportunity to make a change to your Advantage or PDP plan for 2025. Because of the many changes, I expect carriers and brokers will be very busy just answering questions and changing plans for clients, so make an appointment with your broker starting after October 15.

It is also a big opportunity for 800 call centers to advertise that they have a better plan for you. Remember they are motivated to have you CHANGE plans. That is the only way they make money. A change may be necessary, but you may also be good right where you are. Get an unbiased opinion from a certified broker that only wants you to have the best plan that fits your needs.

If you are aging into Medicare by turning 65 or retiring and coming off your group plan, your first step should be enrolling in Medicare which you can do online or by visiting a social security office.

Should you need help, give us a call. Our services are free and as independent brokers, our job is to help you find the plan that works best for you. I am certified with many different insurance carriers, and I am happy to answer your questions and assist any way that I can.

Email me at christian@evergreenhealthins.com or call (850) 687-7606.

Children's Volunteer Health Network's Inaugural "Give Kids a Smile Day"

Initiative Provides Free Dental Care for 160 Children

The Children's Volunteer Health Network (CVHN), recognized for its steadfast commitment to children's dental health, recently collaborated with Defuniak Springs Family Dental for a highly impactful event, "Give Kids a Smile Day" on July 19. This first-time collaboration brought together an extraordinary team of close to 50 dental professionals and community partners, resulting in life-changing dental care for 160 children ages 1 to 17. The success of this event is a testament to CVHN's dedication to ensuring that every child has access to essential healthcare services.

During the event, children not

only received vital dental care but also participated in oral health education, where they learned essential dental hygiene practices. The event provided an estimated \$69,131 worth of complimentary dental services, including cleanings, fillings, extractions, and fluoride treatments. This remarkable achievement was made possible by CVHN's dedicated staff, the presence of their two mobile dental clinics on-site, Pearl and Neicy, and the collaborative efforts of five general dentists, seven hygienists, six dental assistants, two pediatric dentists, two oral surgeons, one orthodontist, and numerous non-clinical volunteers. Key medical providers included Dr. Collin Myrick, Dr. Esmeralda Marcantel, Dr. Grant Marcantel, Dr. Joe Zwickel, Dr. David Hanna, Dr. Bradley Harrison, alongside Dr. Mary Kate Shelton, Dr. Duc Lam, and Dr. Anna Feng of Houston, TX.

Key community partners like Blue Water Oral Surgery and Sandy Smiles Orthodontics provided invaluable expertise and support. Additionally, Henry Schein's generous donation of dental materials and equipment was instrumental in the event's success. This collaboration highlights the power of community partnerships in delivering transformative care and strengthening community support.

Building on the success of this event, Children's Volunteer Health Network and participating dental professionals are committed to making "Give Kids a Smile" an annual tradition. Plans for continuity of care include follow-up appointments and referrals to local dental specialists for further treatment, all at no cost to the families.

The community's continued support is vital to the success of these initiatives. Donations, volunteering, and spreading awareness are key to ensuring every child receives the dental care they deserve. To learn more or to get involved, visit our website www.cvhnkids.org.





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🏇 Musing

Road to Redemption: Rachael Cannon – the Surpassing Love of Jesus

By Victoria Ostrosky

A poignant scene in the Gospel of Mark is set against the backdrop of a lesson Jesus taught his disciples about the importance of having faith like children. It's a quick little scene typically used as a stepping-stone to the 'bigger lesson'.

Kenneth Wuest, a Greek scholar, in his The New Testament, An Expanded Translation, Mark 10:15-16 reads, "Truly, I am saying to you, whoever does not receive the kingdom of God in the same manner as a little child, will positively not enter it. And having taken them up in His arms, He kept on fervently blessing them, placing His hands upon them."

Just picture it – Jesus, placing His hands on little heads, fervently blessing them, speaking words of life into their futures. Chances are the blessings were tailored specifically to each child. And what are the chances, then, that those same children, blessed individually by their Creator, grew up to be followers of the Lamb and evangelists for the Kingdom? God's words are never idle. Each blessing was unique and purposeful.

He still does the same today, speaking life and blessing over His children, longing for us to be filled with His love.

For 25 years, Rachael Cannon didn't feel God's blessing over her life. She was a drug addict and involved in a homosexual relationship, living as a lesbian for 30 years. She says, "for 13 years I woke up having withdrawals from drugs or alcohol. I woke up sick and needed a fix to start my day." Rachael talks about living a bankrupt identity, always looking for love from anyone who would offer it. "The whole time, I believed in God but was angry with Him. Why wasn't He listening to me?"

Rachael was angry and said awful things to God and about Him. But even through her addiction and incarceration for



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TO REDEMIS TON

eight different felonies, God "listened to everything I said and still loved me."

About 8 ¹/₂ years ago, Rachael found herself in another faithbased rehab that wasn't working. She went to hear a woman at a church giving her testimony. After hearing her story, Rachael felt the stirrings of hope once again.

She was invited to live in a women's home and through the love she experienced there, felt herself coming alive. She met the Lord, gave her heart to Jesus, and hasn't stopped smiling since.

"One day," Rachael says, "I had a vision during worship." She saw herself as a bride in a white dress and when she looked down the aisle, there was Jesus waiting for her. "The love told me that I wasn't gay." Little by little God, with gentleness, began to reveal to her her own femininity.

"He is madly in love with us and has stopped at nothing to show Himself to us. I'm starting to believe that God really loves me."

Since becoming a follower of Jesus, Rachael has learned that sometimes being miserable can push you toward change. "Let your painful time draw you to your Heavenly Father. Love changed my behavior," she says. "Seeing the love of Jesus changed me."

The Apostle Paul, in his letters, talked about this same desire – that we would know Him deeply and thoroughly.

"On this account I bow my knees to the Father from whom every family in heaven and on earth is named, that He would grant to you according to the wealth of His glory, with power to be strengthened through the Spirit in the inward man, that the Christ might finally settle down and feel completely at home in

🐞 Musing

New Life Church Offers Community Support

By Pastor Shawn Baker, New Life Church

New Life Church located at 120 Kingdom Way in SRB is deeply committed to serving our community through its many ministry teams. You may see one of their teams praying for people at the Destin Commons or our beaches. They offer spiritual support and guidance to incarcerated men and women at the OCI prison and Walton County Jail. The At Risk Kids (ARK) Team focuses on helping struggling families in order to reduce the effects of childhood neglect and abuse. One of their proactive measures is to now offer free Parenting classes. Their Homeless Prevention team and Raven Food Truck provide food and clothing to those in need while their Juvenile Detention Team mentors young boys, guiding them towards a positive path. They believe in partnering with other local nonprofits and they currently collaborate with Path of Grace, a drug rehabilitation program. They aim to reach every demographic and as the Bible instructs, "Do not neglect or forget the orphans and widows at the Senior Living homes." Overall, New Life Church is dedicated to spiritual growth and community service, emphasizing the power of God's love and the transformative impact of faith in people's lives. As the Pastor of New Life Church, I stand in awe of the unwavering love and commitment of our leadership team to make a positive impact in our community. God has certainly blessed Holly and me by surrounding us with amazing leaders such as Cherie and Randy Anderson who lead our outreach efforts. They are people of compassion, truth and their labor of love has become infectious causing this department to become one of the fastest and most impactful efforts of our church family. We are always looking to link arms with like-minded organizations and people who desire to make a difference in this world.





Sinfonia Launches Season 19 With Cabaret

Entering its 19th season, Sinfonia Gulf Coast continues its tradition of "redefining" the symphony experience. Led by Music & Artistic Director Demetrius Fuller, the region's only fully professional symphony orchestra aims to entertain, educate, and inspire the Northwest Florida Gulf coast.

Season 19 will launch with the annual Sinfonia Cabaret at Seagar's featuring awardwinning Broadway star and television actress Alysha Umphress on Tuesday, Sept. 17 at 5:30 p.m. at Seagar's Prime Steaks & Seafood in Miramar Beach. With impeccable vocals, magnetic storytelling, and contagious charisma, Umphress captivates. Her undeniable talent has been showcased in On the Town (Tony nomination), American Idiot (Grammy Award),



Smokey Joe's Café (Chita Rivera Award), and the world premiere of Beaches (Helen Hayes nomination). Tickets for An Evening with Alysha Umphress are from \$395 per person and include valet parking, a sparkling wine reception, a multi-course meal prepared by Seagar's executive chef Fleetwood Covington, wine and all gratuities.

Purchase and download tickets at SinfoniaGulfCoast. org or call the box office at (850) 460-8800.

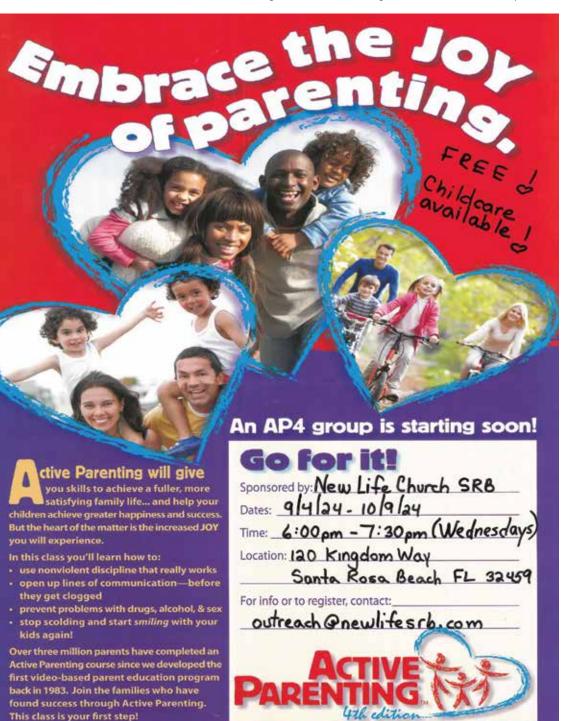
RACHAEL

continued from previous page

your hearts through your faith; in love having been firmly rooted and grounded in order that you may be able to grasp with all the saints what is the breadth and width and height and depth, and to know experientially the love of the Christ which surpasses experiential knowledge in order that you may be filled up to the measure of all the fulness of God." (Kenneth Wuest, The New Testament, An Expanded Transla-

tion, Ephesians 3:14-19)

You can hear Rachael Cannon's entire interview, learn about the books she's written, and listen to many other incredible stories on the weekly Road to Redemption radio show and podcast at www.rtrdestiny.com.



www.ActiveParenting.com

Musing

A Pastor's Ponderings: Home



By Pete Hyde

They sat at a corner table directly in front of a wall of plate glass windows seemingly oblivious to the crowd at the small restaurant located in what is called "Under the Hill" in Natchez, Mississippi. It was a typical muggy, lazy, Mississippi Sunday evening. A flotilla of barges chugged slowly upstream under the bridge in the waning daylight, attracting the attention of tourists from around the world and locals as well. Many got up from their tables for a moment to go outside and take a picture or two.

The couple in the corner was intent on their conversation and each other's company. She was dressed in a flowered print dress. He wore a blue seersucker jacket, pink polo shirt, light blue slacks and white loafers. His small wire-rimmed glasses sat down in his nose a bit. His thinning hair was teased up to hide the bald spots. A partial glass of wine sat in front of each of them.

We sat a couple of tables behind them enjoying each other's company, but also enjoying our favorite pastime – people watching. I wondered if that is what we are going to look like in few years when retirement hits and nights on the river would be special occasions. I looked across the table at my beloved and said "thank-you" to myself. I thought a prayer that asked that we might be that couple in a few years and that there may be some "younger" couple sitting a few tables away wishing they would turn out like us.

As I watched and tried not to stare, they looked into each other's eyes as they spoke. They laughed. They sat in silence and gazed out upon the mighty river rolling relentlessly between the banks of trees at sunset. The barges had almost disappeared around the bend upriver.

We enjoyed a wonderful meal and just enjoyed some precious private time together away from the stress of work and family.

The couple finished their meal just before us. After paying the bill and getting a small box to take home dessert, he stood and pulled her chair out for her as she got up. We smiled to ourselves as they made their way between the crowded tables to head to who knows where.

The sun was settling low in the west when we finished our meal and headed outside to a bench on the bank of the mighty Mississippi. God finished the day with the sun setting gloriously beyond the bridge, casting the colors of creation into infinity. As darkness settled, the tourists and locals turned from "Old Man River" and returned to the restaurants or to their cars to head on their way somewhere.

God had gathered us there for a time of glory and worship. There was even a lesson included for those who were open to receiving it. Maybe the title was "Take Care of Your Relationships." Maybe it was "Take Time to Relax and Unwind." Maybe it was "Remember the Sabbath for I Have Made it Holy."

We climbed in the car and headed to the hotel to get ready to travel home the next day. But, in reality, we had been "home" that evening – "home" with each other – "home" with God.

Whatever this month holds for you, spend some time at "home." Home with those who are important to you. Home with God, for He is in every place you will be today. Have a great month at "HOME."

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

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11

By Sean Dietrich

feral cats.

Sunrise on Lake Martin. I'm usually the first one awake. I

rarely have any company in the mornings. I wake up with the

chickens. Most mornings, I sit on

my porch alone. Just me and the

Sean of the South: Becca at Sunrise

Breath," I said.

She cupped her hand to her mouth and attempted to smell her own breath. Birds fell out of the trees.

I picked crust from her eyes. You're killing me," I said.

"What do you see?" she asked. "Sunrise," I replied.

"Can you describe what it looks like?" She curled against me snuggly.

I looked at the pink sky of morning. Daylight had taken hold of the world.

"You've seen one sunrise you've seen them all," I said.

"Wish I could see it." I squeezed her. "I have an idea. How about you tell me what the sunrise sounds like."

She yawned. "What do you mean?"



This morning, however, I had company.

I heard small feet walking onto the screened porch, overlooking the lake. I turned to see a child with messy hair, staggering toward me. A 12-year-old girl in pajamas.

She used her hands to feel her way through the maze of patio furniture. She walks like this, feeling her way around, even when it's daylight.

My goddaughter sat beside me on the sofa. She sort of crawled into my lap, head resting against my chest.

"Morning," she said with a yawn. Her breath smelled like a billy goat's lower intestinal tract. "Good morning, Dragon

how a blind person experiences a sunrise.' Becca curled tighter against me. "You really want to know?"

"No cheating," she said.

"Scouts' honor."

"I do."

I did.

of sounds."

ferent bird calls.

eyes."

"What else do you hear?" My eyes were still closed.

"I hear screechy things," she said. "Crickets, maybe. Some high-pitched, some low, some go real fast, some go slow. And I hear the water."

"I don't hear any water."

"You have to listen," she said in a groggy tone. "It's a little slapping sound in the distance. Water everywhere."

She was drifting off.

"And the wind," she said la-

zily. "I hear the wind. A lot of people don't think wind has a sound, but I feel like it does. Even when it's not blowing hard, wind still makes a hiss in the trees, and if you actually listen, you can tell the wind is always around you, all the time, even when you can't see it or feel it. The wind is always there."

"Sort of like the IRS."

She was breathing heavily, like she was falling into another world.

"Are your eyes still closed?" she said.

"Sí. What else do you hear?" "I hear your heart beating," she said in a sleepy voice. "Because my head is on your chest." "What does my heart sound like?"

But she was already gone. Lightly snoring. Tucked against me tightly.

Best sunrise I've ever heard.



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Turnover

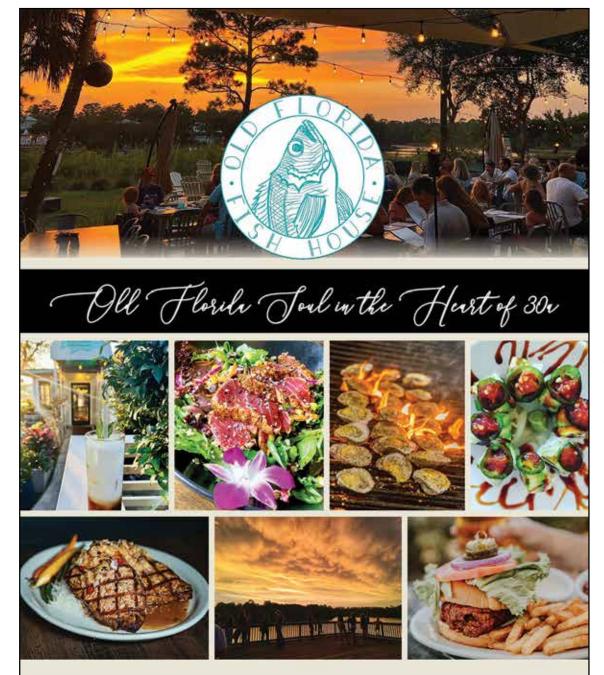
Musing

By Kirk McCarley

Unless filled with apples or cherries, the concept of turnover is generally negative.

Statistics support that assumption. In an NFL game, for example, each team will possess the football an average of 10 to 12 times. Scoring is already difficult in the league, given that the average tally per team is a mere 24 points a game. Were a side to fumble the ball twice and on top of that throw two interceptions, the ability to achieve average will be significantly compromised if not impossible.

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OLD FLORIDA FISH HOUSE 33 Heron's Watch Way | Santa Rosa Beach, FL 32459 info@oldfloridafishhouse.com | 850.534.3045 the notion of turnover is also troubling. When considering the many ingredients that go into the process of hiring and onboarding a new employee including temporary staffing shortages, the recruitment replacement process, training, and the loss in productivity incurred while the new staff member reaches a comfortable level of competency, some estimate the cost to be at least \$15,000 per position!

Still, despite the negative stigma associated with it, organizations do want to strive for an optimum level of turnover. Why would that be?

Consider a company that has a very low employee turnover rate, such as 5% or less annually. That means that on average a staff member is going to remain with that organization for about 20 years. Not a bad thing you would think at first glance, as it suggests a large proportion of that workforce will one day lay claim to "the gold watch." Contrarily, however, what of that new employee who joins the team with aspirations of working their way up the corporate ladder? With so many of those rungs securely occupied, advancement opportunities are limited. The most highly motivated may leave.

Chronic high turnover also presents hardships to work units. Those organizations so afflicted are never fully staffed, for one, and on top of that the bench strength of those waiting to advance is weak and ill-prepared. So, is there a sweet spot, and

where does it lie?

Miami University in Oxford, Ohio, had a long reputation as a powerful "mid-major" football program in the Mid-American Conference. What made it perhaps most unique was the list of coaches from this university who achieved later success in larger environments. Miami gained a reputation as the "cradle of coaches", the place from which renowned NFL and college coaches such as Weeb Ewbank, Paul Brown, Woody Hayes, and Bo Schembechler emerged. If any of those legends had not moved on, those who followed would not have had their opportunities.

Former Alabama football coach Nick Saban was also recognized for the coaching tree he developed. Though his staff turned over with some comparative abundancy, there are currently four head coaches leading teams in the 2024 college football pre-season top ten who coached under Saban:

Kirby Smart, Georgia. Steve Sarkisian, Texas. Lane Kiffin, Ole Miss. Dan Lanning, Oregon.

Achieving the "right" turnover rate is a quantity I can't answer. It's a number that varies based on a number of factors. including industry type. What I can say is that for the greater proportion of us who work in corporate environments, there are more critical considerations such as how effectively you are preparing not only your potential successors but those who eventually may be developed for opportunities in other organizations. In your small business, who is being groomed for a more responsible role or for the day when they may be ready to accept the reins of leading your company?

In our families how well are we preparing our kids or grandkids to "fly the nest" to becoming independent and contributing members of society? Though for most of us, the day that happens and they leave the house to go on to the university or their own careers can be saddening, it is an aim as parents.

At work and at home, what can you be doing to create an environment conducive to learning, growth, development, and eventually successful independent living? How well are you carrying out that age-old credo to "teach others to fish so that they may feed themselves for a lifetime?"

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.



🐲 Dining

AJ's Celebrates 40 Years of Fun, Food and Live Music

By WILL ESTELL

From humble beginnings dating back to 1984, AJ's Seafood & Oyster Bar in Destin continues to operate with the philosophy that great seafood, raw oysters, coastal libations and live music are the keys to creating happy patrons who keep coming back year-after-year.

Now celebrating its 40th year in business, AJ's serves Northwest Florida's locals, and millions of annual tourists alike, from four locations along the Northwest Florida Gulf Coast: AJ's Seafood & Oyster Bar on Destin Harbor (original location), AJ's Oyster Shanty on Okaloosa Island, AJ's On the Bayou at the foot of the Cinco Bayou Bridge in Fort Walton Beach and AJ's Grayton Beach, smack dab in the middle of 30A.

Some locals might remember the now World-Famous AJ's Destin from way back in the day when they shucked oysters off the deck behind a small trailer right on Destin Harbor. That's where the magic all began and has continued to flourish over the years. AJ's commitment to consistently good food, attentive and friendly service, the best in live entertainment daily, and that unique atmosphere and vibe that is synonymous with the AJ's brand, have brought a longevity that few restaurants have experienced across our coastal paradise-and a popularity that shows no signs of slowing down any time soon.

During a recent conversation, I asked AJ's founder, Alan Laird, how he and his team have managed to maintain the modern coastal vibe, attention to great live music and consistency to great food over all these years. Laird simply answered, "My philosophy has always been, you've got to have enough to make people want to go there, to eat there, to stay there, to come back there and to tell



their friends to go there." I, for one, think he's certainly figured out that magical formula, and it shows with each visit to any of his four AJ's locations.

AJ'S Supports Destin's Unique History

No matter how much our area changes, the true culture of Destin can still be found in its fishing community and the businesses that support that history. A longstanding staple of "The World's Luckiest Fishing Village," AJ's has gone to painstaking efforts to preserve Destin's culture and what it stands for. AJ's Destin is covered with buoys, antique outboards, nets, floats, paddles and hundreds of other pieces of local fishing memorabilia. AJ's Seafood & Oyster Bar is also the headquarters, and forever home, of the famous weigh-ins for The Destin Fishing Rodeo each October. For an entire month, seven days a week, boats full of anglers from around the world pull up behind AJ's, for a chance to have their catch make it onto the leaderboard, grab a photo with Miss Destin, and relish in the culture that make AJ's and Destin icons of sportfishing. You can't love fishing in Destin and not love AJ's!

AJ's Brings Live Music All Year 'Round

I've been to my fair share of great restaurants and beach bars over my two plus decades writing about coastal tourism. I've seen everything from oneman acoustic shows to duos to full out touring bands and national cover acts taking local stages in the Destin, Fort Walton Beach, PCB and 30A area, but I can't think of another place, anywhere in any state, where I've watched live entertainment of such unique variety and talent that it's kept me going back for 25 years. Somehow AJ's has managed to keep its finger

Continued on page 45











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🔅 Music

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tradition in South Walton. Sun-

day Pickin' @ The Bay features

The Sand Ole' Opry with Mike

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4-8 p.m.Mike brings in new mu-

sicians to play every week.

Wednesday nights:

Sept. 11: Tanner Gray

Sept. 18: Jared Herzog

Sept. 25: Casey Kearney

Visit www.shunkgulley.com.

The Bay

Old Florida Fish House Weekdays

For over a decade, Old Florida Fish House has proudly featured local live music. Catch artists playing inside the coveted bar and lounge area as well as in the large outdoor dining space situated among the palm and oak trees under the twinkling lights next to Eastern Lake. Visit www.oldfloridafishhouse.com.

FOOW Live Music Fridays and Sunday Brunch

Enjoy live music on Fridays and for Sunday Brunch at FOOW - Fish Out of Water. The Gulf front restaurant invites you to delicious dining paired with live music. Visit foow30a.com.

AJ's Grayton Brunch, Live Music & Sunday Funday

AJ's is the place to be to celebrate all things Sunday Funday in Grayton Beach! Come for brunch, stay for the music and dancing. Every Sunday from 11 a.m. til 3 p.m., AJ's brunch is not to be missed. Complete your meal with a mimosa or go all in with their famous Build Your Own Bloody Mary bar. Enjoy live music with Will & Linda 12-4 p.m. and Pickled Pickers on the Main Stage at 5 p.m. Check ajsgrayton.com for other live music throughout the week.

Shunk Gulley is a premier

Shunk Gulley

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.

September 11: Fred Domulot September 18: Roman Street September 25: MECO

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.

September 11: Horseshoe Kitty September 18: Sand Ole Opry



September 25: Catalyst October 2: Modern Eldorados October 9: Casey Kearney

Gulf Place Farmers Market & Concert Series

The Green by The Gulf Farmers Market, an open-air farmers market located in beautiful Gulf Place is open yearround Sunday at 5pm. Shoppers are invited to stroll the market while browsing local farmers, makers, bakers, and enjoying the live, local music.

September 8: Chris Alvarado Music

September 15: Jared Herzog from the Voice





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🐲 Music

Choosing a Musical Instrument

Choosing a musical instrument to learn can set the foundation for a lifelong passion for music. Whether you're a child, a teenager, or an adult, selecting an instrument involves a combination of personal preference, physical considerations, and practical aspects. Here's a guide to help you make the best decision.

1. Consider Your Musical Preferences

The first step in choosing an instrument is to think about the music you love. If you love the sound of classical music, you might consider the piano, violin, or cello. If jazz perhaps the saxophone, trumpet, or double bass would suit you. If you love rock or pop, the guitar, drums, or electric bass is the best fit. Your



passion for a particular genre can greatly influence your motivation to practice and improve.

2. Assess Your Physical Attributes

Certain instruments require specific physical traits. For example, string instruments like the violin or guitar demand fine motor skills and dexterity in the fingers. If you have small hands, the piano may initially be challenging, but not impossible. Consulting with a music teacher can provide valuable insight into which instruments align well with your physical characteristics.

3. Think About Practicality

Practical considerations when choosing an instrument would include whether some instruments are more portable than others. For instance, a flute or clarinet is much easier to carry around than a piano or drum set. Additionally, consider the noise level of the instrument. If you live in an apartment or shared space, an electric guitar with headphones or an electronic keyboard might be a better choice than drums.

4. Consider the Learning

Curve Some instruments, like the drums, ukulele or piano, are relatively easy for beginners to start playing. A violin may take longer to sound pleasant and require more initial practice. If you're someone who enjoys quick progress, starting with an instrument that's easier to learn might keep vou motivated.

5. Budget and Accessibility

Budget is another factor. Instruments vary in price, violins and cellos, having a high cost, especially for a quality instrument. Beginner models of most instruments are affordable, and renting an instrument is an option to consider. Additionally, think about the teacher and studio availability for lessons. Learning materials and finding a one on one specialized teacher is can be rare, but Studio 237 has this available for vou locally.

6. Try Before You Commit

Whenever possible, try out different instruments before making your decision. Try attending workshops or music camps to get



hands-on experience with various instruments. This can give you a better sense of what feels right for you.

Choosing the right musical instrument to learn is a personal decision that should be guided by your musical tastes, physical abilities, practical considerations, and budget. By taking the time to explore these factors, you'll be more likely to find an instrument that resonates with you and keeps you engaged in your musical journey. Whether you end up playing the piano, guitar, violin, or any other instrument, the most important thing is to enjoy the process of learning and making music.

As you visit our website studio237music.com, you'll find that we specialize in helping beginners receive foundational teaching experience in piano, drums, ukulele, classical, acoustic or electric guitar, bass guitar and voice lessons.

Call Ray at 850 231-3199 or text at 850 797-3546 to schedule a lesson or a visit to our Studio 237 located at 237 Dawson Road Santa Rosa Beach, Florida. You may also email us at studio-237music@gmail.com with any other questions or request.



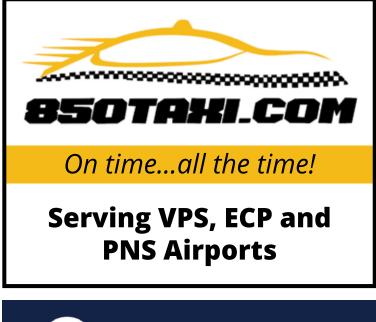
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Have an Accident? What You Should Do Right After



By Julie A. Martin, Licensed Agent FL

It can be scary to be driving along one minute, and the next, either you've been run off the road, or spun out into the intersection, or even into a ditch. You or your passenger might even be injured, and need medical attention. Here is the short version of how to handle auto accidents so that you know you handled everything correctly and your stress level can come down.

Pull over safely to the side of the road and call 911. Calling for help is the first essential step in making sure that any injuries are treated in a timely fashion, as well as making sure the police arrive to do a full accident report.

Take photos of the other vehicle(s) involved including the drivers, as the position of the vehicles, for your insurance company, so that there is photo evidence of all damage as well as an accurate representation of who was in which car, as well who was driving.

Make sure you have your license, registration and insurance information on hand. I recommend keeping a copy of your declarations page, your auto id cards and your registration in your glove box.

If your vehicle is not drivable after the accident, you have two choices. If you have AAA, you can have them pick up your vehicle and drop it off at your preferred auto repair shop. If you have towing on your auto policy, and the site of your accident is less than five miles away from your repair shop, you can potentially use the towing coverage on your policy for this accident.

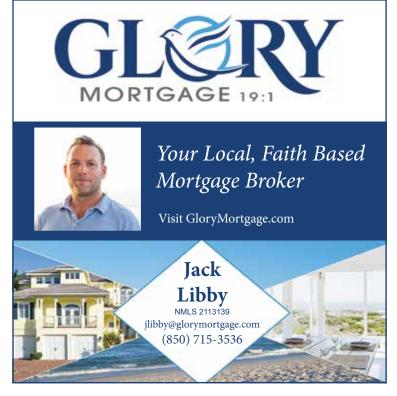
If you are injured, go to the hospital to get checked out or your primary care physician, if your injuries are not serious. Personal Injury Protection in the state of Florida pays 80% of your \$10,000 coverage, minus the deductible. This includes hospital bills, medical bills relating to your accident injuries, physical therapy, casts, crutches, etc. If you have medical payments on your policy as well, they will start where the Personal Injury Protection ends. If the at fault driver is not you, and they either have no bodily injury liability coverage, or not enough to cover your injuries, this is where uninsured/underinsured motorist coverage

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comes in. You insure for those times that you get hit, you're hurt, but the person who causes the accident does not have enough coverage to cover your medical expenses.

If you have not already called your insurance company to put in the claim, do so now, calling your agent and explaining to them what happened. Answer their questions and do not guess if you do not know the answer. Let them know that the police have been on the scene. Give them the case number the police give you and they will get the accident report when it becomes available. Write down the claim number and any other instructions the claims representative, and your agent give you for the accident.

Dear reader, we all get into a scrape from time to time, and hopefully this list is helpful when







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Business

Florida SBDC at UWF Presents "Connect to Capital"

This panel discussion is a must-attend for small business owners, aspiring entrepreneurs, and anyone seeking a deeper understanding of the funding options available to drive business growth. Don't miss the opportunity to connect with industry experts, ask questions, and gain the knowledge needed to secure the financial support your business deserves. Join us online for "Connect to Capital" on September 11 from 9-10 a.m. for an engaging conversation on building bridges to opportunities in the world of small business financing. Presenters: Stephanie Larabee, Market President-Okaloosa County, Midsouth Bank; Lane Redding, President - South Walton and Bay County Markets, United Community Bank; Kent Tinsley - Vice President, Community Bank; Kelly Massey, Regional Director, Florida SBDC at UWF. No fee. To register, visit sbdc.uwf.edu and open "Train-

ing & Events". Sponsored by Wells Fargo.

Florida SBDC at UWF Presents "Starting a Business" Have an idea for a business, but not sure where to start? Take the first step with the Florida SBDC's "Starting a Business" workshop on September 13 from 1 - 4 p.m. In this workshop, we will discuss the fundamentals of launching your new venture, including how to determine feasibility and legal structures, licensing and permitting, funding options for your business and basic marketing strategies to help you get started! Location: Santa Rosa County Chamber of Commerce, 4315 Avalon Blvd, Milton, FL 32583. Fee: \$50. To register, visit our website at www.sbdc.uwf. edu and click on "Training & Events". Presented by Colton Currier, Business Consultant, Florida SBDC at UWF. Sponsored by Wells Fargo.

AJ'S

ontinued from page 39

on that often hard-to-define pulse of knowing what people want to see, hear and feel for longer than any single establishment I've personally visited.

National AJ's Day-September 27th

Friday, September 27, is "National AJ's Day" as part of AJ's BIG 40th anniversary month! Festivities include live music throughout the day, featuring a fantastic lineup of artists and bands, both upstairs and downstairs of AJ's Destin location, including live acts on the outdoor Tiki Village, as well as AJ's large outdoor Jumbotron Stage.

Headining the party will be multi-Grammy nominee, Fastball, who captured the spotlight with their platinum album, All the Pain Money Can Buy, dominating Billboard's charts for an entire year back in the nostalgic 90's. You likely remember their well-known hits "The



Way" and "Out of My Head" and now you can party with them firsthand this September.

AJ's will also be offering hourly, 40-cent specials, enabling you to indulge in delectable offerings showcasing AJ's menu, while allowing you to savor the flavors that keep locals and vacationers alike coming back for decades. This is







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the perfect opportunity to party where the locals know and go, and celebrate four decades of music, fun, community and incredible coastal cuisine.

Do yourself a favor and get by AJ's Seafood & Oyster House in Destin, or any of the other three locations. You'll quickly understand why AJ's continues to be the place to be on the Northwest Florida Gulf Coast.

Check out AJ's online calendar of events at ajsdestin.com. Follow on Facebook to keep up with the live music and fun at all four locations.

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Air Conditioning AIRE SERVE HEATING & AIR CONDITIONING Santa Rosa Beach 850-378-3779

BEACHSIDE A/C Replacements and Repairs 850-267-0000 www.beachsideac.com

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Attorneys

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850 650-7378 destinlegal.com

Auto Body

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Bathroom Designs

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Contractors

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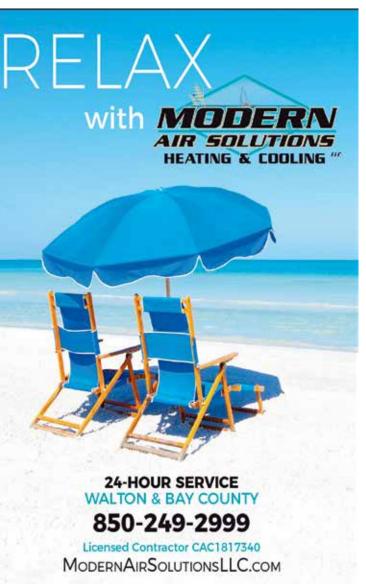
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