

VOL. 8. NO. 6

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Postal Customer Local

# A South Walton Holiday!

#### Night of Lights at Baytowne Wharf Now-Dec. 31

Enjoy a festival light show in The Village of Baytowne Wharf. There will be three dazzling shows on the Village Christmas Tree and Event Plaza at 6, 7 and 8 p.m. baytownewharf.com

#### Baytowne On Ice Now - Feb. 8

Dust off those skates and get in the winter spirit at The Village of Baytowne Wharf's Baytowne on Ice. For those visitors who miss the cold and ice, our seasonal ice rink is the perfect opportunity to share some of your favorite holiday traditions. Ice rink is open October 31st - February 8th. Hours vary daily. Skaters must be at least 3 years of age and fit into appropriately sized skates. Children under the age of 6 must be accompanied by a parent or adult family member. baytownewharf.com

#### Baytowne Holiday Concert Series and Visits with Santa Dec. 11 & 18

Visit with St. Nick and



share your holiday wishlist! Visit Baytowne December 11th and 18th from 6-8 p.m. for a Holiday Concert and Visits with Santa. PLUS, Visit with Santa from 5-7 p.m. during Tuba Christmas Dec. 14th! baytownewharf.com

#### Grand Boulevard Horse-Drawn Carriage Rides! "Rock Around The

#### Christmas Tree" Music Revue! Photos With Santa! Now-Dec. 28

Enjoy complimentary carriage rides while soaking in the Coastal White Christmas Lights and Festival of Trees display. Seasonal sounds provided by Emerald Coast Theatre Company. grandboulevard.com

#### Emerald Coast Theatre Company Presents "All Is Calm: The Christmas Truce Of 1914" Dec. 8-22

Christmas 1914. All quiet on the Western Front, then a song, kicking off an extraordinary night of camaraderie, music and peace. This is

## **HOLIDAY** continued on page 2

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Ask for Joe

# The Perfect Christmas



By Gueary Clendenning

What was your perfect gift you received as a child during Christmas? You know, the one gift that stands out in your memory even after all these years?

I remember my perfect gift was a fully loaded red, chrome Schwinn

# **PERFECT** continued on page 3



All is Calm Dec. 6-22



Every Brilliant Thing Jan. 9- 17



More Info and Tickets: www.emeraldcoasttheatre.org



#### **©** Community

#### **HOLIDAY**

continued from page 1

the true story of soldiers laying down their weapons to celebrate Christmas together, based on firsthand accounts from the soldiers who lived through it. Located at 560 Grand Boulevard, Miramar Beach. Showtimes 7 p.m. Thursday-Saturday, 2 p.m. Sundays, and 6 p.m. Sunday, Dec. 22, Field Trips Friday, Dec. 6, at 6 p.m. Tickets are available for purchase online. emeraldcoast-theatre.org

## Photos with Santa in Seaside Dec. 13-19

Capture the magic of the season with Photos with Santa 4-6 p.m. in Seaside's enchanting Christmas Village (Pop-Up District) for a festive, picture-perfect experience where Santa himself will be waiting to hear your holiday wishes. The photos are complimentary, so bring the whole family and create lasting memories in our winter wonderland. Don't miss this joyful holiday tradition in Seaside! seasidefl.com



## Grinchmas at The Village of Baytowne Wharf Dec. 13

During this holiday season, put a little snark in your holiday spirit with The MEAN One on December 13th! Meet the maven of mischief himself for a photo opportunity from 5-7p.m., then enjoy a movie showing of The Grinch starting at 7pm. FREE! baytownewharf.com

#### The REP: Every Christmas Story Ever Told Dec. 13-15 and 18-23

Back for its 14th year, The REP Theatre's holiday smash

hit, Every Christmas Story Ever Told, returns with all of your favorite Beloved Holiday Classics packed into a show full of high-energy jolly and hilarity! Three REP actors, armed with a bazillion props and costumes, send up everything from Charles Dickens and Dr. Seuss to Jimmy Stewart and Chewbacca in this ever-evolving REP favorite.

Grab your chairs and pick your perfect spot in front of the Seaside Post Office on Central Square for the magical holiday tradition of Every Christmas Story Ever Told in Downtown Seaside. This special outdoor showing will take place at 11 a.m. This is a complimentary, non-ticketed event thanks to The Seaside Merchants. lovetherep.com

#### Santa's Camp Christmas at Topsail Hill Preserve State Park Dec. 13-14

Topsail Hill Preserve State Park invites you to join them for Santa's Camp Christmas in the park on Friday, December 13th from 4-8 p.m. and Saturday, December 14th from 3-8 p.m. Celebrate the season with lots of activities for the kids, crafts, music, and food for all! Topsy's Polar Express will take you past Santa's Workshop to meet Santa and Mrs. Claus at the North Pole! Trams run until 7 p.m. each night.

#### Brunch with Santa at Old Florida Fish House Dec. 14 & 21

Bring the kids out for Brunch with Santa at Old Florida Fish House from 11 a.m.- 2 p.m. Be sure to bring your camera to capture your magical Santa memories. Celebrate this festive time Old Florida style as you and your tiny crew enjoy an afternoon full of Christmas music and more. To make a reservation, please call (850) 534-3045. www.old-floridafishhouse.com

# Merry Main Street DeFuniak Springs: Mistletoe Market Dec. 14 & 21

Find your unique holiday gifts or a sweet treat as you stroll along Baldwin Avenue 3-8 p.m., featuring an outdoor market with a variety of artisans lining the street paired with Santa and character visits. www.MainStreetDFS.org

## Destin Boat Parade at Destin Harbor Dec. 15

The Destin Harbor will be dancing with holiday lights and cheer during the Destin Boat Parade on Sunday, December 15. The celebration begins at 6 p.m. at Harbor Docks where boats festively decorated with holiday lights and décor line-up and begin floating past the various restaurants and docks that line the coast, ending at Harborwalk Village. All commercial, charter, and private boats are invited to help light up the Harbor. This year's theme, in keeping with the celebration of Destin's 40th anniversary, is "Christmas in the 1980s." destinhistoryandfishingmuseum.org

#### Holiday Farmers Market at Grand Boulevard December 21, 24, 28 & 31

The most wonderful time of the year will soon be here, and Grand Boulevard invites you to enjoy their special Holiday Farmers' Market. This festive event is set to take place on December 21, 24, 28 & 31 from 9 a.m. to 1 p.m. in Grand Park. grandboulevard.com

## Baytowne Countdown | NYE Dec. 31

After a full season of holiday magic, ring in the New Year at Baytowne Countdown | NYE from 6 p.m. – 1 a.m.—The Village of Baytowne Wharf's end-of-the-year celebration! It's an evening to remember with two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy fun for kids and kids at heart from 6-8 p.m. with face painting, kids' activities and LIVE music on the Baytowne LIVE stage. But, the fun doesn't stop there!

Continued on next page

# S WAL/ife

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P.O. Box 1424 Santa Rosa Beach, FL 32459

#### Editor & Publisher

Dave White dave@southwalton.life

#### **Production & Layout**

Kim Harper kim@southwalton.life

#### Advertising Department

850-399-0228

#### Advertising Manager

Raymond Cyr 850-797-3546 sales@southwalton.life

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#### Community

#### **PERFECT**

continued from page 1

bicycle! How many of you from my generation got that bike for Christmas? But of the gifts we all received, I would think being with family and friends is what we cherished the most.

Living in Illinois for many years, driving home in the snow, and listening to carols being played on the radio was a lot of fun. At Grandfather's house, some of us would sleep on the floor, so all the family could stay together. On Christmas morning, we would be awakened by the shouting of the Children, "Wake up it's Christmas!" Reading the Christmas story from St. Luke's gospel was first on the agenda. Then we would pray, giving thanks to God for sending His Son. Afterwards, some would share what they were most thankful for. Next was the madhouse, as everyone started opening their gifts. Joy and laughter filled the room as we modeled our new clothes and opened sometimes unexpected gifts. And soon the living room floor was littered with Christmas wrappings and ribbons.

Breakfast was always special on Christmas day, which always included sausage gravy and biscuits with various egg casseroles. Can you tell there's a little southern blood in us? And Christmas dinner, what a feast! A huge bowl of chicken and dumplings, garden salad, and freshly baked dinner rolls was the tradition at our house; followed by desserts we couldn't resist! The memories have lasted a lifetime.

I realize for some, Christmas is a difficult time. Many have ex-



perienced heartaches, broken relationships, disappointments and the passing of family members. Such is the case with me.

Is that why God sent his Son? Into an imperfect world Jesus came, showing God's love for us by dying on the cross. He paid the penalty for our sins, and through putting our faith in Him we will become children of God.

(Read St. John 1:12 and 3:16 and Romans 10:13). The perfect gift is to spend Christmas

with God and His family forever. That's God's ultimate purpose for you!

May you receive God's perfect gift this Christmas!

Merry Christmas to all!

#### **HOLIDAY**

continued from page 2

Dance the night away with live music from 7 p.m. until 1 a.m. featuring DJ QMoney on the Baytowne Live Stage and Party Feels on the Events Plaza Stage.

13390 Hwy 98 W, Destin, FL

End the night with a spectacular, midnight fireworks show. There is no better place to ring in 2025! Those age 20 and under must be accompanied by a legal guardian after 10 p.m. baytownewharf.

# Baytowne Countdown's Drone Spectacular Celebration Dec. 31

On New Year's Eve, turn your eyes to the sky at 10 p.m. and midnight during the Baytowne Countdown's Drone Spectacular celebration. You'll marvel

at the eye-catching drone light show! Watch as 150 drones light up the night sky over the lagoon with swimming dolphins, shooting stars, and much more! baytownewharf.com



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# **Local Knights of Columbus Council Delivers** Another Successful "Coats for Kids" Campaign

By Heather Bennett Eye

Over the week of November 18- November 22, 2024, the Knights of Columbus Council 17689, affiliated with Saint Rita Catholic Church, provided over 400 area families with much-needed coats for children in Walton County. In conjunction with Caring and Sharing of South Walton, the Knights raised funds through the fall from Saint Rita parishioners and other local donors to purchase over 600 new coats - exceeding their goals for the second year straight.

Knights of Columbus Brother Jeff Ricketts led the monthslong campaign and enlisted many fellow knights to carry out this important mission. Families who had registered to receive coats, were able to pick them in conjunction with receiving their Thanksgiving meals from Caring and Sharing's Santa Rosa Beach headquarters. "We are so thankful to the Knights of Columbus and their Coats for Kids program. Each year, they



commit to distributing hundreds of coats to the families we serve and despite our growing needs, they always deliver," stated Carly Barnes, Executive Director of Caring & Sharing.

The "Coats for Kids" initiative is a nationwide outreach for the national order of Knights of Columbus, a Catholic Fraternal Organization classified as a 501©(3) benefit society. Since 2009, they have been able to distribute over 100,000 coats in 50 states and 10 Canadian Prov-

If you are interested in providing a head-start donation to the 2025 campaign, please scan the QR code shown. The Knights with to thank everyone who contributes to provide comfort for the needy in our local community – the primary mission of the Knights of Co-

For more information on the Knights of Columbus, please visit http://www.kofc.org and for more information on Caring





and Sharing, please visit their website at http://www.carin-

gandsharingsowal.org.

#### 14'X 28'POOLS Seacoast Collegiate High **RETANGULAR** School Seniors Sign with Major OR FREEFROM Golf Programs



Senior McKazlvn "Kazz" Payne has officially signed to play collegiate golf at Oglethorpe University

in Brookhaven, Ga., in addition to receiving more than \$100K in academic and athletic scholarships.

Kazz, a golfer for South Walton High School, has not only excelled in athletics, but has also demonstrated exceptional academic commitment through Seacoast Collegiate High School's Dual Enrollment program. In May, she is set to graduate with both her high school diploma and an Associate of Arts degree from Northwest Florida State College, positioning her for a smooth transition into collegiate academics and athletics.



Senior Ava Kight signed with the University of Southern Mississippi. Ava has been a distin-

guished player and leader on the South Walton High School Golf Team for the past four years. Under her leadership, the team secured two district titles, a regional championship, and a regional runner-up title. Individually, Ava has also made her mark, finishing in the Top 10 at the state level as a freshman and qualifying for prestigious tournaments like the Jr. PGA Championship and World Teen Championships. Additionally, she has numerous Top 10 finishes in the AJGA and FJT events.





# **Safe Connections Curbs Domestic Violence**

By Kenneth Books

Divorce can be vicious. Sometimes marriage can, too. Until 1997, there were few local places families could turn to in order to exorcise the hatred, violence and mistrust that are often the aftermaths of a failed marriage.

But since 1997, an organization has existed to serve children and families dealing with domestic violence and other related issues

Safe Connections, with offices in Okaloosa and Walton counties, "specializes in supervised visitation and court-ordered custody exchanges," according to executive director Carole Antoon. "Our staff is very well trained and our training is quite extensive. Our manual on sex abuse is almost 200 pages. The supervised visitation training manual is over 400 pages." In addition, there is roughly 24 hours of further training annually.

Helping that goal is the passage of Florida House Bill 385, "The Safe Exchange of Minors" law, which came into effect in July, and which allows families experiencing domestic violence to use Safe Connections for their court-ordered custody exchanges. When there is a domestic violence injunction, the court can order monitored exchanges, or supervised visitation, to take place at Safe Connections' facility. "This ensures that parents do not have any contact during the exchange, and the process is documented and conducted smoothly," Antoon said.

One of the founders, Sharon Rogers, who recently retired as executive director, said the organization's birth was a joint venture between volunteers and Shalimar United Methodist Church. "It was brought to the church that we needed a safe place for kids," Rogers said. "The church formed a committee, which offered the old church building for the organization.

"We had no money, but we had space and interested people," Rogers, who was serving as a Guardian ad Litem, providing a legal advocate for the child in difficult circumstances, at the time, said.

"Everything was free," Rogers said. "We had donated furniture, toys. We used a model that had been started in Jacksonville and just went from there. Eventually, we got some money and decided we should hire somebody. I applied. It was just a very small amount, just a parttime job."

Donated space was the early prerequisite for Safe Connections. "The only way we could have done it was with that donated space," she said. It allowed us to expand into other areas, such as Walton County, in 2001.

Then, in 2012, Safe Connections got a substantial grant from Impact 100, its first. "We bought a building in Crestview and we've been there since," Rogers said



Recently, the organization bought a building on Beal Parkway, just past Hollywood, for \$86,000. "It needs a ton of work," Rogers said. "We have to put in the safety parameters, flooring and bathrooms need to be done and it needs an entirely new air conditioning system."

"We're in the process of getting handicapped accessible ADA compliance bathrooms done," Antoon said. "We need money for a security system. We do have parents who get really angry and threaten us. Those systems cost a lot but we're trying to get to the point where we're self-sustainable.

"We want this to be a place where parents and children can rebuild those bonds from prior to whatever family event happened."

"Child sex abuse, neglect, domestic violence – We have

parents who have tried to kidnap their kids," Antoon said. "We have so many different categories. It's so hard to understand others' experiences so we try to put ourselves in their situations."

Safe Connections had a "giant field grant that carries us for years," (a federal grant that supplied 200k of our budget for three years) she said. "We were competing with major entities (for grants)." But that grant wasn't renewed. "We're in a major funding crisis right now," she said.

Those wanting to help can do so on the Safe Connections Website, safe-connections.org/donate.

Some of Safe Connections' encounters are less than cordial. For example, said Antoon, "We had a military father. We could tell from his domestic violence

injunction that he had lot of anger and he was horrible to our staff. Finally, we let him know his actions were unacceptable, and that we understood why he was angry, but he couldn't treat our staff poorly anymore.

"He came in one day after that and apologized to the staff. He's now a much more engaged parent. He asked questions like 'what should I do here?' We got his daughter to write him a letter and tell him what her concerns were. He got angry and said he was never coming back. We asked him, 'What if this was you talking to your father and you just wanted him to know what was going on and how you felt?' We talked to him about not canceling his visits. Every so often get a text that things are going well. He got his children back. He's been doing unsupervised visitation for over a year now."







# **Christmas at the Wesley House!**

By Margaret Zonia Morrison

Are you seeing visions of sugarplums dancing in your head? Are you anticipating the patter of tiny hooves on the roof? Perhaps you may enhance your excitement about the holidays by taking a trip to Eden Gardens State Park. Not only will you be able to enjoy the grounds, with the early blooming Sasanqua camellias, but you will find an additional treat to add to your enjoyment.

While the holidays are often preceded by many days of anxious activity, there is an area tradition that will afford you an oasis of peace, and a chance to step back in time to the late 1800s, to contemplate Christmas traditions of families in years gone by. In keeping with the style of the Wesley House, this year's theme for decorating the rooms and exterior will be a Victorian Christmas. The house



and all the rooms are ready for viewing by the public. Tours happen each hour, Thursday to Monday each week, from 10 a.m. to 3 p.m. You will learn the history of the house, which is a treasure for the park and the community, and get a chance to

enjoy the very creative ways in which each room has been decorated by an amazing group of dedicated volunteers.

The groups who have offered their time and talent to provide us with this glimpse into the past

- Point Washington Historical Association
- Green Thumb Garden
- Coastal Seniors of South
- Seaside Style and Seaside Kids
  - Impact 100
- Fort Walton Beach High School Garden Club, and the Community Garden at Padgett
- Point Washington Medical Clinic
  - Grace Corradino, and
- Walton County Master

As part of the ongoing celebration, The Christmas Candlelight Open House is anticipated each year at Eden Gardens. On Saturday, December 7th, from 5 to 8 p.m., weather permitting, you will enjoy a ride through luminary lined pathways at Eden Gardens after sunset, and be

able to tour the historic Wesley House at no charge. Live music, cookies and hot beverages will be provided by the Friends of Eden in the Pavilion.

The festive decorations will remain in place until Monday, January 6, 2025. Make plans to come and to bring along any visitors you have during this celebratory time of year. It will be a visit to remember, and an interesting way to learn about the history of Walton County before we end its Bicentennial Year (1824-2024). This effort is sponsored by the Friends of Eden, the Citizens Support Group that provides assistance to the state park staff to repair, maintain and enhance the park. Please accept this invitation to add Wesley House to your holiday schedule. The Park is opened from 8 a.m. to sunset each day, with fees of \$4 per vehicle.

# Dog-Harmony Seeks Sponsors for the Fifth Annual "Hops for Hounds" Set for January 18

tail-wagging fun to the community with their Fifth Annual "Hops for Hounds" dog walk and after-party on Saturday,

Dog-Harmony is bringing January 18th from 11 a.m. to 1 p.m. Hosted in partnership with The Windmills of Hammock Bay and Props Brewery in Freeport, FL, this highly anticipated

event promises a good time for both pups and their humans

This local nonprofit organization is currently seeking event



# DAVE HOLLAND

#### **SEVEN GIFTS GOD GIVES US** TO WELCOME THE KING

Christmas Jesus is a gleaning of devotions gathered from the Gospel of Luke—the gospel written for us in the Western World. Doctor Luke is the only Gentile to write books of the Bible and he conveys the life of Christ through his deep passion partnered with sound research. He gives us an intimate and accurate rendering of

This book will fill your heart with joy and trustworthy truth. God has seven gifts for you that will prepare you for the birth of His Son. Glow in spiritual glory this Christmas as Jesus is born anew in your heart. Let this be your Happy Birthday Jesus book!

Christmas Jesus has become a classic retelling of the splendid story of the birth of Christ—updated to bring fresh insights to this ancient

Adding five new parables in a fiction section makes this book more fun and gives fresh insight into the wonder of God the Father sending us Jesus.

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#### **ABOUT THE AUTHOR**

Dave Holland loves Jesus and has dedicated his life to sharing God's love. While studying at Gordon-Conwell Seminary and pastoring churches for almost forty years, he discovered Jesus is so much more than school and church—Jesus is life. Genuine faith is not about organizations, denominations, or personalities, but it is about discovering the depths of God's love and grace. Dave and his wife Jonie live in Destin, Florida. Contact Dave on his website, DaveHolland.Org.



sponsors for Hops for Hounds, offering businesses a unique opportunity to engage with a targeted audience while supporting a worthy cause and enjoying a fun, memorable experience. For details on sponsorship levels and pricing, please contact hello@ dog-harmony.org.

This family-friendly event will feature a short stroll around the Windmills lawn with their best fur friends, followed by an after-party at Props Brewery. The after-party will include craft beer (for thirsty humans 21 and older), live music, food trucks and more. Professional photos by Rescue Animal Photography will also be available to capture the magical moments.

Tickets are \$35 per entry (includes one human and one fur friend), an adult-sized t-shirt, and a digital photo of you and your pet. Each human walker will also receive a complimentary craft beer from Props Brewery - Must be 21 yrs old or over to partake. Visit https:// dog-harmony.org/hops-forhounds-2025/. All dogs must be current on rabies vaccinations and at least 6 months old. No prong, shock, or choke collars will be permitted.

All proceeds from Hops for Hounds sponsorships and ticket sales will go to Dog-Harmony and their efforts to support the pups and programs in the com-

**Community** 

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# **Point Washington Medical Clinic:**

# Growing to Serve Our Community

Since its founding in April 2017, Point Washington Medical Clinic (PWMC) has been a cornerstone of healthcare in Walton County dedicated to providing high-quality primary care to those who need it most. The clinic's mission has remained steadfast: to build a stronger, healthier community by offering inclusive healthcare regardless of a patient's financial means or access to resourc-

This year marks a significant milestone for PWMC, with several exciting developments expanding its ability to serve the community. In January, the clinic moved into its new permanent building, dramatically increasing its capacity to provide essential medical services. This growth has allowed PWMC to introduce several new programs that directly address community healthcare needs.

In June, the clinic launched its dental services, quickly serving nearly 100 patients and fill-



ing a critical gap in local healthcare. Complementing these dental services, PWMC has also introduced physical therapy sessions, with a volunteer physical therapist receiving overwhelmingly positive feedback from patients. Looking ahead, the clinic is preparing to launch a mental wellness program in November 2024, adding a licensed clinical social worker to provide much-needed mental health support.



Throughout its journey, PWMC has made a remarkable impact. The clinic has served thousands of patients and generated over \$4 million in healthcare savings. Its approach goes far beyond simple medical treatment, focusing on keeping children in school, supporting workers, and reducing the burden on local emergency rooms. By providing radically inclusive healthcare, PWMC has become a vital resource for those who



are often underserved in Walton and surrounding counties.

Point Washington Medical Clinic stands as a testament to the power of compassionate, accessible healthcare. With each new service and each patient treated, the clinic moves closer to its goal of creating a healthier community for all. As the community continues to grow,

so do the clinic's needs. PWMC remains committed to meeting community members where they are, offering comprehensive care that supports the most vulnerable. The clinic invites community members to support their mission of building a healthier, stronger community through donations and continued support.



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# Women United Empowers Local Teens with **Mental Health Tools and Support**

On November 16, United Way Emerald Coast's Women United hosted a transformative EmpowHER Seminar at the Boys and Girls Club of South Walton. Presented by Eglin Federal Credit Union, the event provided local teens with essential mental health resources, empowering educational tools, and a supportive community to foster self-confidence and resilience.

Designed to address the growing need for mental health support across Okaloosa and Walton counties, the seminar featured interactive workshops facilitated by dedicated partner organizations, each volunteering time and expertise to support young attendees. These workshops offered a safe space for teens to connect, share, and gain practical mental health resources.

Emerald Coast Science Center led a session where girls screen-printed their own t-shirts, encouraging creativity and self-expression. Pure & Couture Salon brought stylists to host a braid bar, offering students the opportunity to leave with boosted confidence and a renewed sense of self. Additionally, a yoga session taught attendees relaxation techniques and mindfulness practices to help manage

"Eglin Federal Credit Union is proud to partner with United Way Emerald Coast to present this sold-out event, which provides a positive environment for local teens," said SVP Membership and Community Development Neko Stubblefield. "Our goal is to uplift the communities in which we live and work. We

see tremendous value in providing tools and resources to empower teens in Walton County."

Attendee surveys revealed that 76.5% of participants experienced increased confidence and self-esteem, highlighting the impact of the EmpowHER Seminar in fostering mental wellness and community for teens in Walton County.

This spring, in celebration of International Women's Day, Women United will host its annual "Brunch & Bubbly" fundraiser on March 8 at Home2 Suites by Hilton, presented by Eglin Federal Credit Union. This event, open to all community members, promises an inspiring gathering with proceeds supporting Women United's mission.

#### **About Women United**

Women United is a philan-



Women United Member encourages attendee

thropic initiative within United Okaloosa and Walton Coun-Way Emerald Coast, dedicated to improving access to mental health resources, education, and support for women and girls in

ties. To learn more about their initiatives or join their efforts, visit www.united-way.org/wom-

# **Eagle Springs Golf and Recreation Center**

Eagle Springs Golf and Recreation Center Launches "Name the Five Lakes" Contest

For its 100-year anniversary, Walton County's Eagle Springs Golf and Recreation Center (formerly Defuniak Springs Golf Course) is inviting the public to name five unnamed

#### **Judging Process**

The judges include Walton County Commissioners, the librarian, the Visitor Director, and selected staff. The final selection will be made with a 50/50 vote split between the public and judge selection.



spring-fed lakes on the property. The winning names will be installed on commemorative plaques crediting the creative individuals behind each one.

#### **Contest Details**

Submission Period: Now through December 21, 2024

Who Can Participate: Local residents and visitors

Submission Methods: Online form, Drop-off box at the club house

Naming Themes: Participants are encouraged to suggest names reflecting: local history, nature, community values, golf course heritage, and past play-

**Grand Prize Winner:** The grand prize winner will receive a \$100 Longhorn Steakhouse gift card, two commemorative hickory clubs, an invitation to expansion groundbreaking ceremony a commemorative plaque, and a local media feature.

#### **Additional Prizes:**

The Runner-up will receive \$50 and \$25 Pro Shop gift cards

participants receive branded golf items, Submissions must include a brief explanation for each proposed lake name. Full details available online and at the club house. Please visit www.emeraldcoast. golf/eagle-springs-lake-naming-





# Good Tidings of Great Joy

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



# **Holiday Hometown Heroes Are Easy to Find This Season**

By Christopher Manson

Good news! There are plenty of opportunities to be a Hometown Hero this holiday season by donating, volunteering or simply spreading the good word about our local nonprofits. Here are just a few ways you can make the holidays a lot brighter for those in need:

Harvest House Destin provides for families in Miramar Beach and Destin during the holidays and year-round. If you and your family are in need or would like to donate, call (850) 837-2777, stop by 300 Mountain Dr. in Destin, or visit harvesthousedestin.org. Volunteers are needed, too.

**Emerald Coast Chil**dren's Advocacy Center's Christmas Toy Drive has begun! Bring joy to area kiddos and help ECCAC stock its toy room for its families and agency partners to "shop"! Choose from ECCAC's wish list at eccac.org. Every contribution makes a difference in ending abuse and

restoring childhood one child at a time. Contact Hailey (Hailey@eccac.org) to schedule your

The Salvation Army once again provides opportunities to give joy, by making an anonymous donation of new clothes and toys to the Angel Tree program; and time, by volunteering to distribute gifts and holiday meals to those in need. Items can be dropped off at the Salvation Army's Thrift Store, 425 Mary Esther Cutoff in Mary Esther. Call (850) 243-4531 for more information.

A Bed 4 Me, providing beds for children in Okaloosa and Walton counties since 2016, provides a full bedding kit at no cost to local children and families in Okaloosa and Walton Counties. You can volunteer to help with bed delivery assistance, fundraising event support or to host bedding drives. To volunteer, email diane@abed4me.org or send a message at abed4me.org. A Bed 4 Me also accepts in-kind donations; a wish list is posted on the website and you can always donate new, standard size sleeping pillows, Amazon and Walmart gift cards.

One Hopeful Place provides shelter and "hope" for those in dire need—single men, women and veterans with no shelter, medical supplies, transportation or basic necessities, Community support creates a significant ripple effect on the lives of the homeless. Donations to One Hopeful Place do more than provide shelter and meals, they instill hope and open doors to new beginnings. Even a small monthly pledge can make a significant impact. Visit onehopefulplace, org or call (850) 586-

Food for Thought (fftfl. org) has geared up for the holidays and its annual food services. The nonprofit's Holiday Food List includes instant potatoes, stuffing, cornbread mix, canned vegetables, dry beans, rice, macaroni and cheese, pas-

ta and sauce, cereal, pancake mix, boxed milk and juice. Individuals and local businesses are encouraged to drop off food items for holiday meals at Food for Thought's Destin or Santa Rosa Beach pantries. Email support@fftfl.org to learn more.

Caring & Sharing of South Walton provides crisis relief to our neighbors in need through financial assistance, food, counseling, and case management. In 2024 they have seen a large increase in the number of clients in need of services. They are providing access to food and financial assistance to almost double the amount of households served in 2022.

They rely on volunteers to help execute the programs. Volunteers help intake clients,

distribute food, pack bags, sort donations, and run the Thrift Store. Volunteer support and donations are vital. Find out how to help at caringandsharingsowal.org.

This is just a small sample of the worthy charities in the SO-WAL LIFE readership area. We encourage you to search online for additional opportunities to help others this holiday season! They need you and you'll be glad you did!



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# Register for Spring Term Now at Emerald Coast Technical College's South Campus in Watersound

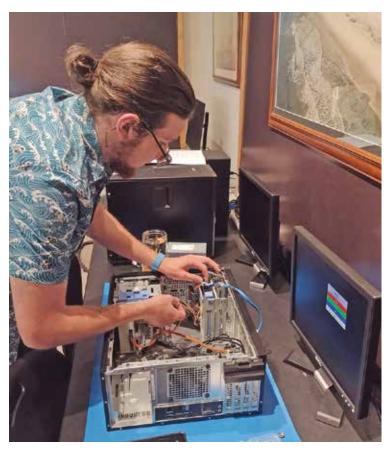
Emerald Coast Technical College's new South campus located at the Magnet Innovation Center – Watersound continues to grow and expand. The Watersound campus is in the middle of its second full year, currently offering two programs, with a third program beginning the first of the year. The Spring term begins January 9 and enrollment is now open for courses

Technology (A.I.T.), where students receive the CompTIA A+ certification. The A+ Certification is a technology industry standard and is in high demand with I.T. business owners who are looking for prospective employees. The A.I.T. program instructor, Dave Duvall, has had great success with the program with a 100% completion rate, with all the currently enrolled

16 and up and are also available vall@walton.k12.fl.us for dual enrollment to students from our district high schools. More information is available at ectc.edu or you can contact I.T. Instructor Dave Duvall directly at (850) 557-2804 or glen.du-

ECTC - Watersound is located at 133 S. Watersound Parkway on the campus of the Magnet Innovation Center - right across Hwy. 98 from the Watersound Town Center.

Don't miss out on the fantastic opportunity, enrollment for the Spring term, which begins Jan 9 is now open with several schedule options available.





programs offered at the main campus.

One exciting part is that for a limited time, programs at the Watersound campus, the programs are offered tuition free. The tuition portion of the program is being covered by the Triumph Grant, and other grants are also being used to cover any additional costs to students. This means you could obtain an industry certification for free or at least with very little

One of the programs available is Applied Information

at ECTC-Watersound as well as students on track to be certified this spring. All students who have previously obtained the A+ certification through the program have been employed in the local I.T. business community or are continuing their education at the E.C.T.C. main

> The Watersound Campus of E.C.T.C. also offers a Patient Care Technician program, and in January will be offering a Practical Nursing program, with other programs in the works to open in the fu-All programs are open to adult learners ages



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Stop in at City Market Beachside or at their second location at Grand Boulevard at Sandestin-Pure Collective Salon, 600 Grand Blvd., Suite 102.

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The strategies in Brian's book have been thoroughly tested and proven effective time and time again. Sellers won't want to miss out on this opportunity to learn tips and plans employed by the wealthiest home sellers. "In this book, I've provided an effective guide for you to have the most successful real estate transaction possible," shares Brian.

"We hired Brian to help us navigate 30A's tough real estate market. He has serious negotiating skills and expertise. Because of his efforts and strategies that he details in his book, we quickly sold our Destin home and bought a 30A beach front home, below asking price," said client, A. Albright.

Destin Life readers can get a FREE copy of the book, for a

limited time, by emailing Brian@BeOnTheCoast.com or give him a call at (850) 739-3800.

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(850) 460-2700 FrillSeekersGifts.com



# 2025 Medicare and Individual Insurance Changes



By Christian Regalado

It's been a busy year for health insurance. Some big changes happened in

Medicare prescription coverage for 2025 and many people on individual plans had noticeable premium changes. If you have Medicare Advantage and take prescription drugs pay attention starting in January. Prices on next month's prescriptions may surprise you. If this happens and you have a Medicare Advantage plan you may want to give me a call. If this happens and you have a stand-alone PDP plan, you may want to contact your doctor to see if there are other drugs that are on your plan's formulary to substantially lower your costs. Feel free to contact me if you need some clarity and advice.

Baby Boomers are still turning 65 at record numbers. We are fortunate that

there are many choices of Medicare plans available in the South Walton/Destin area.

Most people end up with one of the many Medicare Advantage plans available here. More and more folks are signing up on Medicare Supplement and Prescription Drug plans, which provide excellent coverage.

Which one is best for you? It all depends on your particular needs and how you plan to use your Medicare plan. That is where a broker can be helpful by asking questions and guiding you to the plan and insurance carrier that best fits your needs. It can be a confusing process but

a local broker is a great asset to help navigate the many options.

When you read this, it will be after the end of the Annual Enrollment Period on December 7. This is the annual opportunity to change your Medicare Advantage plan or Prescription Drug Plan (PDP) for a January 1 effective date. If you missed this and would still like to make a change, you can still do so for an Advantage plan between January 1 and March 31 but it's too late to change a PDP plan.

Medicare had many changes in 2025. This was primarily due to the Medicare prescription maximum out of pocket being reduced from \$8000 to \$2000 starting in January of 2025. Great news for those with expensive drugs but it allowed the insurance companies to spread their loss of income to other Medicare members which resulted in most PDP plans going up in cost and Advantage plans reducing some benefits. Every insurance carrier reduced or eliminated some benefits, mostly for dental. Drug formularies changed, which is the list of drugs that each carrier publishes showing which prescription drugs are included in their plans. If a drug is not included in a carrier's formulary, it is not subject to the \$2000 maximum out-of-pocket cost. So be careful since a drug covered in 2024 may not be covered in 2025. This could result in very high prescription costs not covered by insurance.

Unfortunately, some people won't realize this until they refill their prescription next year. Keep in mind that if this happens to you, there may be an opportunity to change your Advantage plan. Call for details.

If you are interested in changing plans on the Individual Market Place you have until Jan. 15 to switch plans for 2025. I wish there were insurance plans on the individual Market-place that were anywhere close to Medicare, but there aren't. However, if you would like to discuss other options, I'd be happy to help you know what they are. Reach out anytime.

I want to say a big thank you to everyone that has reached out to me over the last two years that I have been contributing to this paper. I have very much enjoyed the many relationships I have been fortunate to make. I also really appreciate the referrals. We have some great neighbors here around 30A. Genuinely.

Have a very merry Christmas!!

Please remember that our services are free, and we can do consultations over the phone or at your home, but I also welcome clients to visit my office in Santa Rosa Beach. I am certified with many different insurance carriers, and I am happy to answer your ques-

tions and assist any way I can.

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# What Version of You Will You Be?



By Stephenie Craig, Journey Bravely

It's easier to be loving and kind when you agree and have things in common with others. But, what happens when you're sitting around the table and someone shares an opinion wild-

ly different than yours? Or, what happens when someone you don't really know expresses ideas counterintuitive to your beliefs or values? What happens when someone is rude and critical of your thoughts and beliefs? What version of yourself shows up in that moment?

Culture currently encourages polarized thought and cutting people out of your life when you disagree. News and social media feed the narrative of each person having freedom to do and say what they want regardless of how it impacts others. And, legally, in most cases you do have that freedom. However, it might be wise to take a moment to reflect on who you want to be regarding your long-term character goals.

When you get to the end of

life, how do you want to have shown up in the world? Do you want to be known for what you were against or what you were for? Do you want to be known for being right or for having healthy relationships? Do you want to be known for making people feel small or lifting people up?

So, in a world with so many conflicting perspectives, how do you become a loving, mature version of yourself?

#### 8 Ways to Engage Your Loving, Mature Version of Solf

#### Investigate value origins.

Values originate from sources including family of origin, national origin, faith background, generational influences, trauma background, racial background, ethnic background, media influences, political background, life experience, and many others. Reflect on the tapestry of your own values background. Remember the above variables have many expressions that have

shaped another's values.

Consider different does not equal less. When surrounded by others who hold similar views to your own, you can assume people with different views/values/attitudes are less righteous, less intelligent, less moral, less patriotic, less religious, have less inherent worth, and are generally less than you. Viewing others as less leads to self-righteous posture that repels connection and relationship.

Consider you don't have the corner on values definitions. Values such as integrity, kindness, decency, morality, and freedom have various expressions. While it is important that values have some commonly agreed upon definitions, it can be helpful to remember defining values incredibly specifically assumes you are right and most everyone else is wrong.

Hold fast to your values while making space for others. Defining and living by your values is a healthy pursuit. And,

remember that others are walking through the same process with different value backgrounds. You can be clear about what you believe while respecting the humanity of those with different

Disagree with curiosity rather than judgment. Knowing what you believe and living your life in open alignment with your values is good. When interacting with someone who holds conflicting ideas, try suspending judgment and asking curious questions about how they developed their perspective. Openness to others' life experiences often results in growth for the listener and we all have room to grow.

Focus more on your character than on the conflicting values. Acknowledge the conflict of values while asking yourself what character you want to exhibit toward other humans. Allow your character goals to lead as you engage conflicting values rather than allowing the values conflict to lead your character.

Engage boundaries before ending relationship. If
values conversations get heated
or disrespectful, try suggesting
avoidance of the topic to preserve the relationship or refuse to
participate in conversations that
feel hostile. Ending relationships
can be necessary at times when
boundaries are continuously
disrespected, however, working
through boundaries communication first helps preserve relationship in many cases.

View people with different values as a challenge to grow rather than as villains.
When we define others as villains,

which we define others as vinants, we give energy to feeling resentful and disempowered. When we define others as a challenge to grow, we give energy to expanding our emotional and behavioral capacities both in immediate interactions with those who challenge us and beyond into many other areas of life.

Remember to give yourself and others compassion and patience as you evaluate and grow in showing up as a loving, mature version of yourself in the world. The discomfort of growth most often results in widespread positive life change over time. Connect with us as Journeybravely. com for counseling and coaching support along your journey.









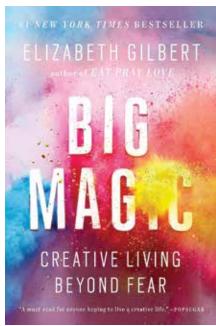
## **Book Review**

# Big Magic: Creative Living Beyond Fear by Elizabeth Gilbert



By Michael McManus LCSW

In "Big Magic: Creative Living Beyond Fear," Elizabeth Gilbert invites readers to embark on a transformative journey that transcends traditional notions of creativity. I use Audible to listen to books and this is an especially delightful book to listen to as Elizabeth Gilbert herself beautifully narrates it. I often refer this book to clients and use concepts in this book with clients who feel stuck or blocked or who struggle with unrealized potential. This book asserts that creativity is not the exclusive domain of artists; rather, it is a



vital force that can enhance every facet of our lives. Whether you are a parent, teacher, attorney, physician or entrepreneur, Gilbert's insights will resonate deeply, empowering you to embrace your innate creativity and apply it to your everyday life.

Throughout the book, Gilbert shares personal anecdotes and reflections, creating a relatable narrative that speaks to the

heart of human experience. She champions the idea that engaging with our creativity is not only fulfilling but essential for living a rich and meaningful life.

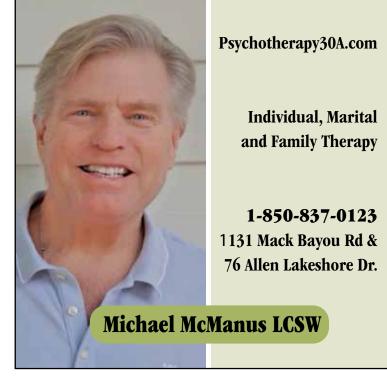
One of the most empowering aspects of "Big Magic" is its emphasis on overcoming fear—the common barrier that stifles creativity. Gilbert candidly addresses the fears that plague us all, from the fear of failure to the fear of judgment. She encourages readers to confront these fears head-on, suggesting that creativity flourishes when we allow

ourselves to take risks and embrace imperfection. Gilbert reassures us that creativity is not about being flawless; it's about exploration, experimentation, and growth.

Moreover, Gilbert's exploration of the mystical nature of inspiration is a highlight of the book. She personifies ideas as entities that seek out individuals to collaborate with. This perspective encourages readers to remain open to inspiration in their daily lives. In conclusion, "Big Magic" is a powerful reminder that creativity is not confined to the realm of artists, but is a vital force that can enrich every aspect of our lives. Elizabeth Gilbert's wisdom inspires us to reclaim our creative instincts, encouraging us to live boldly and authentically. This book is an essential read for anyone seeking to ignite their creativi-

ty and embrace the magic that lies within. I love this beautifully written book and if you embrace it with an open heart, it can bring out hidden treasures within you and change your life.

Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach and can be reached at (850) 837-0123 or psychotherapy30A.com





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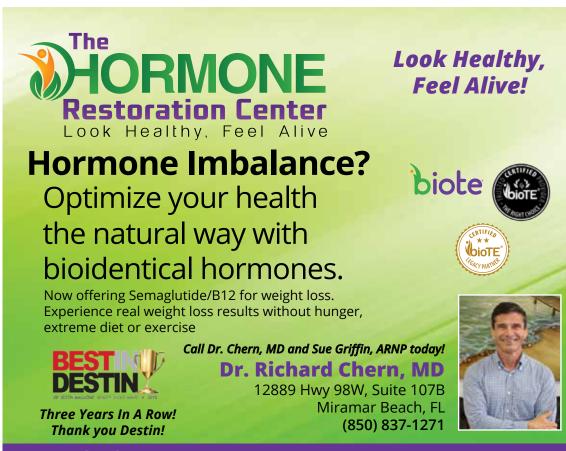


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Wellness

# Healing in Harmony:

# Acupuncture's Role in Modern Medicine



By Dr. Karen Devore

In the story of the tortoise and the hare, there's a lesson we often overlook—the power of steady, patient progress over quick, short-lived victories. True wellness, much like the journey of the tortoise, is about a measured approach. Acupuncture, which has been practiced for thousands of years, aligns with this principle, offering a way to support the body's natural healing processes through slow, purposeful adjustments. It's a reminder that lasting health isn't achieved overnight, but cultivated over time.

Acupuncture, in its traditional form, works by targeting specific energy pathways, or meridians, within the body. These meridians are thought to carry "chi," or vital energy, and when they become blocked or disrupted, physical symptoms often arise. The careful placement of needles along these pathways reestablishes flow, reducing inflammation and pain, and promoting harmony within the body. In this way, acupuncture doesn't just address surface symptoms but fosters an inner balance that can profoundly support the body's resilience and overall health.

While traditional acupuncture is widely known, the field has evolved to include specialized techniques like Neuro-Acupuncture. Neuro-Acupuncture focuses on conditions that affect the central nervous system, such as stroke recovery, nerve pain, and various neurological disorders and diseases. By blending traditional acupuncture methods with insights from neurology, Neuro-Acupuncture can help restore functionality in ways that complement conventional treatments. Having studied this technique extensively across the globe and in some of China's most prestigious hospitals, Dr. Lisa Forsythe, Tortoise Clinic's Acupuncture Physician, witnessed its transformative potential. This type of acupuncture integrates Eastern philosophy with Western medical understanding, offering patients an evidence-based approach to address complex neurological challenges.

Today, acupuncture is recognized as a valuable therapeutic modality across some of the world's top institutions, including Johns Hopkins and Sloan Kettering, where it's used alongside conventional treatment protocols. Studies have demonstrated its safety and effectiveness, particularly for pain management, stress reduction, and immune support. For patients dealing with chronic conditions or those recovering from illness or injury, acupuncture offers a natural, non-invasive way to aid in the body's recovery process and enhance the effects of traditional medical treatments.

At the Tortoise Clinic, we take a holistic approach, recognizing that true health lies in addressing the root causes of imbalance. Alongside acupuncture, we offer an extensive dispensary with customized Chinese medicine herbal formulas and medical grade supplements to further support the body's natural defenses. These herbal therapies work in tandem with acupuncture, nourishing the body from within and offering additional support to systems under stress.

Acupuncture isn't a quick fix; it's a commitment to a path of healing. Each session builds on the previous one, gradual-



ly promoting equilibrium and resilience in the body. Like the tortoise's journey, acupuncture's effects unfold gradually, each treatment moving us closer to a balanced, sustainable state of well-being.

I invite those who are curious to explore this path and learn more about what acupuncture has to offer. In a world often focused on fast solutions, acupuncture offers an opportunity to step back and engage with our health in a meaningful, enduring way—one that prioritizes the journey as much as the destination.





# Sean of the South: Waffle House



By Sean Dietrich

The Third Day of Christmas. My three French hens must have gotten lost in the mail. The weather was a stolid 34 degrees. The water in the dog bowls was stone. The sun was out.

Waffle House was warm and inviting. The parking lot was mostly empty except for a few muddy trucks. My wife and I had an 11-year-old with us. She is blind. This is her first time attending a Waffle House.

"Have a seat wherever," said the server.

We found a table in the corner. A booth. Red vinyl. Faux wood table. Laminated menus. Napkin dispenser.

Going to Waffle House is one of my most cherished habits. I go a few times every week. Sometimes more often, if I'm on the road. I give the Waffle House corporation half my annual income. And I do it gladly.

But going to a Waffle House with a blind child is another matter entirely. The whole ordeal is different. For starters, the multisensory experience begins with the nose.

"That smell," the child said, as we walked into the door.

She used her white cane to trace the perimeter of the aisle, navigating between booth and bar and jukebox.

"What is that smell?" she said. Nose to the ceiling.

"It's bacon," said my wife.

When you walk into a Waffle House, it's the smell that gets you first. The smell of cured pork and frying tuber vegetables. It hits you in the back of the throat. If you're lucky, the scent works its way into the fibers of your clothes. And it stays with you all day.

The child was smiling. "This place smells delicious."

"Welcome to Waffle House," said the server.

We told the waitress it was the kid's first time visiting.

The employees made a big deal about it. You would have thought Young Harry and Meghan Markle were entering the premises.

We sat. We talked. The waitress gave the kid a complimentary paper hat.

I've known people who worked at Waffle House. The industry term for this hat is the Confidence Killer. But it looked good on the girl.

The waitress gave me a paper hat too. She put it on my head. I looked like an unhappy messhall sergeant.

The child is thrilled to be here and she doesn't care who knows. She is dancing in her seat. Bouncing in rhythm to the jukebox music. Which is Taylor Swift.

"Are you having a good day" says our waitress.

"Yes, we are!!" says the kid, using not one but two exclamation points.

She ordered eggs, scrambled.



Bacon, crispy. White toast, buttered within an inch of its grain. Strawberry jam. An Irish pint of chocolate milk. A giant waffle—blueberry.

The waitress drew a whipped-

cream smiley face on the waffle. Nobody asked her to do that.

When the meal was finished, the waitresses asked, "Has it been a good first visit to Waffle House?"

But the kid can't answer. Her mouth is still full.

So the waitresses offered to pose for a picture with us, to commemorate the monumental occasion. One that will not soon be forgotten.

We all pose. The photographer holds the camera and tells us all to smile. "Say cheese," says the photographer.

"No," says one waitress, kissing the blind girl's head. "Don't say cheese. On the count of three, let's everyone say, 'Love!"

Whereupon every customer joined in unison, counting down with the photographer. We all counted.

"ONE...! TWO...!" Love.

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# A Pastor's Ponderings: Just a Few More



By Rev. Pete Hyde

Just a few more days until Christmas. Just a few more days to get in the spirit of the secular celebration. Just a few more days to make those final travel plans. Just a few more days. It's on the news. It's in all the commercials. It's in all the ads that clutter social media. One almost wants to scream, "Repent for the end is near! Please let the end be near!!" Some of us want to scream, "Praise God, for the end of the season is near!" I guess I need to get out my "Bah-Humbug" sign.

Just a few more days to get in the spirit of Christmas, to get filled by the Spirit of Christ, to share the Spirit of Christmas, to be the Spirit of Christmas – now there's a challenge for you. Just a few more days to get past the syrupy Hallmark sentimentality of Christmas always ending up "happily ever after." Just a few more days to get past the presents under the tree and find the Nativity scene and be reminded of why we celebrate. Just a few more days to get over the stress of Christmas dinner and remember the last dinner shared by Jesus and the disciples on his last night on earth before he gave his life for you and me.

Just a few more days to grasp the reality of Christmas. This little, sweet baby, who carols claimed didn't even cry, lying in a manger with mom and dad, shepherds, cows, donkeys, horses, sheep and wise men all gathered around would change the world for eternity in his short life here on earth. His earthly ministry would only span three years during which he would challenge the status quo, the hierarchy of the church, the government and even a building. He had no church board or denomination or TV or radio show or Monday morning devotional.

He would have a message, a mission and a group of ded-



icated followers who were willing to carry the mission and message even after he had left them. He would have a singular vision, mission and goal — to save the world for the sake of God's kingdom. He would touch lives, hearts and souls as he journeyed through his short life that the "authorities" would end for their own purposes.

Just a few more days to realize He was and is so much more than a baby lying in a manger. He was and is the Son of God. He came as the Light of the World. He came that we might have life and have it abundantly. He came to save us from our sins and bring us into a relationship with God His Father. He came to gather dedicated followers who spread His message to the world in which we live. He came to be in ministry and mission as an example of what our mission and ministry should be. He was from the "beginning."

"In the beginning was the Word, and the Word was with God, and the Word was God. He was with God in the beginning. Through Him all things were made; without Him nothing was made that has been made. In Him was life, and that life was the light of men. The light shines in the darkness, but the darkness has not understood it." (John 1: 1-5).

Just a few more days and we celebrate the coming of the Savior, the coming of the Promised One, the coming of a new age, the coming of a new way of "doing church", a new opportunity to commit our lives to God and dedicated followers. Are you ready? Just a few more days!

Rev. Pete Hyde serves as chaplain with the South Walton Fire District

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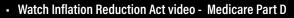
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# Road to Redemption: Holli Detweiler

By Victoria Ostrosky

In June of 2004, Holli Detweiler checked into the hospital for an outpatient procedure. Her anxiety level was high because her dad had died after being put under anesthetic for an outpatient procedure years before. But she went ahead with her appointment because she needed to know if she had endometriosis, which could affect her ability to be a mother.

While under anesthesia, there was a complication, and Holli's heart stopped. The doctors worked diligently to stabilize her. She was in the ICU in Pensacola for seven days in an induced coma, and her family waited to see if she would be ok.

About four millennia ago, God miraculously brought the Israelites out of Egyptian bondage, where they were more than spectators of God's miracles. They had front row seats to Egypt's progressive destruction delivered one plague at a time, while they remained safe in Goshen. The cloud by day and the pillar of fire by night was their protection and their guide as they journeyed to the Promised Land. The Red Sea opened for their safe passage on dry ground.

Spectators? No. They were participants. But they were even more than that. Those stiffnecked Hebrews were the reason God was acting in the first place. His covenant with their forefathers and His steadfast love for them compelled His actions.

In Jesus' famous Sermon on the Mount, He described the short-lived wildflowers and how their beauty surpasses even that of Solomon. He spoke about the birds and God's provision for them, and that He knows when even one falls to the ground. The Father loves His creation and, especially, His redeemed ones.

Humans experience life in three dimensions, but we're aware of more. Einstein and others believe there are actually ten dimensions. We know there's the spiritual dimension that is active even though we can't see it. Constant warfare, as explained by the Apostle Paul, is being waged in the unseen realm. As a counter-measure, he exhorts us to suit up and fight against the enemy of our souls.

While Holli was in the induced coma, she recounts an



NDE (near death experience). "I remember a bright light overtaken by reds and blues and blacks. Then the light would take over again. I was temporarily out of my body, and I heard voices and saw images. I believe the bright light showed me that God was there."

As she began to awaken from her coma, she told her mom that she was at peace with dying. "I'm ready to go home." But God had other plans. Holli found out later that a man had come to the hospital and had prayed over her while she was in the induced coma.

After her release from the hospital, Holli underwent therapy to help get her strength back. "I was in dark places and couldn't understand what had happened." To this day, she still struggles at times with PTSD and depression.

Even as believers, we sometimes become filled with anxiety and fear. Even crippling anxiety. As believers we know God doesn't want us living in defeat, so how do we fight back and overcome? Getting in the Word, staying in the Word, and prayer. The more we ingest the living Word, the more the Spirit speaks to our hearts. The more the Spirit speaks, the more we desire to commune in prayer with our Heavenly Father. This is how we abide in Christ, just as Jesus encouraged us to do. In

this scenario, spiritual growth isn't optional. It's exponential.

When Holli recounts her experience, she says "I learned a lot. I was floored at the amount of people who prayed for me and supported me financially, and how they came together." She absolutely believes in miracles.

And although she still struggles, God has blessed her with a loving husband and three children. "God's not done with me yet and I work on hearing His voice." And when it comes to anxiety — "Don't stop praying and believing. God might not answer how and when you want

but He always has your back."

You can catch Holli Detweiler's entire interview and listen to many other incredible stories on the weekly Road to Redemption radio show and podcast at www.rtrdestiny.com.

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# New Year's Resolutions: A Journey of Renewal for 2025



By Pastor Doug Stauffer

On December 31, the clock strikes midnight, and one second later, we step into 2025. Many hearts will be full of hope, eyes fixed on the horizon. Like every new year, the coming year brings a fresh slate, a chance to start again, grow and live more purposefully. But how often do our New Year's resolutions fade as quickly as they are made? This year, let's aim higher. What if our resolutions were not just about temporary change, but were rooted in eternal truth?

#### **God's Vision for Renewal**

The Bible reminds us that change is not just possible—God promises change. "Therefore, if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new" (2 Corinthians 5:17). In Christ, the old—our mistakes, regrets and failures—are swept away, and

we are made new! This divine renewal serves as the best foundation for our goals.

When we lean on God, the Bible reminds us that transformation is attainable. "I can do all things through Christ which strengtheneth me" (Philippians 4:13) isn't just a cliché; it's a declaration. This year, let's anchor our resolutions in God's strength, not our own or that of others.

## **Resolutions That Matter Most**

Here are five key areas where I believe we can align our aspirations with God's purpose:

**Spiritual Growth:** Why not deepen your connection with the Creator this year? Resolve to pray daily, immerse yourself in scripture, and seek opportunities to serve others. The intimacy you will build with God will transform your life and all those within your sphere of influence.

**Physical Health:** The Believer's body serves as a temple of God (1 Corinthians 6:19-20). Caring for it serves as an act of worship. Set realistic goals for movement, rest, and nourishment—honoring God through stewarding His gift of health.

Mental and Emotional Well-being: "Keep thy heart



with all diligence; for out of it are the issues of life" (Proverbs 4:23). Guard your mind and heart by meditating on God's word, finding support for struggles, and seeking peace that surpasses understanding.

**Relationships:** Our faith thrives in community relationships. This year, let's resolve to forgive more freely, love more deeply, and invest time in relationships that reflect Christ's love.

**Financial Stewardship:** Proverbs 3:9-10 calls us to "Honour the Lord with thy substance." Create a budget that prioritizes generosity, respon-

sibility and faith. Your giving could fundamentally impact lives.

# Practical Steps for a Meaningful Year

- Start each day with a devotional or scripture memory challenge.
- Begin a "Gratitude Journal" that reminds you of God's daily provisions and blessings.

Schedule time to reconnect with loved ones or mentor someone in faith.

- Commit to eating better, moving more and resting well.
- Track your finances and pray over your spending choices; not just some spending, but all of it.

#### A Year of Purpose & Hope

Let's approach 2025 not with fleeting ambition, but with a deep resolve to glorify God in every aspect of our lives. Meaningful change starts with Him—He's the author of transformation, the source of our strength and the reason for hope.

So, as you pen your resolutions, pray over them. Dream big. Trust God for the journey ahead. This could be the year when you step into the abundant life He's prepared for you.

#### **The Greatest Resolution**

Let your greatest resolution be to seek God with all your heart. When you do, God promises that everything else falls into place. "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you." (Matthew 6:33)

Think of the calendar as representing the pages of your life. January 1, 2025, marks a new opportunity to focus on faith, hope and renewal. Start or continue an unforgettable journey with God at your helm. All of us probably remember the license plates, "God is my co-pilot." Change your perspective from God is your co-pilot to God is your pilot!

This renewed perspective shifts the focus from us being in control (with God merely assisting) to God controlling entirely as we surrender to Him. When God pilots your life, you recognize His authority, trust His perfect wisdom and depend on His guidance and timing. Let go of the steering wheel and let God chart your course and direct your ways. **Happy New Year!** 



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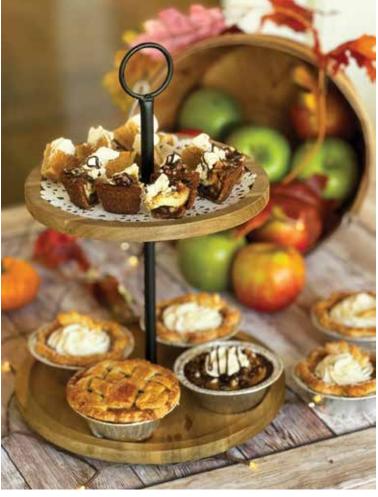
# Pies & Provisions Brings a Taste of Hand-Made Tradition for the Holidays

By Lori Leath Smith, Publisher

You know that saying, "Not your mama's [insert something here]"? It's often used to describe things that are modern, edgy or reimagined. But at Pies & Provisions, that idea is beautifully portrayed. Here, you want exactly what your mama used to make. It's a joyful celebration of everything comforting and nostalgic—pies, desserts, honey and more that bring back the warmest memories of home.

Pies & Provisions lovingly honors the timeless traditions, flavors and care that make you think, "Yes, this is my mama's." When you add a little Texas tradition to that recipe, you get an irresistible mix of love and flavor, perfect for warming any heart. Founded by a mother-son duo, Julie and Ryan Robinson from Texas, Pies & Provisions in Santa Rosa Beach brings together family, passion and a commitment to quality. Their handcrafted pies are made with natural ingredients—a throwback to simpler times when everything tasted like a hug from someone you love.

Ryan Robinson, co-founder of Pies & Provisions, put it beautifully: "Our vision for Pies & Provisions was simple - to share our love for pies with the community and create moments of joy and indulgence," he said. "We believe that every pie should not just taste delicious,



but also evoke memories and emotions. Pie has always been more than just dessert for us—it's a connection to our past, a way to share joy with others."

I recently had the chance to visit Pies & Provisions and chat with the Robinsons. Let me tell you—I was blown away. The menu is a treasure trove of both sweet and savory pies, with sea-

sonal offerings that keep things fresh and exciting.

This season, dive into rich flavors like Turtle Cheesecake and Peanut Butter pies. For the holiday season, festive treats such as Peppermint Hot Cocoa, Black Forest and Apple Pear Cranberry Spice pies become the stars, perfect for family gatherings, holiday celebrations, or even just for savoring on a cozy Christmas morning.

The Robinsons' dedication to authenticity shines through in every hand-made bite. They make their own vanilla extract, golden syrup, caramel and invert sugar, ensuring a perfectly balanced sweetness. Their beloved pecan pie, a standout favorite, uses only a handful of pure, simple ingredients to let the flavors shine.

Pies & Provisions operates mostly on a pre-order basis, with pickups and deliveries available Monday through Saturday. But if you're in a pinch, the shop opens up for walk-in orders on Tuesdays and Thursdays from 2 to 5 p.m. Located at 35 Apple Ct. in Santa Rosa Beach, the shop is a welcoming spot for both locals and visitors, making it easy for you to provide a slice of homemade goodness for your holiday table.

Every pie from Pies & Provisions is crafted to bring people together, honor the past and create new, cherished memories. It's about sharing love, tradition and the sweet coastal charm of Santa Rosa Beach with every mouthful. Whether you're a local or just visiting, you'll find that Pies & Provisions makes every family gathering or holiday celebration a little warmer, a little sweeter and a lot more special.

For more information and to experience the Robinson's delicious menu, visit piesandprovisions.com. And don't forget to follow @30APies for the latest updates and a peek into the magic of artisanal pie-making. Your next unforgettable pie moment is just a click away!











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Arts & Music

# **Miracles Small and Grand**

By Anna Fisher, Associate Artistic Director, ECTC

Recently I traveled with our Emerald Coast Theatre Company (ECTC) Junior Thespian Troupe to the state district competition in Tallahassee. This is the qualifying event for the Florida State Thespian Festival, which is essentially like the Florida theatre Olympics. Each of our 18 students participated in solo, duet and group pieces as well as everyone performing in the one act play entitled "Box." We were a giant roving group of students and parent supporters, cheering each other on with silent jazz hands as we also cheered on our fellow thespians who were competing alongside us. It was a day of tiny miracles, watching young middle schoolers sing their hearts out, act with conviction, and dance like everyone was watching. The highest rating one can receive is a "Superior." This rating allows the monologue, duet or acting scene

to advance to the State competition. Our students racked up 15 superiors and won Critic's choice in the pantomime category. They also won the honor of performing their One Act at the state festival. The aforementioned miracles lie not in the fact of winning, for they worked tirelessly to achieve these rankings. The miracle lies in the motivation and determination of each student to bring their very best, the willingness to sacrifice their weekends and after school time to work on a scene, and in their understanding that this is more than just a hobby; it's a passion.

I've always loved the general feeling that Christmas is a time when miracles are more prevalent and anything is possible. Just like these students experienced the miracle of working hard, believing and achieving, we continue to believe with them that "Anything Can Happen." In keeping with ECTC's Season 12 theme for the holidays, we chose

the beautiful a cappella musical All is Calm; The Christmas Truce of 1914 to keep that spirit alive. This story is based on true events that transpired on Christmas Eve, 1914 in the Belgian territory of Ypres between the English and French soldiers, and German soldiers.

British Soldier Albert Moren of the 2nd Queen's Regiment wrote of that night:

"There was a lot of commotion in the German trenches and then there were those lights — I don't know what they were. And then they sang 'Stille Nacht.' I shall never forget it. It was one of the highlights of my life."

In a miraculous and risky show of peace, a German soldier reached out through the darkness of the trenches and sang "Silent Night." What followed was an incredible truce, lasting hours, and, in some places, days.

Within moments, soldiers from both sides found themselves standing in the middle of "no man's land," unarmed, shaking hands, laughing and doing their best to communicate in a foreign tongue. During the next several hours, they would exchange gifts, share a little rum, pause to bury fallen comrades, play a game of soccer and sing Christmas carols.

The Christmas Truce is a story that is almost too far-fetched to believe. But, the overwhelm-

ing evidence based on letters from soldiers and diaries of those who lived through it has corroborated this miraculous event. To experience the beauty of this story, as told through those words and the

music that weaves seamlessly throughout the performance, is a miracle, too. This show will also feature a return to the stage of some of your favorite ECTC performers.

Bruce Collier, local actor and playwright best known for his one-man Winston Churchill show, will be joining the illustrious cast alongside many of your favorites that you know and love. Vincent Pelligrino, last seen as Bert in Mary Poppins, brings his musical direction and vivid stage presence once again. Chris Saltalamacchio, who last took a turn on our stage as buttoned up Mr. Banks with a change of heart in Mary Poppins, will once again share his velvety tenor voice with us this season. Also gracing the stage is the dynamic Logan Polson of Jersey Boys and Baskerville; A Sherlock Holmes



Mystery and the multi-talented Gavin Parmley, also of Jersey Boys and The Play That Goes Wrong.

On Christmas Eve in 1914, Allied and German troops shared a "Stille Nacht" and laid down their arms to shake hands across a muddy trench. It was the smallest of gestures that resulted in a grand miracle that made history. Miracles small and grand are happening all around us in the everyday normalness of life, even the tiny miracles of confidence and achievement our students experienced at competition. I hope that during this holiday season, you experience a few miracles of your own. In fact, come join us at ECTC for All is Calm and walk away believing in your heart that "Anything Can Happen."

# **Christmas Sausage Balls**

From Susan Benton, 30aEats.com

My father has made sausage balls for Christmas morning as long as I can remember. I often wonder why he did not get recipe credit for this amazing comfort food as he has been making them for 50 + years! Sausage balls are wonderful for tailgating and a delicious cocktail appetizer, but most of all as a breakfast snack on Christmas morning. The ingredients are simple and the prep and cleanup are easy. If selecting regular sausage, then add about 1/4 tsp of cayenne pepper. I prefer to grate my own cheese rather than buying pre-shredded, as I do not like the caking ingredients used in packaging. I also prefer not to use low-fat cheddar as it does not melt well and the sausage balls will be dry. You will be surprised at how quickly they disappear!

#### **Ingredients:**

- 1 lb. ground hot breakfast sausage
- 3 cups cheddar cheese, shredded
- 2 cups Bisquick baking mix
- 3 tablespoons water



#### **Preparation:**

Preheat oven to 350 degrees F.

In a large bowl, combine sausage, cheese, and baking mix using hands to mix well.

Only add water if portions of the mix are too dry, and just drops until it gets to the consistency where you can roll into 1 to 1.5-inch balls.

Place on an ungreased baking sheet.

Bake 18-22 minutes (depending on your oven) until golden brown.

Remove and cool on rack or parchment paper.

Quickly move to sealed container or Ziploc storage bags.

These keep for up to two weeks in the refrigerator and freeze very well.





# Cultural Arts Alliance of Walton County Featured In Upcoming 'Empowered With Meg Ryan' Segment

The Cultural Arts Alliance of Walton County (CAA), a nonprofit organization dedicated to enriching lives through the arts, is excited to announce their upcoming feature on 'Empowered with Meg Ryan,' a nationally televised program that highlights inspiring stories of community transformation. The segment, filming on November 19th, will be distributed to stations nationwide, showcasing the CAA's impactful initiatives and their dedication to fostering



a vibrant arts scene in Walton County. It will discuss the imperative relationship between the organization and the community and will discuss events and initiatives that are fostering growth and engagement.

"We are thrilled to be featured in an upcoming episode of Empowered with Meg Ryan, which highlights the importance of the CAA's cross-sector partnerships and their impact on the community we serve," said Jennifer Steele, President & CEO. "Our organization's mission is to foster creativity through the inclusive and collaborative advancement of the arts, making

them accessible, meaningful, and inspiring for everyone. This opportunity allows us to share our story with a national audience, showcase the creativity and passion that drive us, and invite new friends and supporters to join our mission."

The CAA aims to cultivate a supportive environment where the arts can thrive. They achieve this by providing essential funding, educational programs, and advocacy for local artists and arts organizations. Through

their tireless efforts, the CAA has become a cornerstone of the Walton County community, enriching the lives of residents and visitors alike.

Empowered with Meg Ryan's segment on the CAA promises to be a heartwarming and inspiring look at the transformative power of art. Viewers will gain a deeper understanding of the CAA's vital role in nurturing creativity, self-expression, and cultural appreciation in Walton County.

# CAA Announces Artists Featured in Foster Gallery Partner Exhibition at Coastal Branch Library

The Cultural Arts Alliance of Walton County (CAA) is proud to announce The Foster Gallery's Fall/Winter rotation of artists are featured in a partner exhibition at the Coastal Branch Library located at 437 Greenway Trail in Santa Rosa Beach. Original work by fifteen region-

al artists will be featured in the exhibit which opened December 7 and runs through January 31, 2025.

The selected featured artists are Amber DeCicco, Elena Filshtinska, Capri Boyle Jones, Robyn Martins, Linda Kaye Moriarity, Pam Ridler, Ridge Roberts, Kim Salesses, Blair Supplee, Sierra Swan, and Sherry Sweet Tewell. All artists are members of the Cultural Arts Alliance.

All exhibited works are for sale, and online for viewing and purchase at CulturalArtsAlliance.com/foster-gallery.

For Coastal Branch library



hours, please visit waltonlibraries.com. For more information on the CAA, including memberships, donations, class schedule, ceramics services and space rental of the Bayou Arts Center for private events, call (850) 622-5970 or visit CulturalArtsAlliance.com.



# FILM IN CONCERT

The Grinch in Concert
Saturday, Dec. 14 | 7:30 PM
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Bring the whole family to experience *How the Grinch Stole Christmas* live with Sinfonia Gulf Coast performing the film score as the movie unfolds on screen. Relive this beloved holiday classic about The Mean One and rediscover the true spirit of the season.



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Celebrate the season with Morgan James' soulful holiday concert featuring Broadway hits, timeless classics, and original music. Don't miss this magical performance with her stunning vocals, guaranteed to brighten your holidays. This event includes an elegant holiday brunch and Bloody Mary & Mimosa cash bar.





# Americana Concerts Return to Camp Helen with a Music Festival Finale

Listen for Americana music floating along the shores of Lake Powell as it mingles with the salty evening breeze at Camp Helen State Park this winter. Americana Concerts in the Lodge at Camp Helen State Park are back and better than ever on Saturdays from January 11 to March 1 at 6 p.m.

Tickets are now available for purchase for a suggested donation of \$15 directly on the Friends of Camp Helen website (www.friendsofcamphelen.org). The ticket price includes park admission, food, and beverages. There will be limited seats available for each show. The doors open at 6 p.m. and the music begins at 6:30.

Little Mercies, a young trio of talented Tallahassee musicians who trade instruments around like passing a plate of biscuits to a table full of hungry children, kick off the season on January 11.

Nikki Talley, along with exquisite guitar and harmonies by hubby Jason Sharp, offers a sweet trip down the Appalachian trail with a little Florida seafaring thrown in for texture. They will perform on January 25.

On February 8, Ben Gage takes the stage. Although he comes from the rust belt of Ohio, he is anything but rusty.

Crowd favorites, Mike and Maggie Mckinney are back on February 22. Lucky Mud SwampyTonk.... Folkabilly, harmony and discord, dark and light from a Florida and beyond perspective.

The last Saturday show March 1 features Paul Kamm & Eleanore MacDonald, quintessential folk musicians with the rarest quality of combined stellar songwriting, beautiful musicianship and unreal vocals and harmonies.

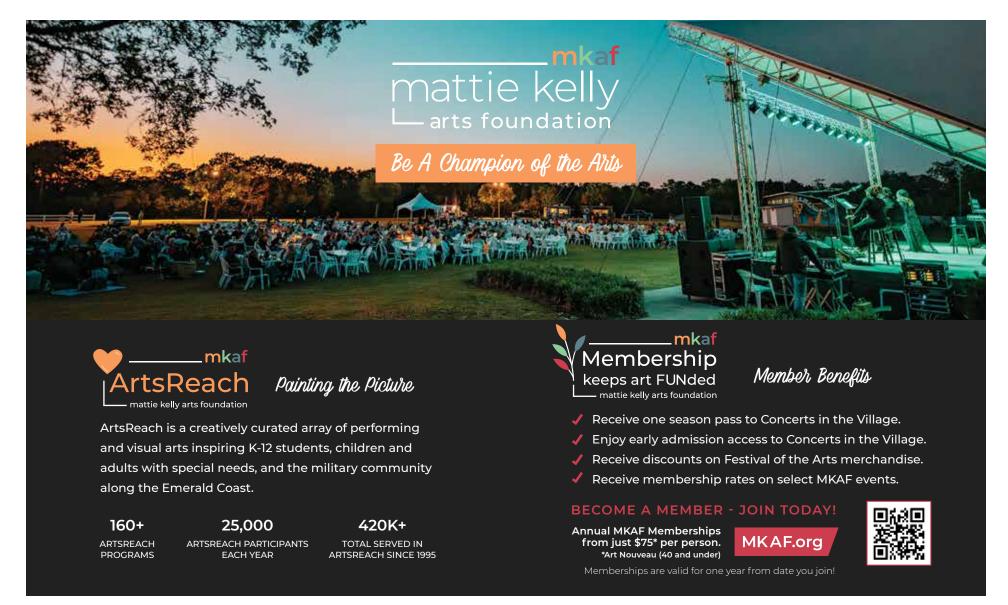
For the first time ever, the grand finale of the series will be the Roots and Wings XII Festival Sunday, March 2, from 10 a.m.- 6 p.m. Roots and Wings



XII is a one day music festival that includes morning workshops and afternoon concerts by some of the finest touring Americana singer/songwriters in the country today. The festival begins at 10 am with one hour morning workshops, free with the purchase of a ticket, in guitar/mandolin/fiddle (choose your specific instrument) (workshop I) followed by vocal/harmony (workshop II) and ends

with songwriting (workshop III). These workshops follow each other so that everyone can attend all three. They are totally immersive and interactive, everyone gets involved. It's a sharing experience when we believe everyone, at any level, has something to add. Tickets are \$50 and include parking, lunch, concerts, and workshops. Tickets will be available to the public on Friday, November 29.

Scholarships will be offered to younger musicians. Concerts begin after our lunch break (1 to 1:45 p.m.), also included with the purchase of a ticket, at 2 p.m. with local favorite duo Lucky Mud, purveyors of SwampyTonk & Folkabilly, Florida style, followed by David Singley, jazz-influenced guitarist, former touring backing guitar player and former Minnesota professor with poetic lyrics and soulful melodies turned solo singer/songwriter. The duo Paul Kamm & Eleanore Mac-Donald from Northern California are the quintessential folk singer/songwriters who are the complete package of vocal/ harmony beautiful songs with meaningful, heartfelt messages for today and always. Our final performer, Wyatt Espalin hails from the heart of Appalachia, Hiawassee, Georgia. He brings big beautiful vocals, multi-instrumental talents, and powerful songwriting.





# The Harmony of Learning and Celebration: Student Music Recitals During the Holiday Season

Studio 237 Music is excited to invite the community (free of charge) to attend our Winter Student Recital on Saturday, December 14 at Seagrove Baptist Church Sanctuary, 4915 E County Hwy 30A, Santa Rosa Beach, FL at either 10:30 a.m. or 1:30 p.m. Our recitals last about an hour, with a variety of holiday, con-

temporary, and classic songs.

The holiday season is synonymous with joy, togetherness, and traditions that warm the heart. Among the festive lights and spirited gatherings, one tradition often stands out: the student music recital. These performances, a blend of hard work, creativity, and holiday cheer, provide an opportunity for budding musicians to shine while spreading seasonal joy.

## A Showcase of Growth and Talent

A recital is more than just a performance; it is a milestone. After months of practice, they step onto the stage to showcase their progress. The holiday season adds an extra layer of excitement, with students performing



festive classics like Jingle Bells, Silent Night, or even more challenging pieces like Tchaikovsky's Nutcracker Suite.

Recitals provide a platform for students of all ages and skill levels to gain confidence, share their passion for music, and experience the magic of live performance. From the first notes of a young beginner to the advanced student, the event is a testament to the transformative power of music education.

## Building Community Through Music

Holiday music recitals are not just about individual achievement—they are about community. Parents, teachers, friends, and family gather to celebrate the performers, creating a supportive environment that encourages growth. In many cases, these events become community-wide celebrations, fostering connections through shared appreciation for the arts. Familiar melodies bring memories of past holidays, evoking a sense of nostalgia and unity.

## Adding a Personal Touch to the Holidays

Holiday recitals often take on a festive flair, with venues decorated in seasonal themes and performers wearing holiday attire. The repertoire can range from traditional carols to jazzed-up arrangements of popular songs, offering something for everyone.

## The Role of Teachers and Studios

Behind every successful recital is a dedicated teacher or music studio. These professionals put in countless hours organizing the event, selecting appropriate pieces, and preparing students for their moment in

the spotlight. Studios like Studio 237 Music exemplify this commitment by creating a nurturing environment that allows students to thrive musically while celebrating the holiday spirit.

Teachers also use recitals as an opportunity to impart life skills. Students learn discipline, perseverance, and the value of presenting their work to others. These lessons resonate far beyond the stage, influencing their personal and academic lives.

#### **A Lasting Memory**

For many, the holiday recital becomes a cherished memory. Performers remember the applause, the glow of the stage lights, and the pride they felt in their accomplishment. Audience members leave with hearts warmed by the holiday spirit and a renewed appreciation for the talent and effort displayed.

Student music recitals are more than just performances; they are celebrations of growth, community, and the enduring magic of music. As students take the stage, their notes are a reminder of the beauty of sharing, the power of tradition, and the joy of being together. Whether you're a performer or an audience member, attending a holiday recital is sure to make your season brighter.

Since 2011, Studio 237 Music Lessons is located in Santa Rosa Beach, FL. Our teachers are ready to teach: Piano, Voice, Guitar, Ukulele, Drums, Songwriting and more. For more info: give us a call at (850) 231-3199, or email Studio-237Music@gmail.com, see our teachers/studio at: www.Studio-237Music.com.



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#### **A Creative Playground**

At the heart of 30A Studio Rental is its stunning 16-foot-wide cyc-wall, a profession-al-grade feature perfect for photography and video projects. This expansive backdrop offers a seamless canvas for any vision, whether you're capturing professional headshots, shooting captivating product photography, or filming engaging interviews and video content.

#### Beyond a Studio: A Space for Inspiration and Connection

The studio isn't just for creatives—it's also a versatile venue for private gatherings, special occasions, and intimate meetings. Its spacious lounge complements the cyc-wall area, creating a harmonious blend of functionality and comfort.

**Prime Location:** Conveniently located, surrounded by a thriving creative community.

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**Tailored Solutions:** Flexible rental packages to meet the unique needs of each project or event.



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# 5 Tips to Lower Your Insurance Costs in a Rough Market



By Julie A. Martin

1. Update your home. In this property insurance market, most of the standard carriers are imposing strict age guidelines on Roof, Heating, Wiring, and Plumbing. If your home is 20 years old or older, keep in mind that the older your roof is, the harder it will be to move your insurance to a different carrier. The same holds true for your hot water heater, which most carriers regard as too old once it has been in your home for at least 15 years.

2. Confirm with your agent that your insurance has all applicable dis-

counts. Wind Mitigation discounts weigh heavily on your premium. Roof credits such as FBC, or Florida Building Code Equivalent, Hip roof, for roofs that slope on all four sides like a pyramid, and single wraps, may vastly decrease your premium from what it is now. If you have recently replaced your roof, it is best to order a new mitigation inspection directly afterwards, and submit it to your agent. Carriers acknowledge new inspections as of the date they are received by the underwriting department, rather than the date they are performed.

3. Check your Total Insurable Replacement Cost. Ask your agent to update your replacement cost estimator. Most standard carriers have some form of inflation guard on their policies, which is designed to keep your dwelling coverage at or above the level required in order to fulfill the Florida Valued Policy Law. Due to the recent burst of inflation in materials and the costs of hiring a licensed contractor, some policies may experience a bigger jump in dwelling coverage from policy term to policy term. It is best to check with your agent to be sure your home is not over-insured.

4. Smart Water Protection System. Some newer homes have a Smart Water Protection system which automatically shuts off the water in the event of accidental leakage, and many carriers offer a good discount to policyholders for having this device installed in their homes.

5. Increase Deductibles. This is a valid way to reduce your overall property insurance premium. However, there is a downside. For one thing, if raising your deductible significantly increases your potential out of pocket expenses in the event of a claim, you have to decide if you are prepared for that risk. Secondly, some deductibles can only be changed at renewal. If you change your wind deductible from 2% to 5%, you will have to wait another year before changing it back, so be sure to calculate your potential out of pocket exposure before making this decision.

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



The guidelines are always the toughest in high summer, so that by December, many of the carriers have relaxed their rules enough for people to move from carrier to carrier with much less fuss and expense, and that, dear reader, is what we all want peace of mind with less expense.

# Save the Date for Taste of the Race

Get ready for an unforgettable evening the Seaside School<sup>TM</sup> kicks off its annual Half Marathon + 5K Race Weekend with one of 30A's most eagerly awaited events—Taste of the Race, presented by Publix and headlined by The Velcro Pygmies, the high-energy rock band known for bringing 80s hair band flair to fan favorites across rock, dance, and country genres!

Mark your calendar for Friday, February 14, 2025, at the iconic SEASIDE® Lyceum. Experience the culinary talents of the Gulf Coast's top chefs and restaurants as they compete for prestigious

awards like People's Choice, Judges' Choice, and Chef's Choice. Enjoy delicious tastings from over a dozen talented chefs, complemented by fine wines, craft cocktails, and local brews, all while soaking in the lively musical entertainment. There will also be a special performance by the Seaside Neighborhood School<sup>TM</sup> Performance Band.

Proceeds from Taste of the Race support the Seaside School Foundation<sup>TM</sup>, benefiting programs that enhance academic and extracurricular opportunities for students at Seaside Neighborhood School<sup>TM</sup> and Seacoast Collegiate High School.









By Chris Balzer

The holiday season is a time for joy, celebration, and togetherness. However, it can also be a time of increased energy consumption, leading to higher utility bills. With a few simple adjustments, you can enjoy the festivities while keeping your energy usage and costs in check. This article provides practical tips for saving energy during the holidays, allowing you to celebrate sustainably and responsibly.

# Lighting Up the Season Efficiently

Embrace LED Lights: Traditional incandescent lights consume significantly more energy than LED lights. Switching to LED lights for your holiday decorations can reduce energy consumption by up to 80%. LED lights also last longer, reducing the need for frequent replacements.

# **Energy Saving Tips for the Holidays**

**Light Timers and Smart Plugs:** Utilize light timers or smart plugs to control when your holiday lights turn on and off. This prevents unnecessary energy usage when you're away or asleep.

Candlelight and Natural Light: Consider using candles for a warm and festive ambiance, and take advantage of natural daylight whenever possible. Open curtains and blinds during the day to reduce the need for artificial lighting.

## Cooking and Entertaining with Energy Efficiency

Optimize Oven Usage: When cooking multiple dishes, plan to cook them simultaneously to maximize oven efficiency. Avoid opening the oven door frequently, as this allows heat to escape and increases cooking time.

**Utilize Smaller Appliances:** Consider using smaller appliances like slow cookers, microwaves, and toaster ovens for smaller meals or side dishes. These appliances typically use less energy than a full-sized oven.

**Cooktop Efficiency:** When using the cooktop, match the size of the pot or pan to the burner

to prevent heat loss. Keep lids on pots and pans to retain heat and reduce cooking time.

**Energy-Efficient Appliances:** If you're in the market for new appliances, look for models with high energy efficiency ratings. These appliances may have a higher upfront cost, but they will save you money on energy bills in the long run.

## Heating and Cooling Wisely

Lower the Thermostat: Consider lowering the thermostat by a few degrees when you have guests over. The additional body heat from people in your home can help keep the space warm.

**Seal Air Leaks:** Check for air leaks around windows and doors, and seal them with weatherstripping or caulk. This prevents warm air from escaping and cold air from entering, reducing the need for excessive heating.

**Zone Heating:** If you have a programmable thermostat, consider using zone heating to heat only the areas of your home that are being used. This can significantly reduce energy consumption.

**Smart** Thermostats:

Consider investing in a smart thermostat that allows you to control the temperature remotely and program temperature settings based on your schedule. This can help you avoid heating or cooling an empty home.

# Additional Energy-Saving Tips

**Unplug Electronics:** Unplug electronics and appliances when not in use, as they can continue to draw power even when turned off. Consider using a power strip to easily turn off multiple devices at once.

**Energy-Saving Mode:** Utilize the energy-saving mode on your electronics and appliances whenever possible. This mode can reduce energy consumption without significantly impacting performance.

Wash Clothes in Cold Water: Washing clothes in cold water instead of hot water can significantly reduce energy consumption. Most modern detergents are designed to work effectively in cold water.

**Air Dry Dishes:** If possible, air dry dishes instead of using the heated dry cycle on your dishwasher. This can save energy and reduce wear and tear on your dishes.

**Gift-Giving:** Consider giving experiences or homemade gifts instead of material possessions. This reduces the environmental impact of manufacturing and shipping gifts.

**Holiday Travel:** If you're traveling for the holidays, consider carpooling, taking public transportation, or choosing a fuel-efficient vehicle to reduce your carbon footprint.

By implementing these energy-saving tips, you can enjoy a festive and sustainable holiday season. Remember, small changes can make a big difference in reducing energy consumption and protecting the environment. By celebrating responsibly, you can ensure a brighter future for generations to come.

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

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