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The 16th Annual 30A Songwriters Festival Hits the Area as the Number One Songwriters Festival in the Country

By WILL ESTELL

If you consider yourself a fan of great music and the talented songwriters who make the songs you love possible, you will definitely want to make plans to attend the 16th Annual 30A Songwriters Festival—especially since it is now considered the top-rated songwriters' festival in America—happening along our beautiful beach communities of South Walton and the white sands of Northwest Florida's Gulf Coast.

The renowned festival is celebrating its 16th year of Hooks, Lines and Singers January 16 - 20, 2025, with performances on presenting sponsor Grand Boulevard's main stage in beautiful Miramar Beach, as well as more than 30 other popular venues dotting the map of World Famous 30A.

This year's rendition of the popular festival includes headline performances by Grammy award winning rocker Melissa



Etheridge; the acoustic Americana sound of Amos Lee; the masterful harmonies and arrangements of The Jayhawks; the blues infused Southern rock of The Devon Allman Project, and the multi-genre sound of Maggie Rose and Secret Sis-

ters.

The long winter weekend of music and fun has now become the most celebrated songwriters' festival in the entire country and is revered by artists and music lovers around the globe. With more than 175 artists,

encompassing over 225 performances at 30 plus venues, the 16th annual 30A Songwriters Festival most definitely has something for everyone.

SONGWRITERS

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Free Estimates
Ask for Joe

Special Event to Help Finance Facility for Adults with Autism

By Kenneth Books

The Ground Up Project, an organization designed to find homes for adults who have autism, plans a unique event next month to raise funds to further that goal. And it promises to be a "wacky" and "crazy" time.

"This is our inaugural marquee event," said spokesperson Lisa Pitell. "We're throwing a ball and we'll judge the wackiest, craziest outfit to christen the wacky, tacky king and queen."

The Ground Up Project has operated for a little more than two years. Its founders describe it as a "think tank" project.

"What about when the kids with

WACKY

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Five Reasons to Choose SEASIDE SCHOOL™

tion often feels standardized and impersonal, SEASIDE SCHOOLTM stands out as a beacon of individualized learning, academic excellence, and community-driven success. For over two decades, this exceptional institution, comprising SEASIDE NEIGHBOR-HOOD SCHOOLTM and Seacoast Collegiate High School, has been shaping young minds, creating future leaders, and fostering an environment where students thrive-not just academically but personally.

As lottery applications for the 2025-2026 school year open, families throughout our area have an incredible opportunity to join a school that consistently raises the bar. If you've been searching for a place where your child can excel, grow and feel truly seen, here are the top five reasons why SEASIDE SCHOOLTM should be at the top of your list:

1. A Proven Track Record of Academic Excellence

SEASIDE SCHOOLTM isn't just another charter school-

In a world where educa- it's a powerhouse of academic achievement. For more than 20 years, it has led the region in performance, ranking among the top 1% of Florida public schools in math and science and in the top 2% of all Florida Public Schools overall. The results speak for themselves. Each year, SEASIDE SCHOOL™ graduates earn thousands of college credits, securing millions in scholarships and saving families substantial tuition costs. In fact, 60% of recent graduates walked away with both a high school diploma and an Associate's degree—putting them two years ahead of their peers academi-

2. Personalized Academic and Career Support

Every student at SEASIDE $SCHOOL^{TM}$ is more than just a name on a roster. Our educators and administrators take the time to understand each student's unique learning style, strengths, and aspirations. From individualized career planning to college application workshops and scholarship coaching, we ensure every student has the tools they need to thrive. At SEASIDE $SCHOOL^{TM}$, your child isn't just prepared for the next stepthey're empowered to excel.

3. Real-World Experience and Leadership Oppor-

Education at SEASIDE SCHOOLTM extends far beyond textbooks. Whether through leadership initiatives, robust athletic programs, or arts and music opportunities, students are immersed in experiences that build character, resilience, and team-

Programs like The Amazing Shake, mentorship, student government, and diverse extracurriculars equip students with the skills they need to thrivenot just in college, but in life. This focus on real-world preparation empowers SEASIDE SCHOOLTM graduates to stand out, lead with confidence, and tackle the future with unparalleled readiness.

4. Certifications, Biliteracy, and Durable Life

We know the importance of equipping students with tools for the future. SEASIDE $SCHOOL^{TM}$ offers pathways to industry certifications in fields like cybersecurity, entrepreneurship, and artificial intelligence, ensuring that students graduate with real-world skills that open doors to high-paying careers. Additionally, students can earn the Florida Seal of Biliteracy, recognizing proficiency in multiple languages—a highly valued asset in today's global economy.

Beyond technical skills, our curriculum emphasizes critical thinking, communication, and adaptability—essential traits for success in an ever-changing world. These "durable" life skills give our graduates an edge, no matter what path they choose to follow.

5. Dual Enrollment and Flexible Pathways

One of the most significant advantages at SEASIDE SCHOOLTM is our dual enrollment program in partnership with Northwest Florida State College. Students have the opportunity to take college courses while in high school, earning up to 60 tuition-free credits. This

allows them to explore subjects that interest them, lighten their future course load, and gain confidence in a college settingall while still enjoying the high school experience.

A School Where YOU Belong

Perhaps the greatest reason families choose SEASIDE SCHOOLTM is the sense of belonging it fosters. In this tightknit community, students are supported by peers, guided by caring educators, and encouraged to reach their highest potential. The blend of academic rigor and emotional support creates an environment where every child can flourish.

Lottery applications open January 8, 2025, and will close February 14, 2025. If you're ready to provide your child with an education that shapes not only their future but their character, visit SeasideSchools.net to apply. Spots are limited, but the impact SEASIDE SCHOOLTM leaves on its students is limitless.

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GRADES 5-12 -



Scan the QR code or visit SeasideSchools.net to learn more and apply. The lottery application is open from January 8th to February 14th.





Top 5 Reasons to Apply

A Proven Track Record of Academic Excellence

Personalized Academic + Career Support

Real-World Experience + Leadership Opportunities

Education goes beyond textbooks—students grow through leadership, athletics, arts, and real-world experiences. Programs like The Amazing Shake and mentorship build confidence, resilience, and teamwork, preparing them to lead and thrive in life.

Certifications, Biliteracy, + Durable Life Skills

Students gain real-world skills and certifications in fields like cybersecurity and AI, along with the Florida Seal of Biliteracy, preparing them for high-paying careers. Our focus on critical thinking and adaptability ensures graduates are ready to excel in any path they choose.

Dual Enrollment + Flexible Pathways



SONGWRITERS

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Whether you're a fan of folk music, rock, soul, country or anything in between, this festival covers it all and does so with some of the best writers and performers to ever grace the stages of these South Walton coastal venues.

The 2025 lineup is chock-full of phenomenal artists like Holly Williams, Charlie Mars, Shawn Mullins, Mary Gauthier, Jeffrey Steele, Hayes Carll, Lilly Hiatt, Tommy Prine, Grayson Capps, Chuck Cannon, Jeff Black, Randall Bramblett, Kelly Willis, Bob Schneider, Steve Politz, Adam Hood, John Driskell-Hopkins, Dan Bern, Will Kimbrough, Lilly Winwood, Ellis Paul, Darrel Scott, Livingston Taylor, Griffin House, David Ryan Harris, Emerson Hart, Certainly So, Abe Partridge, Chris Stills, Will Hoge, Chastity Brown, Vicki Peterson, Jennifer Lynn Simpson, Sara Hells, Jack Barksdale, Cat Ridgeway, Caitlin Cannon, Bradley Cole Smith, Nelson Nolan, Mike Whitty with The Sand Ole Opry, Cousin Curtis, Ryan Hood, John Cowsill, John Paul White, Ruthie Foster, Black Opry Revue, John Fullbright and numerous others.

Additionally, some top-notch writers and performers making their first trip to our beautiful beaches to perform include:

Charlie Starr and Benji Shanks of Blackberry Smoke, country sensation Brandy Clark, Chuck Prophet, Josh Joplin Group, Willi Carlisle, Bee Taylor Band, Langhorne Slim, Josh Rouse, Chris Knight, Jontavious Willis, as well as Josh Rouse, Paul McDonald, Jill Sobule, Kyle Davis, Tyler Ramsey, David Borne',

Andrea Von Kampen, Beth Bombara, Anna Grace, Mallory Johnson, and one of my personal favorite new country artists, Jada Cato.

The popular festival takes place at venues spread across a span of slightly over 30 miles of South Walton beach communities, including the large outdoor main stage facility at Grand Boulevard in Miramar Beach. These live music hotspots include well-known restaurants, entertainment venues, hotel lobbies and cafés dotting the two-lane Scenic Hwy. 30A. And one thing is for sure, if you're hanging in places



like these, near beaches like these, listening to artists like this festival brings, you are most definitely sure to have a fabulous time, that will undoubtedly find you hitting spot after spot for more music and fun.

I asked multi-hit Nashville songwriter Jeffrey Steele what keeps him coming back year-after-year: He simply lamented, "I always look forward to 30A Songwriters Festival, not only as another opportunity to do what I love, singing and entertaining, but also seeing the fans, my writer friends I don't see often, and catching up and hangin' at the beach."

From the main stage at Grand Boulevard, featuring Saturday and Sunday's headliners to popular spots like AJ's Grayton Beach, Bud & Ally's, Water Color's Fish Out of Water, Boat House and Lake House to 30A Café to Rosemary Beach Town Hall, and Old Florida Fish House there is certainly no shortage of venues hosting great

songwriters and musicians for this event. Since its inception in 2010, 30A Songwriters Festival has grown year after year, and is one of many endeavors made possible by Walton County Cultural Arts Alliance (CAA), a remarkable organization that adds so much to our coastal community through its artistic and philanthropic endeavors.

Community

The festival is co-produced by Russell Carter Artist Management, which has been the driving force behind the talent booking since the festival began in 2010. Additionally, 100% of 30A Songwriters Festival's net profits benefit CAA's mission to advance the arts in Walton County through education, leadership, advocacy and the funding of special arts related programs within the community.

Festival Co-Producer, Russell Carter, President of Russell Carter Artist Management, has good reason to be immensely proud of the festival he helped to create.

"This festival began as a small event and grew quickly into a premier one-of-a-kind musical showcase for world-class songwriters. Our goal is to curate a festival that presents the absolute best in touring songwriters and performers. We want our audiences to experience musicians representing diverse genres of music — jazz, blues, country, folk, Americana, and rock, with just two stipula-

SONGWRITERS

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Florida State Parks Foundation, Florida State Parks Break Ground on State-of-the-art Visitor and Nature Center at Topsail Hill Preserve State Park

The Florida State Parks Foundation today joined Florida State Parks, the Friends of Topsail Hill Preserve State Park and a wide variety of community partners to break ground on a state-of-the-art, multimillion dollar Visitor and Nature Center at Topsail Hill Preserve State Park in Northwest Florida.

The center was funded through the Florida Park Service, the Friends of Topsail Hill Preserve State Park, Walton County, the J.W. Couch Foundation, Florida Power & Light, the St. Joe Community Foundation, Crawford Sandefur and Jerry Lancaster, Tom and Ann Earley, and Samantha and Procter McInnis. The total project cost is approximately \$4.2 million.

Construction is expected to be complete by late 2025.

"Interpreting Florida's natural resources is a key aspect of our mission, and this new center will be a great asset for Topsail Hill and our dedicated park rangers who interact with the public every day," Florida State Parks Director Chuck Hatcher said. "We are committed to enhancing visitor experiences at parks all over the state, and we are excited to see this project come to fruition."

The new center will accommodate 100 guests and will serve as a hub for events, workshops and volunteering opportunities. New educational and interpretive exhibits will highlight points of interest and the unique natural communities found within the park, including rare coastal dune lakes and the endangered Choctawhatchee

beach mouse.

"The beach here at Topsail is amazing, but there is so much more to see, explore and learn about," Florida State Parks Foundation board president Kathleen Brennan said. "The new visitor and nature center will transform the experience of visiting this park and help visitors create meaningful connections with the unique ecosystems found here."

Located on 3.2 miles of beachfront along the Gulf of Mexico, Topsail Hill Preserve State Park is named for its dunes that stand as tall as 25 feet over its white-sand beaches. Its 1,640 acres are home to 13 imperiled wildlife species and 16 distinct natural communities. The park last year hosted more than 250,000 visitors and supported





more than 450 local jobs.

"Topsail Hill Preserve State Park is a jewel of Florida's gulf coast, and having this new visitor and nature center in place will help share everything that makes this park special with the public in a fresh, new and innovative way," said Julia Gill Woodward, CEO of the Florida State Parks Foundation. "We are so thankful to our partners and donors who helped make this happen, and we can't wait to visit the center when construction is complete."

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SONGWRITERS

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tions – they have to write their own music and they have to be really great at it!" said Carter.

Grab Your Festival Tickets Today!

Full weekend passes start at only \$445, and premium seating VIP passes at just \$1,225. per person, and Premiere VIP passes, with special front row seating at the Grand Boulevard Headliners Stage for only \$1,600 pp. All of these ticket packages come in at quite the bargain considering you have the ability to see and hear so many remarkable songwriters and artists across your four days along the idyllic beach communities of South Walton. In addition to the weekend packages, concert goers can also purchase a limited number of daily headliners, one day and one night, and VIP transportation offerings. In other words, there are a lot of ways to put this year's 30A Songwriters

Festival passes on your short list by visiting their site at 30ASongwritersFestival.com. I hope to see you there. I'll be the guy in the ball cap and vest with a beer in his hand, his dancing wife by his side and music in his heart!

Writer Bio:

Will Estell is a writer, editor, and Northwest Florida media guru with over 700 published magazine features in an array of genres, including tourism, music, real estate, and automobile editorials. Will has penned one-on-one cover interview features with such well-known artists as Kenny Chesney, Jimmy Buffett, Alan Jackson, Darius Rucker, Styx, Amy Grant, Sara Evans and numerous others. He is the chief creative officer of Estell Hussey Media, LLC, and over the past 26 years has been instrumental in co-founding twelve new magazine titles from concept to fruition—both for other publishers and himself-- as well as serving as editor in chief for numerous others nationally. Originally from the backwoods of rural Mississippi, Will Estell is a father of three who splits his time between Destin and Navarre Beach, along with his wife, ABC 3 Florida news anchor, Laura Hussey-Estell. Will is a regular contributor to Life Media's family of publications.



Coastal Seniors Update for January

Chair Yoga Classes at the Blake in Miramar Beach—Tuesdays, January 7, 21 and February 4 at 9:45 a.m. at the Blake, 90 Ponce De Leon St. in Miramar Beach. RSVP at (850) 650-5000 to register.

Monthly Meeting - Friday, January 17 from 11 a.m. - 1 p.m. Moe Stouse, head of the Investment Division for The First Bank/The First Wealth Management, will speak about estate planning for seniors. He has more than 39 years of wealth management and financial services experience. Prior to coming to The First Wealth Management, he spent three years in the Destin office of Raymond James as a financial advisor, and prior to that, had a 28-year career at Fidelity Investments. R.S.V.P. by calling (850) 280-5342 or email: coast alseniors of southwalton @gmail.com.

Exercise Classes – Angela Gibson will lead classes on Tuesdays, January 7, 14, 21, 28 and February 4 at 10 a.m. and on Thursdays, January 9, 16, 23, 30 February 6 at 10 a.m., at 70 Logan Lane in Grayton Beach. Cost is \$5 per session for CSSW members and \$10 for non-members. Space is limited, please call (850) 280-5342 or email: coastalseniorsofsouthwalton@gmail. com for more information.

Art Classes – Watercolor Painting Class – Karen Peterson will teach classes on Fridays, January 3, 10, 24, 31 and Febru**COASTAL SENIORS**

OF SOUTH WALTON

ary 7 from 8:45 a.m. – Noon. Classes held at 70 Logan Lane in Grayton Beach. Cost is \$15 for CSSW members and \$30 for non-members. Space is limited so call (850) 280-5342 to reserve your spot, or email: coastalseniorsofsouthwalton@gmail.com. All supplies are included.

Pickleball - Beginner Pickleball 101 at Walton Sports Complex courts on a date to be determined. Registration required. Register at www.waltonrec.com. Open to Walton County residents only. Email Sandy Gulak at sowalpickleball@gmail.com for more info and with questions. Also join us at the Boys and Girls Club on Tuesdays, Wednesdays, and Thursdays from 9:30 a.m. -12:30 p.m. beginning January 14. Cost is \$5 per day and an initial \$35 waiver fee. Please join the SoWal 30A Pickleball Association on Facebook for more information and weekly updates and check the CSSW calendar at www.coastalseniorsofsouthwalton.org.

Seniors 50 years of age and up residing in or visiting Walton County are invited to join CSSW. Membership is \$30 for individuals, \$40 for family, and \$75 for businesses (your business will be listed on our home webpage and our Facebook page). You can

become a member via email at coastalseniorsofsouthwalton@gmail.com, or on the website at

www.coastalseniorsofsouthwalton.org. Also, follow us on Facebook at Coastal Seniors of South Walton. Coastal Seniors of South Walton, Inc. is a non-profit 501© (3) organization for active adults and we are looking for

dedicated, enthusiastic persons to join our Board of Directors. Media Contact: Jim Wilson, Director, Coastal Seniors of South Walton, Inc. T: 404-432-6037 Email: jim_wilson@bellsouth.net





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



Fore Her Annual "Pink Run" 5K and Walk Set for Feb 8th, at the Village of Baytowne Wharf in Miramar Beach

Benefiting Breast Cancer Patients Along the Emerald Coast

Fore Her local nonprofit organization invites the community to "lace up" for the annual "Pink Run," a 5K, Walk and Survivor Stroll on Saturday, February 8th, 8:30am at the Village at Baytowne Wharf in Miramar Beach. The Pink Run is one of Fore Her's signature fundraisers, directly benefiting breast cancer survivors along the Emerald Coast in financial need while undergoing treatment.

This lively and memorable event includes a timed 5k Race, Walk, Survivor Stroll and After Party, complete with DJ, photo booth, a sampling of delectable bites, prizes and more! All participants are encouraged to "pink-out" while racing or walking with family and friends for this tremendous cause.

Early-Bird Registration for the 5K is \$50 until January 15 and includes a free race t-shirt with the first 200 participants receiving a free race medal! (Registration is \$60 after January 15.) Also, Fore Her offers a discounted rate of \$45 for breast cancer survivors and the Survivors' Stroll is free of charge. Visit https://PinkRunBenefitingForeHer.itsyourrace.com to register.

"If you have ever witnessed a loved one affected by cancer, you know that the hardships can reach far beyond battling the disease itself as these women often have the added financial burden of bills and expenses not covered by insurance at an already taxing time in their lives," savs Ginny Richerson, Fore Her Patient Liaison. "Participants who join the Pink Run will be walking and running to raise these essential funds that can help pay for bills like utilities, rent and other living expenses."

Packet pick-up will be at the Village of Baytowne Wharf concert stage on Friday, February 7 starting at 5 p.m., and on the day of registration from 7-8



a.m. The 5k will start on Saturday, February 8 at 8:30 a.m.

"We are overwhelmed with gratitude to those in the community who have shown up and helped grow this event over the past three years," says Amy Walsh, Fore Her Founder. What an impact the Pink Run has made in so many lives and will continue to do so as we grow in strides each year!"

Sponsorships are now available for this high-profile event,



with numerous opportunities for local businesses and services to have maximum exposure and reach. For more information and available sponsorship opportunities, visit foreher.org/pinkrun or email ali@weilhousecreative.com.

About Fore Her: Founded by Amy Walsh after her mother and aunt lost their battle with breast cancer, Fore Her was initially conceived as an annual golf benefit to assist local women battling breast cancer with the financial burden of the disease, but as the need grew, the nonprofit expanded to host three annual events to raise funds to continue to support those affected in Northwest Florida. Funds raised are used to provide temporary assistance with bills such as mortgage or rent payments, utilities, or helping pay for auto repairs so patients can get to treatments. Fore Her offers resources, hope, compassion, and education for all who are affected by breast cancer. To find additional information about volunteering, available resources, and how you can help, visit www.Fore-



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Second Annual "Tutus for Tatas" Raises Over 5K

To Assist Breast Cancer Patients Along the Emerald Coast

The Second Annual "Tutus for Tatas" fundraiser took place on October 23rd at the Emerald Coast Tennis & Pickleball Courts in Bluewater Bay and was a smashing success with \$5,500 raised for the local nonprofit organization Fore Her, which assists local breast cancer patients in need of financial assistance.

The "Tutus for Tatas" Pickleball event brought in players of all skill levels, as they met on the courts for a fun-filled morning game of Round Robin, fabulous door prizes, a raffle and silent auction. The only requirement was to come dressed in pink tutus!

All funds raised went directly to Fore Her whose mission is to assist local breast cancer patients who are undergoing treatment and in financial need. The funds can help pay for living expenses and are paid directly to the patients' creditors.

"It was so heartwarming to see this local group of women rally together on the courts yet another year, in support of our cause," says Amy Walsh, Fore Her Founder. "I was overjoyed to see a blur of pink in action, and felt that this event really exemplified how community members can make such a difference all while having fun!"

This fundraiser would not have been possible without the generous sponsors and contributors, including Kathy Schumacher, Bo Burns State Farm, Jenkins Engineering, Sista to Sista, Emerald Coast Tennis, and First Nation Group.

support those affected in Northwest Florida. Funds raised are used to provide temporary assistance with bills such as mortgage or rent payments, utilities, or helping pay for auto repairs so patients can get to treatments.

Fore Her offers resources, hope, compassion, and education for all who are affected by breast cancer. To find additional information about volunteering, available resources, and how you can help, visit www.ForeHer.org.

Dog-Harmony Opens Registration for Fifth Annual "Hops for Hounds" Event on February 23

Dog-Harmony opens registration today for one of their signature events, the Fifth Annual "Hops for Hounds" dog walk and after party on February 23 from 1-3 p.m. at Props Brewery in Hammock Bay, Freeport. This tail-wagging event promises fur-raising fun for pups and their humans alike!

The day will start with a picturesque, short stroll followed by a lively after-party at Props Brewery, complete with craft beer (for

DOG-HARMONY WE HELP DOGS rescue people

> thirsty humans 21 and older), live music, vendors, food trucks and more. Rescue Animal Photography will also be on hand to capture the magical moments.

> Tickets are \$35 per entry (includes one human and one fur friend), an adult-sized t-shirt, and

Brewery – Must be 21 years old or over to partake. To register, visit https://dog-harmony.org/ hops-for-hounds-2025/. (All

> dogs must be current on rabies vaccinations and at least 6 months old. No prong, shock, or choke collars will be permitted.)

"I am so grateful to Props Brewery, Hammock Bay for giving this amazing event a home," says

Nancy Brown, Founder of Dog-Harmony. "Proceeds from this event are crucial to the continued success of our programs for local pups and their families."

Event sponsorships are also available, 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 sales will go to Dog-Harmony hello@dog-harmony.org.

All proceeds from Hops for Hounds sponsorships and ticket

and their efforts to support the pups and programs in the community.





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Point Washington Medical Clinic Celebrates First Year in New Building With Anniversary Jubilee

The Point Washington Medical Clinic invites the community to join them for their Anniversary Jubilee on Saturday, January 25, 2025 from 6:00-10:00pm at their clinic at 1321 N Hwy 395 in Santa Rosa Beach. Tickets are now on sale at AJPWMC25. givesmart.com.

In January 2023, the Point Washington Medical Clinic (PWMC) opened the doors to its

first physical clinic building after serving the community in mobile clinics and pop-ups since 2017.

PWMC strives to deliver quality medical care in a safe, non-traditional setting to patients of all ages and regardless of the patient's means or access. Because they are volunteer and donation-driven, PWMC's own costs are maintained at a substantially lower cost per patient

than other providers.

"We are excited to celebrate the progress we have made and continue to grow our radically inclusive healthcare community," says Hillary Glenn, Co-Founder and Executive Director of Point Washington Medical Clinic. "We are eager to launch this event and celebrate the Anniversary Jubilee year after year."

Jubilee guests will enjoy high-end bites of caviar, lobster, and more from celebrity chefs with perfectly paired bubbles, wine, and cocktails and high-energy, live music from the Bay Kings Band. Local chefs include David Cunningham, owner of Cinders and Salt, Fleetwood Covington of Seagar's, Seth Sisneros of Stinky's Fish Camp, Blake Bohannon of Grayton Beach Catering, and James Beard Award-winner, Tory McPhail. McPhail was formerly

the Executive Chef at Commander's Palace in New Orleans and has spent the last several years at the helm of several restaurants in Bozeman, Montana.

Point Washington MEDICAL CLINIC

Ticket sales and funds raised during the event will help keep children in schools, people at work, and ease the burden on local emergency rooms by providing access to high-quality healthcare for those who are most vulnerable.

Even as the clinic thrives and saves millions in healthcare costs and burden on the community, the work is not done yet.

"Our future is filled with promise," Glenn emphasizes. "We are committed to developing our meditation prayer garden and expanding our comprehensive mental health services. Additionally, we have recently introduced physical therapy and dental services, with plans to launch innovative nutrition and educational programs in 2025."

Sponsorships are still available. Interested businesses can reach out to Mimi Gavigan at mimi@thepwmc.org.

To learn more, visit TheP-WMC.org or follow on Face-book and Instagram @thepwmc. Seagrove Garden Club Supports Local Charities



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It's Almost Time for the 23rd Annual Seaside School™ Half Marathon + 5K!

Race registration presented by South Walton is now open for the SEASIDE SCHOOLTM Half Marathon + 5K Race Weekend held February 13-16, 2025 in beautiful Seaside, FL benefiting the Seaside School FoundationTM

The Seaside SchoolTM Half Marathon + 5K Race Weekend, presented by the Lauderdale Family of Frankie's Bike Shop and hosted by Seaside®, is returning for its 23rd running from February 13-16, 2025, in Seaside! Registration, presented by South Walton, is still open, inviting runners from around the world to participate in this iconic event.

The race weekend is more than just a run; it's a celebration of community, excellence, and a commitment to education. All proceeds directly benefit the Seaside School FoundationTM, which supports the Seaside SchoolTM - one of Florida's oldest and top-performing public charter schools. Since its inception, the race has become a paramount fundraiser for the Foundation, with 100% of proceeds going toward enriching the educational

experiences of students at Seaside Neighborhood SchoolTM and Seacoast Collegiate High School.

"The Seaside SchoolTM Half Marathon + 5K is a cornerstone of our fundraising efforts, and the support we receive from participants, sponsors and the community is invaluable," said Teresa Horton, Executive Director of the Seaside School FoundationTM. "This event not only raises crucial funds, but also brings together a diverse group of individuals who share a passion for education and community, making a lasting impact on the future of our students."

"It's not just about the race itself—runners and their families fill Seaside's Central Square, enjoying our shops and restaurants throughout the entire weekend," said Kevin Boyle, General Manager, Seaside Community Development Corporation. "What makes it even more special is that every race registration, ticket sold and silent auction item won raises funds for vital programs at the charter school, making a direct impact on the students' education. Personally, after nearly 16 years of being a part of this incredible weekend, it's inspiring to see how it continues to be a milestone event for our community."

Race weekend kicks off on Friday, February 14th from 6 p.m. to 9 p.m., with the highly anticipated Taste of the Race.

The excitement continues on Saturday, February 15th, with the Race Expo from 12-4 p.m. at Seaside Neighborhood SchoolTM, where runners can pick up their race packets and explore offerings from sponsors and vendors. Locals' Packet Pickup is Thursday, February 13th, from 3:30-7:30 p.m. at Seacoast Collegiate High School.

The main events take place on Sunday, February 16th, with the Half Marathon starting at 7 a.m. and the 5K at 7:30 a.m. along the iconic Scenic Highway 30A, offering breathtaking views of the Coastal Dune Lakes and picturesque communities. The race is USATF certified and serves as a qualifier for both the NYC and Chicago Marathons, making it a



must-do for serious runners. The weekend concludes with an afterrace party featuring entertainment, local food and beverages, and an awards ceremony to celebrate the participants' achievements.

"The philanthropic funds raised from this event are instrumental in supporting our mission to foster the success of every student, both academically and personally," said Dr. Tom Miller, Executive Director of the Seaside SchoolTM. "Through the dedication of our community and the impact of this race, we are able to provide our students with a personalized learning approach to prepare them for college and beyond."

The Seaside SchoolTM Half Marathon has earned numerous accolades, including being ranked the #4 Flattest Half Marathon in the U.S. by USA Today

Sports and recognized as one of the Best Seaside Road Races in the U.S. by OutsideOnline.com. As one of the largest events on 30A, the race draws over 12,000 attendees annually, making it a signature event in Northwest Florida.

The success of race weekend would not be possible without the dedication of over 500 volunteers, including students, teachers and parents from the Seaside School. "Their hard work and dedication make this event possible, and we are truly thankful for their commitment to our school and our mission," said Kim Mixson, Principal of Seaside Neighborhood SchoolTM.

Registration for the Seaside SchoolTM Half Marathon + 5K includes an exclusive gift from the Swag + Merch Sponsor, The Seaside StyleTM, a commemorative race medal and t-shirt with artwork from renowned local artist, Billie Gaffrey, and much more. Special discounts are available for military personnel, first responders and educators. Run-SeasideFL.com.



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Community

Seagrove Garden Club Supports Local Charities



Seagrove Garden Club president Marie Spafford, right, presents a donation to Carly Barnes of Caring & Sharing of South Walton, one of seven charities that received some of the \$9,000 raised by garden club members in 2024.

Seagrove Garden Club's annual holiday fundraiser changed in 2024, but the tradition of supporting local charities remained strong. Members of the 61-year-old organization raised more than \$9,000 through yard and online sales along with a November member lunch event at Commelfo's Restaurant in Miramar Beach.

Over the past six years, garden club members have raised more than \$84,000 to support local charities in Walton, Bay and Okaloosa counties, especially those that assist children and families. The club,

which became a tax-exempt 501©(3) in 2019, made donations to Caring & Sharing of South Walton Co., Chapel at Crosspoint, Girls Inc., Muscogee Nation, Point Washington Medical Clinic, St. Vincent de Paul Society and Simple Faith.

"As in the past, our goal is to make the holidays a little brighter for families in need or experiencing a crisis," said club president Marie Spafford of Santa Rosa Beach.

Additional donations can be made by contacting Seagrove Garden Club on Facebook.

On the Ground, In the Air and On the Water, Green Thumb Garden Club Has It Covered

By Kathleen Edge, Publicity Chair

This month kicks off a busy second half of Green Thumb Garden Club member meetings, January through May 2025.

An important tenet of GTGC's mission is environmental awareness. In support of this focus, Choctawhatchee Basin Alliance will provide members and guests with an update on their activities in the immediate and surrounding area including the state of the Bay. The meeting, with lunch in-

cluded, is on January 15, 2025, at the Westwinds Conference Center, 4700 Westwinds Drive, Miramar Beach, Florida, 32550. Check in begins at 9:30 a.m. Cost is \$30 per person.

GTGC will celebrate Arbor Day on January 17, 2025, by honoring Walton County founders and veterans with the planting of two trees at Historic Gulf Cemetery, 1466 South County 393, Santa Rosa Beach, Florida. Local resident, Four-Star General Phillip Breedlove (retired), will lead the dedication ceremony beginning at 10 a.m.

February's meeting will have participants flying high and landing in their own gardens. Ron Houser from the Audubon Society of Bay County will educate us



on "How to attract birds to your yard with native plants". Check in is 9:30 a.m. at Westwinds Conference Center.

The March meeting brings in a past GTGC Mercer Scholarship recipient, Casey McClain, to show participants how to achieve the best results from container herb gardening. April and May meeting details are near completion and will be announced at the January 2025 meeting.

Green Thumb Garden concluded a very successful 2024 calendar year by awarding

\$4,000 for three Mercer scholarships and over \$12,000 in donations to non-profit organizations in Walton County. Donations included 4H Camp Timpoochee, E.O Wilson Naturalists Outdoors Camp, WCSO Santa Patrol, a Habitat Family from DeFuniak Springs, Caring & Sharing of South Walton, and other organizations.

Fundraising and donations will continue in 2025. Please visit the Green Thumb Garden Club website to learn about our charitable mission, how to join and details on meetings, activities, and events. The website address is greenthumbgardenclubinc.org or send an email to greenthumbgardenclubinc@gmail.com.

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Taste of the Race

Get ready for an unforgettable evening the Seaside SchoolTM 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 SchoolTM Performance Band.

Proceeds from Taste of the Race support the Seaside School FoundationTM, benefiting programs that enhance academic and extracurricular opportunities for students at Seaside Neighborhood SchoolTM and Seacoast Collegiate High School.

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



100 Years of Golf!

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

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South Walton Fire District Polar Bear Plunge Funds 2025 Community **Education Efforts Thanks to Record-breaking Turnout**

By Mackenzie McClintock. SOUTH WALTON FIRE DISTRICT Public Information Officer

Splashing into the New Year has never looked quite like this. Nearly 1,000 people joined the South Walton Fire District at Shunk Gulley Oyster Bar for the 11th Annual SWFD Polar Bear Plunge on January 1,

The New Year's Day fun kicked off at 11 a.m. with event towel pick up staged at the restaurant for plunge participants. At 12 p.m., the annual costume contest ensued with four separate winners for youth, adult, and group categories taking home a custom event trophy. Then at 1 p.m., the thousand people-strong crowd walked over to Ed Walline Beach Access to take the plunge into 2025 by rinsing off the old and welcoming the new year.

Once out of the water, participants told SWFD the plunge was exhilarating, fun, and

memorable as they enjoyed the balmy, 60-degree weather and water.

"This event has been historically loved by our residents and visitors, but we've never seen attendance quite like this," said SWFD Fire Chief Ryan Crawford. "We are blown away by the support, it's a testament to how this community has embraced the event over time and how strongly they feel about the services we provide. 2025 is off to a fantastic start and we can't thank everyone enough for joining us."

Two key components to the event's success were the SWFD Beach Safety Division and the Walton Couty Sheriff's Office posse members, who ensured the event was held safely both streetside and in the Gulf of Mexico.

Shunk Gulley Oyster Bar also played a significant role as the host site, keeping the large crowd well-fed with a designated menu for the holiday.





All proceeds raised at the event will benefit SWFD's Community Education Programs throughout the year, including Free Community CPR Classes. To learn more about the classes, visit SWFD's Eventbrite page at: https://www. eventbrite.com/o/south-walton-fire-district-58123334093, or scan the QR Code.





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Emerald Beach Rentals Brings High Quality Service to Short and Long Term Rental Market

Emerald Beach Rentals, a distinguished property management firm, was founded five years ago by Roger Rietsema. Rietsema, with an impressive 25-year background in real estate sales in the Panhandle region, teamed up with Christina Nastasi, a skilled entrepreneur known for founding a top-rated cleaning business and excelling in real estate investments. Their collaboration aimed to transform the property management landscape in the Florida market, blending Reitsma's extensive sales expertise with Nastasi's successful business acumen.

In 1996, Nastasi relocated to Panama City Beach with her spouse, a dedicated 30-year Navy Veteran. Fate brought Ritsema and Nastasi together when they both settled in the same neighborhood during the early 2000s. Through the years, this relationship has developed into a harmonious professional partnership built on mutual respect

and admiration for each other's capabilities.

Their extensive knowledge in the real estate market, specifically focusing on homeownership in 30A and Panama City Beach, has significantly elevated the standard of rental experiences for clients. Nastasi's foray into the realm of long-term rental services in Florida began thirty years ago, marking the inception of a journey filled with growth and innovation. Initially starting with short-term rental properties alongside Rietsema, Nastasi identified obstacles in dealing with conventional property managers, leading to the establishment of Emerald Beach Rentals

Emerald Beach Rentals has rapidly achieved super host status across various platforms, positioning itself in the top 20% of earners on Vrbo. The company distinguishes itself by managing properties in-house and leveraging dedicated cleaning and



maintenance teams to ensure high service quality. Furthermore, all linens undergo meticulous laundering on-site to uphold impeccable standards for guests.

Our operations are supported

by top-tier reservation software and effective communication tools, streamlining the guest experience from online booking through stay. Positive reviews from satisfied guests not only elevate the property's appeal but also reflect our commitment to excellence. Office Manager Andrea Amberger ensures a personalized guest experience.

Rietsema and Nastasi have

established a strong presence in the short-term rental market, leveraging their combined expertise to optimize operations. Additionally, they have strategically expanded into the long-term rental sector, drawing upon their extensive individual experience in the field. Nastasi, in particular, boasts a solid track record of managing long-term investments for over three decades and is keen on further diversifying their portfolio by acquiring additional properties.

When you choose Emerald Beach Rentals, you are not just choosing a management company; you are gaining a reliable partner who will work tirelessly to ensure the success of your investment. Let them take care of the hard work so you can relax and enjoy the rewards of owning a property in Panama City Beach or 30A.

Contact Emerald Beach Rentals by phone (850) 708-4466, email Info@Emerald-Beach.Rentals or visit their website at WWW.Emerald-Beach.Rentals.





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Cultural Arts Alliance Announces New Clay For A Cause Event Benefiting Caring & Sharing and the CAA's Pottery Studio

The Cultural Arts Alliance (CAA) of Walton County is excited to announce Clay for a Cause: Bowls of Love, a brandnew visual arts education and fundraising event. Scheduled for Thursday, March 6, 2025, from 4 to 7 p.m. at the picturesque Bayou Arts Center (BAC), this initiative combines cu-

linary delight and artistic expression to benefit Caring & Sharing of South Walton and the CAA's growing Pottery Studio.

Guests attending Bowls of Love will savor a variety of delicious soups generously provided



by Stinky's Fish Camp and Grayze Provisions, with more to be announced. Each soup will be served in a take-home, one-of-akind ceramic bowl handmade by local artisans, making for a meaningful and memorable dining experience.

Adding to the excitement, the CAA Pottery Studio lead instructor and ceramic artist Jessica Batson will create a collection of bisque-fired bowls for custom painting by renowned local artists, including Kendall Boggs, Bradley Copeland, Wes Hinds, Andy Sac-

zynski, Andi Scurto, and others to be announced. These beautifully adorned bowls will be auctioned during the event to raise additional funds, showcasing the remarkable talent of our community's creatives.

"Proceeds from the Bowls of Love event will enable Caring & Sharing of South Walton to meet the growing needs of our community. Since 2023, the number of clients we serve has doubled, and we now provide over 1,000 local families each month with food, financial assistance, counseling, and case management services," said Caring & Sharing Executive Director Carly Barnes. "We are excited about this new partnership, as it offers an ex-

CLAY continued on page 16



HAPPY HOUR

3 PM - 5 PM DAILY

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SMOOTHIES

ICE COLD REFRESHERS

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LOCALS OFF SEASON HAPPY HOUR - NOV 1 - JAN 1







CLAY

continued from page 15

citing opportunity to bring the community together to make the project successful. We look forward to growing our relationship with the Cultural Arts Alliance, engaging new supporters, and creating hands-on opportunities for people to support their neighbors in need."

"The Cultural Arts Alliance's Pottery Studio has experienced incredible growth since its inception in 2019, thanks to support by Shawn & Richard Tomasello and the collaboration of many ce-

ramic artists," said CAA Director of Programs and Creative Placemaking Courtney Malone. "Starting with just two wheels and a kiln, the studio has expanded into a vibrant hub for 3D arts education, now boasting ten wheels, specialized equipment, monthly classes, specialty workshops, live demonstrations at CAA events, and an Open Studio program that includes offering firing services for the broader community. This growth reflects the CAA's commitment to fostering creativity and meeting the increasing demand for accessible arts educaTickets for Bowls of Love will be on sale soon at CulturalArtsAlliance.com/upcoming-events. Individuals and businesses interested in supporting the Clay for a Cause: Bowls of Love program can contact Gabby Callaway at gabby@culturalartsalliance.com for details.

The Bayou Arts Center is located at 105 Hogtown Bayou Lane in Santa Rosa Beach, FL. For information about the CAA and the BAC Pottery Studio, call (850) 622-5970 or visit CulturalArtsAlliance.com.

Goodbye 2024

By Anna Fisher, Associate Artistic Director, ECTC

I turned around and you were gone—I mean we were just getting to know each other! Wasn't it just yesterday we found out that Taylor Swift was dating a Super Bowl Champion and Christopher Nolan had to endure "BarbieHeimer" on his way to the Oscars?

Here at Emerald Coast Theatre Company (ECTC), we are still humming along to all of our favorite songs from the fall opening musical "Jersey Boys." And it wasn't that long ago we had hundreds of children sing, dance and act their hearts out onstage in our multiple summer camps. A lot of

those same children joined us again in "Shrek the Musical" this past fall. I knew you were coming to a close when we opened our hearts for "All is Calm: The Christmas Truce of 1914." I felt you slipping away and I just wasn't ready to see you go. We've had some good times, 2024. I'll never forget how many people came together to support us this past year when the state cut our arts funding with no warning. Our belief in the miracle that "Anything Can Happen" was renewed when so many people in our community stepped forward and gave with open hearts and hands.

Throughout the year, we saw again and again the incredible

growth that comes from word of mouth and the shared desire for human connection in real time. Real stories performed by real actors onstage in a show that will never happen the same way twice. A unique, living, breathing experience that must be shared to even exist. You showed us once again that it is the people who are the heart of ECTC.

We have said our goodbyes with a bittersweet embrace, 2024. It was a beautiful year with so many miracles grand and small. And the greatest miracle of all is that we now have this gift of a New Year. A fresh start with so many possibilities, opportunities and dreams where "Anything Can Happen." Hello 2025!



Local Author Bookshelf:

Every Day Jesus by Dave Holland

Start your new year with a practice that will transform your life—reading the Gospel of Luke and experiencing the life of Christ daily. Read with a companion book as Every Day Jesus presents the real Jesus—who He is, what He does and what He teaches.

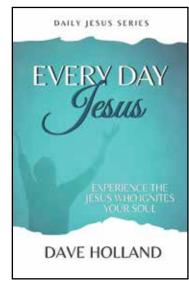
This 40-Day devotional/Bible study invites you to join Luke as he unveils the pathway to knowing the living Christ daily. Empty of theological and denominational dogma, the book simply shows how to follow Jesus.

Follow Luke around as he uncovers more of the life of Jesus each day. Walk with Jesus as your friend, not just a distant deity. The book ushers you into the Lord's inner circle of disciples.

Luke is the only Gentile author of a Bible book. We in the Western World are descendants of Greco-Roman culture. Luke wrote for us as he is from the same mindset. Luke is like us. It is the most culturally relevant gospel for us who live in the western world.

Luke speaks to the discipleship needs of believers by simply showing the life and lessons of Christ. The average reader can finish a daily devotion in less than fifteen minutes.

Every Day Jesus explains Luke Chapters 1-5 paragraph by paragraph—experience by experience. The second book, Extraordinary Jesus, picks up the next phase of Christ's ministry in Luke 5b-9 and makes up book



2 in The Daily Jesus Series.

Absorb the scriptures daily, walk with Jesus through the stories and illustrations provided, and respond by praying according to that day's reading. You will experience Jesus by following Him on the roads of Palestine and responding to the events of His life. This practice is the essence of Christianity and the fuel that will cause you to burn with pure passion. Come walk with Jesus Every Day through the pages of Every Day Jesus by local author, Dave Holland.

Dave Holland pastored churches for 38 years before retiring in Destin. Get a copy of his book at DaveHolland.org or at Amazon.com. Pastor Dave is available to preach and teach at churches and conferences. Contact him at DavidvHolland54@gmail.com.





CAA and South Walton Artificial Reef Association **Reveal Designs Selected For 7th Underwater Museum of Art Installation**

The Cultural Arts Alliance of Walton County (CAA) and South Walton Artificial Reef Association (SWARA) are proud to reveal the five sculpture designs chosen by jury for permanent exhibition in the seventh installation of the Underwater Museum of Art (UMA).

The 2025 installation will include the following sculptures: Seahorse by Jessica Bradsher (Greenville, NC), Concretion by William Braithwaite (United Kingdom), The Neptunian Oakby Nathan Hoffman (Highlandville, MO), Happy Hour by Sarah Wilkinson (United Kingdom), and Hometown by Mandy Yourick (Panama City, FL).

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

UMA sculptures are deployed with SWARA's existing US-ACOA and FDEP permitted artificial reef projects that includes



nine nearshore reefs located within one nautical mile of the shore in approximately 58 feet of water. The 2025 installation will join the 47 sculptures previously deployed on a one-acre permit patch of seabed off Grayton Beach State Park, further expanding the nation's first permanent underwater museum.

Deployment of the 2025 UMA sculptures is slated for Summer

Project and sculpture sponsorships are available. Please contact Gabby Callaway at gabby@culturalartsalliance.com for details.

The Underwater Museum of Art is the first permanent underwater sculpture garden in the U.S. Located in the Gulf of Mexico, off of Walton County, Florida. The museum lies at a depth of 58-feet and at a distance of .93-miles from the shore of Gravton Beach State Park. Each year, a juried selection of sculptural works, drawn from

artists throughout the world, is

installed in the underwater gar-

The sculptures quickly attract a wide variety of marine life and, over time, metamorphize into a living reef. This eco-tourism attraction not only entices art lovers and divers from around the country and around the globe, it provides a much-needed habitat for local marine life and fisheries as well as providing marine scientists, wildlife management professionals, ecologists, and students, with an opportunity to study marine life and measure the impact of artificial reef systems on the Gulf ecosystem.

2025 UMA Sculpture Artists SEAHORSE artist Jessica Bradsher is based in Greenville, NC. As an outdoor sculpture artist, she often creates with the themes of horses and hair. Seahorse will be her 9th full size welded horse and the piece will incorporate a fun twist on its mane and tail as they appear to flow with the ocean waters.

CONCRETION is a concrete and steel sculpture by artist William Braithwaite. Concretion will add an interesting architectural intervention in the Gulf, asking a question about the relationship of art, architecture and the natural world.

Readers may recognize Missouri-based artist Nathan Hoffman from his 2024 UMA

Poseidon's Throne. For the 2025 installation, Hoffman will create THE NEPTUNIAN OAK, a conduit for life and movement although being a representation of a dead and lifeless tree at its first landing on the ocean floor.

HAPPY HOUR by UK based artist Sarah Wilkinson is based on a margarita cocktail glass and provides the visiting divers with time to enjoy an oversized cocktail while diving the underwater museum site.

HOMETOWN by Panama City artist Mandy Yourick uses simple shapes to explore the multiple meanings of home. The inspiration for this sculpture is the site itself. The Gulf waters, specifically off the shore of Grayton Beach, which are home to Yourick. This is where she first learned to swim in open water and where she spent many years making memories with friends on the shore. As the sixth generation of her family to be born and raised in the Florida Panhandle, she has deep connections to the area and is committed to the longevity of its biodiversity. Yourick hopes this playful sculpture becomes a hometown for generations of marine life to come.



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Lee Campbell



Wellness



By Dr. Karen Devore

As the calendar turns and the holiday festivities wind down, many of us feel the pull to reset, refresh and refocus on our health. Detox and weight loss are two of the most common New Year's resolutions, sparking motivation to shed holiday indulgences and kickstart healthier habits. A quick Google search for "weight loss programs" yields an overwhelming number of results, from juice cleanses to fad diets promising dramatic results in just a few weeks.

But here's the truth—quick fixes often lead to quick rebounds. At the Tortoise Clinic, we see this pattern far too often. Our patients come to us frustrated by the rollercoaster of unsustainable programs that offer little

New Year, New You: A Sustainable Approach to Weight Loss

personalization and even less clarity on how to maintain longterm results. It's disheartening to watch weight that took months or years to accumulate return just as quickly after extreme dieting efforts.

Slow and Steady Wins the Race

Just as it didn't take two weeks to gain the weight, it shouldn't take two weeks to lose it. True, lasting weight loss is a marathon, not a sprint. Sustainable health isn't about cutting corners or following one-size-fits-all plans—it's about creating a tailored, thoughtful approach to your body's unique needs.

We take a comprehensive, whole-body approach to weight management with our patients. This means digging deeper than calorie counting and cardio sessions. We look at the full picture—your diet, lifestyle, hormones, metabolic health, behavior patterns, cellular health, and relationship with food.

For some, a personalized

cleanse or detox may serve as a helpful reset, allowing the body to release toxins and reduce inflammation. For others, the path to sustainable weight loss requires a closer look at hormone levels, sleep patterns, nutrient deficiencies, and even genetic predispositions. Weight management is never linear, and the best results come from individualized strategies that consider both short-term goals and long-term health.

The Building Blocks of Personalized Weight Loss

Weight loss is more than cutting carbs or ramping up workouts—it's about addressing the root causes from the inside out. Our approach begins with a comprehensive health review to analyze your health history, lab work, and metabolic markers, uncovering the reasons behind weight gain or plateaus.

In addition, we focus on balancing hormones that may be slowing your metabolism, while using herbs and nutrition to regulate blood sugar, stimulate ketogenesis, and restore essential nutrients for cellular health. Personalized dietary strategies are also implemented to help you develop sustainable habits with whole foods and proper macronutrient balance, while muscle mass preservation ensures you build or maintain strength as fat is lost.

For those needing additional support, we offer GLP-1 therapies, which help control appetite, improve blood sugar levels, and boost weight loss by enhancing metabolic function. By finetuning your metabolism and creating individualized plans, we guide you toward long-term, sustainable results that fit your lifestyle.

Why Personalization Matters

I often remind patients that weight loss is not just about the number on the scale. It's about optimizing overall health—feeling energized, confident, and in balance. When you focus on

whole-body wellness, weight loss becomes a natural byproduct of a healthier lifestyle.

That's why working with a practitioner who understands the full spectrum of health is crucial. We draw on both Eastern and Western practices at the Tortoise Clinic to create personalized weight management programs. Whether we're using acupuncture to support digestion and hormone balance, or addressing metabolic health with herbs and nutritional support, our goal is to empower you with tools for lasting change.

If you're tired of the cycle of quick fixes and frustration, I invite you to consider a different approach. Let this year be the one where slow, steady, and sustainable wins the race, just like in the story of the tortoise and the hare.

Schedule your consultation today and take the first step toward the healthiest version of yourself at TortoiseClinic.com.







By Christian Regalado

Happy 2025, Everyone! January has arrived and the annual enrollment period for Medicare is over. Medicare Advantage and stand-alone Prescription Drug Plans saw more changes than usual starting this year. Major changes were made on the prescription drug side of things, and many Advantage plans completely dropped their modest dental benefits. Hopefully, if you needed to switch a health and/or drug plan to accommodate your needs better, you did.

If you didn't make a desired change during AEP, or you've come to find out that your current coverage doesn't fit your needs, you may not be completely out of luck. There is an opportunity to change your Advantage plan one time during the first few months of the year, but this is not the case with stand-alone prescription drug plans. Check with your broker to see what beneficial switches may be available to you.

We have many new people moving to our area. For those of you who have recently moved here, welcome. If you are already enrolled in Medicare Advantage or a Prescription Drug Plan,

remember you have a special

enrollment period to switch your Medicare Advantage or Prescription Drug plan. It is very important to do this. Otherwise, if you need care here you may experience a number of billing issues and extra costs. Please feel free to reach out for any help in learning about the local plans that best fit your needs.

If you are becoming Medicare eligible this year because you're turning 65 or you're over 65 and leaving an employer plan, you can prepare 3-4 months ahead of your planned effective date. Those already collecting Social Security benefits are already enrolled in Medicare Parts A & B three months prior to their birth month. If you are not taking Social Security and you will be or are 65 or older, you need to apply at www.ssa.gov/medicare. There are penalties for late enrollment into Medicare, so don't put this off. I recommend starting the process early since it takes the Social Security Administration time to process your application.

If you are enrolled in an individual plan through Healthcare. Gov, the open enrollment period ends on January 15th. This is your last chance to enroll in a health insurance plan for 2025 unless you have a special enrollment period triggered by events like a move to a new service area or an involuntary loss of coverage like being dropped from a group plan.

The tax credits for those that fit within the income guidelines have gone up in 2025 to help

Medicare in 2025

compensate for the increases in insurance premiums. Most people qualify for some level of cost-reducing tax credit. Just make sure you don't underestimate your income, or you will pay on the backend. You can go online at: www.healthcare.gov or call a

certified broker to find out how much of a credit the government entitles you.

I wish you the best in 2025! Please call me if I can be of any help. My services are free to you! 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 questions and assist any way I can. Email me at christian@evergreenhealthins.com or call (850) 687-7606.



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Upcoming Events

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 31 - February 8. Hours vary daily. Visit baytownewharf. com for more information.

Emerald Coast Theatre Company: Every Brilliant Thing Jan. 9-17

Emerald Coast Theatre Company presents Every Brilliant Thing January 9- 17: showtimes Thursday - Saturday at 7 p.m., Sundays and Wednesdays at 2 p.m. at ECTC's space in Grand Boulevard Town Center.

In Every Brilliant Thing, a young boy attempts to ease his mother's depression by creating a list of all the best things in the world worth living for. This heart wrenching and at times hilarious one-man play is based on

true and untrue stories and told with the help of the audience. Content Advisory: This production contains discussions of depression and suicide. If you or someone you know is in crisis or thinking about self-harm or suicide, there is help available. Call or text 988 for the 988 Suicide & Crisis Lifeline. Tickets and information can be found at www. emeraldcoasttheatre.org.

CAA Cocktails & Clay at The Bay Jan. 22

Secure your spot for our Cocktails & Clay experience on Wednesday, January 22 from 5-7 p.m. with artist Brittany Godbee at The Bay Restaurant to hand build pinch bowls. This event is open to all levels of learners ages 21 and older. Cost is \$75 which includes supplies, 2 cocktails and light bites. Cocktails & Clay is a program of the Cultural Arts Alliance of Walton County that offers guests the opportunity to be guided by an experienced artist in creating a piece of artwork they will take home at the end of the session. Bring your friends and let's have a great time! Learn more at www.culturalartsalliance. com/event-details/cocktails-clay-at-the-bay.

Bacon, Bourbon, Brews & Cigars at Bud & Alleys Jan. 23

Let the bourbon flow, the bacon sizzle, and the music play. Gather your bourbon-loving friends and make it a night to remember! Celebrate the bourbon lover in your life at Bacon, Bourbon, Brews & Cigars at Bud & Alley's Waterfront Restaurant in Seaside on January 23. Beginning at 5:30 p.m., enjoy everything from smooth sips to savory bites, fine cigars, and live music by Mari Gleason, it's the ultimate post-holiday treat! Featuring 20+ bourbons! With multiple ticket options, including food portion tickets for guests not participating in tasting, email michael@ budandalleys.com.

Emerald Coast Theatre Company: Little Shop of Horrors Jan. 24 - Feb. 9

Emerald Coast Theatre Company presents Little Shop of Horrors January 24 - February 9: showtimes Thursday - Saturday at 7 p.m., Sundays and Wednesdays at 2 p.m. at ECTC's space in Grand Boulevard Town Center. Little Shop of Horrors follows meek plant store attendant Seymour, his co-worker crush Audrey, her sadistic dentist boyfriend and the man-eating plant that threatens them and the world as we know it. This horror comedy rock musical is in the style of early 1960s rock and roll, doo-wop and early Motown, includes several well-known tunes, including the title song, "Skid Row (Downtown)," "Somewhere That's Green," and "Suddenly, Seymour." Tickets and information can be found at www.emeraldcoasttheatre.org.

In the Woods 30A 50K Jan. 25

Rotorhead 30A Running Company presents the 2025 In the Woods 30A 50K. Set to take place on Saturday, January 25 beginning at 6:30 a.m., the race will start and finish at the Point Washington State Forest Eastern Lake Trailhead. The In the Woods 30A 50K offers three race categories from which to choose from: the 50K solo, the 2-person relay and the 3-person relay. The relay teams can be all gals, all guys, or a mix of both. Post Race Social at Beach Camp Brewpub. To get registered or for more info, visit https://ultrasignup.com.

Crescendo! Kick Off Lunch Jan. 30

Kick off Crescendo!: A Cultural & Culinary Extravaganza 2025 in style at Bijoux, located at The Market Shops, on Thursday, January 30 at 11 a.m. Enjoy a delicious lunch prepared by awardwinning chef/co-owner Jack McGuckin, sip elegant wines, indulge in delectable desserts, shop for the must-have accessories of the season from The Jewel, door prizes and raffle items and more. Crescendo! benefits Sinfonia Gulf Coast and its music education and community engagement programs throughout Okaloosa and Walton Counties.



Upcoming Events



Crescendo! is an exciting cultural extravaganza to benefit Sinfonia Gulf Coast and its music education and community engagement initiatives. This energy-infused experience will celebrate the cultural and culinary arts by showcasing world-class vintners, expert spirit purveyors, amazing auction items, and an award-winning musical guest. Taking place Friday, February 28 & Sunday, March 2, 2025. This year's theme is, Paint The Town Red!

Proceeds from Crescendo! benefit Sinfonia Gulf Coast and its music education and community engagement initiatives. For more information or to purchase tickets, go to SinfoniaGulfCoast. org or call (850) 460-8800.

Hard Hats & High Heels Feb. 7

Habitat Walton County invites you to join them at the annual Hard Hats & High Heels, a women's empowerment luncheon bringing together a cross-section of the Emerald Coast's professional, social, and philanthropic leaders. The Hard Hats & High Heels Luncheon takes place on Friday, February 7th at The Hilton Sandestin Beach Golf Resort & Spa from 11 a.m.-2 p.m.

This year's event showcases a keynote speaker, a silent auction, games, prizes, an awards presentation, seated lunch, complimentary cocktail (21+), Wine & Spirits Pull, and more. Take the opportunity to wear your favorite heels! Visit waltoncountyhabitat. org for more information.

Pink Run 5K and Walk Benefiting Fore Her Feb. 8

The annual Pink Run 5K and Walk benefiting Fore Her returns

to The Village of Baytowne Wharf on Saturday, February 8 beginning at 8:30 a.m. This lively and memorable event includes a timed-5k Race, Walk, Survivor Stroll and After Party, complete with DJ, photo booth, a sampling of delectable bites, prizes and more! All participants are encouraged to "pink out" while racing or walking with family and friends for this tremendous cause. Register and find more information at www.foreher.org/pinkrun.

Proceeds from this event will benefit Fore Her, which provides financial assistance to local breast cancer patients. www.foreher.org.

Valentine Tour of Homes Feb. 8-9

Valentine's weekend typically means romantic dinners and flowers for most, but for South Walton residents and visitors alike, it also signals the highly anticipated annual Valentine Tour of Homes. The two-day event offers a self-guided tour through some of South Walton's most unique homes representing diverse architectural styles, beautiful interior design, historic significance and fine art collections. Tickets: culturalartsalliance. com/valentine-tour-of-homes.

To volunteer, visit culturalartsalliance.com/volunteer. Volunteers receive a complimentary event ticket.

Camellia Festival at Eden Gardens State Park Feb. 8

The Friends of Eden Gardens invite the community to the annual Camellia Festival at Eden Gardens State Park on Saturday, February 8th from 10 a.m.-2 p.m. The grounds of Eden Gardens State Park has over 370 camellias throughout. Beginning to bloom in late November, Camellias bring beautiful blooms to the park through the winter months. Visitors are invited to stroll through amazing gardens full of unique Camellias, see displays and demonstrations, historic reenactments, and learn about Camellia propagating and growing. There will also be Camellias for sale as a fundraiser for the park.

Shelter House Palate & Palette Wine Dinner Feb. 8

Shelter House's Annual Palate & Palette Dinner will be held Saturday, February 8, 2025! This pop-up style wine dinner is a unique experience, as Leg-

endary Marine's show room is transformed into a chic, intimate venue with a metropolitan feel. The evening will begin with a cocktail hour and hors d'oeuvres at 6:00 p.m. with the program and dinner beginning at 7 p.m. Attendees will indulge in a fivecourse seated dinner featuring five of the area's most respected chefs. Each chef will create a dish for their course, complete with signature craft cocktails. Guests will have the opportunity to bid on an expansive selection of silent auction items, raise their paddle high to support Shelter House, and the painting created at the event will be auctioned off to the highest bidder in an exciting and competitive live auction.

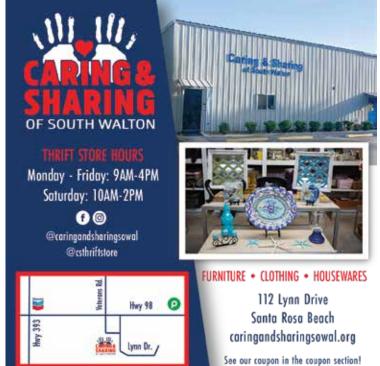
All proceeds benefit Shelter House, the state-certified domestic and sexual violence center serving both Walton and Okaloosa counties. Visit shelter-housenwfl.org.

Biophilia Center Birds & Brews Feb. 8

Call the sitter and fly on over to the Biophilia Center for some local craft beers at their annual Birds & Brews event on Saturday, February 8th from 11 a.m. - 3 p.m. Enjoy local craft beers, yard games, meet some feathered friends, and snag some lunch from Copper Grille and Scoops, Sweets, and Treats. Purchase tickets today! For the sober driver, there's the 16+ Sober Driver ticket with a souvenir cup and refreshing mocktails. ID's will be verified upon arrival at check-in. Learn more about the E.O. Wilson Biophilia Center and become a member: eowilsoncenter.org.







Book Review: **365 Thank Yous** by John Kralik



By Michael McManus, LCSW

"365 Thank Yous" by John Kralik is a heartfelt and inspiring memoir that illustrates the transformative power of gratitude. In this uplifting book, Kra-

lik recounts his personal journey during a particularly challenging time in his life, where he decides to write a thank-you note every day for an entire year.

When I am working with clients in therapy it can be very beneficial and uplifting when they identify aspects of their lives they can be grateful for. Kralik does this beautifully in the form of writing thank-you notes and it has subtle and not-so-subtle transformative effects.

His writing is both engaging and relatable, drawing readers into his experiences as he navigates through his struggles. His decision to embrace gratitude becomes a lifeline, allowing him to shift his focus from despair to appreciation. Each chapter highlights a different note and the stories behind it, showcasing the diverse people and moments that inspire him.

The book emphasizes the profound impact that simple acts of gratitude can have on our lives and relationships. Kralik skillfully illustrates how acknowledging the kindness of others can strengthen connections, foster positivity, and ultimately lead to a more fulfilling life. His reflections serve as a gentle reminder that even in difficult times, there are always reasons to be thankful.

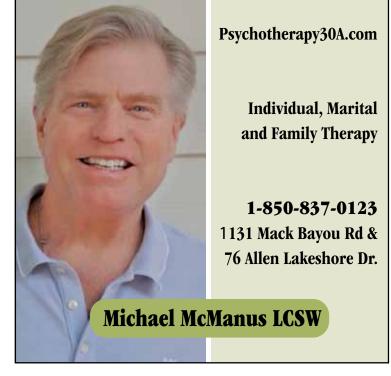
What makes "365 Thank Yous" particularly special is its universal appeal. Kralik's experiences resonate with readers from all walks of life, encouraging them to reflect on their own lives and consider whom they might thank. The book inspires a sense of community and connection, making gratitude feel attainable

and relevant.

Overall, "365 Thank Yous" is a delightful read that encourages readers to embrace gratitude as a way of life. Kralik's journey is a testament to the idea that appreciation can lead to profound changes in mindset and emotional well-being. This book is a must-read for anyone seeking to cultivate a more positive outlook and deepen their relationships with others. It's a beautiful reminder that gratitude, no matter how small, has the power to transform our lives for the better.

This book makes me ponder how life would be if we all wrote a few or a lot more thank-you notes!

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





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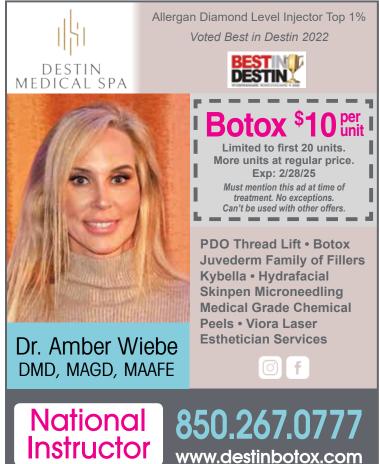
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By Stephenie Craig, JOURNEY BRAVELY

You're back to a new year with resolutions to overhaul areas of life. Maybe you're back to the gym or back to morning practices or back to church, crossing your fingers you can keep it going longer than last

While the idea of positive life change is helpful, resolutions are often missing a key ingredient to make them truly life impacting. Why does the resolution matter? Why are you trying to change? Are you changing because someone judged you, you don't feel enough, you're jealous of someone else? Are you changing because you have something to prove, you want better photos to post, you're seeking approval? Judgement, shame, and approval seeking will only drive change for short periods of time. If you want long-term life change, it's time to ask a different question.

What do you want, really?

When you get to the end of life and reflect back on how you lived, what you made important, how you invested your energy, what do you want to be true about the person you've been and the way you lived your life? What do you want, really?

Eight Steps to Figure Out What You Want, Really

Ask yourself what you want, really. Brainstorm what you want. "I want to double my

What Do You Want, Really?

current income."

Ask yourself, "What will that get you?" What will doubling your income get you? It will give me more freedom for family vacations. What will more family vacations get you? More vacations will give me more time with my family. What will more time with your family get you? More time with family will help me know what's going on with my kids beyond grades and activities. And what will knowing what's going on with your kids more get you? It will get me more authentic, connected relationship with them so they know I really want to know

Follow the "What will that get you?" question to the deeper desires and values. Name your desires and values. What I want really is to have authentic, connected relationship with my kids and for them to know I really want to know them.

really. So, it's not really that I want to double my income (while that would be nice), what I really want is deeper, more connected relationships in my

and choices toward what you really want. Try using reminders in your phone and post it notes for several weeks to remember vour value/desire. How am I scheduling my time this week to prioritize more meaningful connection with my family? How are we considering family connection when we sign up for family activities? How am I putting boundaries around my phone time to prioritize family connection? How am I showing up in conversations with my

family this week? What will I choose to say no to so I can say yes to what I really want?

Determine how you will measure your progress at the end of 2025. How will you know if you have engaged in more authentic, connected relationships with your kids and shown that you really want to know them? I will know based on how much they share about their lives outside of grades/ sport. I will know based on av-



erage face to face time spent talking or having fun together each week. I will know based on how affectionate we are or how much we laugh together.

Celebrate progress or evaluate lack of progress.

If you made progress in living toward what you want, enjoy and continue to lean into change. If you don't see the progress you were hoping for, identify the one thing that prevented progress the most. Distraction with work on my phone during family time was the one thing that prevented progress the most.

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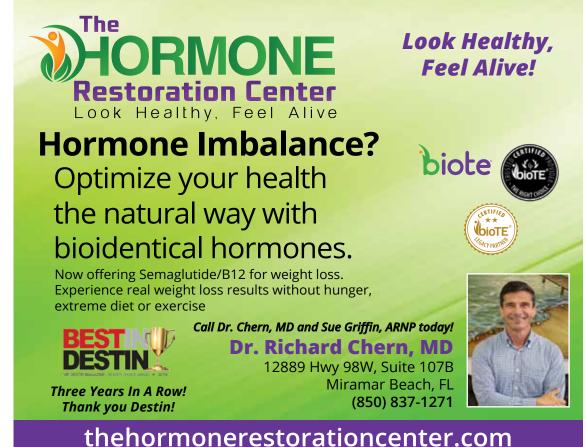
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Going for a Ride in the Wayback Machine

By Kirk McCarley

The notion of traveling through time has long captivated my imagination. From the Jay Ward produced cartoons that introduced us to historian canine, Peabody, and his pupil, Sherman, to the more sophisticated drama of fictional time travelers, Tony Newman and Doug Phillips from the Time Tunnel TV show, the concept provokes fascination at the "what if?"

What if we really could take a vehicle back in time? What time would you go to? Even if it were possible, would you even be accepted in that era given your current knowledge and understanding? Or might you be considered a lunatic, arrested, locked



Peabody's student, Sherman

up and put away, or even worse?

Mr. Peabody

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We are sometimes asked what advice we would have given the

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younger version of ourselves if we were in fact afforded the opportunity to travel back. What would we say?

- Don't be afraid to try new things.
- Rejection is sometimes redirection.
- Take risks.
- Stop caring what other people think.
- Travel and spend your money on experiences not things, you can't take that dress with you when you die.

Regrets, things said that I wish I had not said, things not said that I should have said, reactions and over reactions.

Traveling through the Time Tunnel.



On Friday, November 22,

1963, I was in my first grade classroom. In a little while we'd be dismissed to go home to cartoons that afternoon and whatever activities the weekend would bring. Thanksgiving was next week!

In Fort Worth, Texas shortly after lunchtime, we were advised that our President had just been assassinated. I did not even know what that word meant but I do recall that in short order we were ordered to be picked up by our parents and ushered home. President Kennedy had just given a speech at our very own Fort Worth Hotel Texas that morning, before traveling to Dallas. I remember being sad, but even more disheartened that all my afternoon cartoons had been preempted.

Though only seven years old at the time, I regret having not fully appreciated the full scope of that historical event.

In 1980 I was in my first professional job out of college as a Personnel Director at a manufacturing plant. There was an industrial injury and major one at that—during an annealing (metal texturing process) an employee became literally inflamed. Panicstricken he ran, further exacerbating the blaze. Burned over 90% of his body, he painfully endured 18 more days before finally succumbing.

I visited him in the hospital and watched him writhe in un-

fathomable pain. I regretted having no words of comfort or encouragement, whatsoever.

What we would give to do it all over—or maybe not.

In 1963 I was a kid. How unfair to myself to have thought I was supposed to have the intellectual capacity to process such a milestone event of the 20th century? Instead, how about considering myself fortunate to have witnessed such a dark and tragic history and recalled the parts that I have?

Seventeen years later as I watched my fellow worker suffer and writhe, might that have been an event for which words were woefully inadequate anyway? What's to say that what would have been uttered would be meaningful, or even appropriate?

In reflection would my younger self have even heeded the advice and wisdom of my current version? Maybe, but more likely not. Had I followed those instructions would I be in better standing? Once again, it is possible, but I'll accept where chance and circumstance provided delivery laughing at many more foibles and indiscretions that have brought me to today. Sure, I could have undoubtedly made stronger choices. Yet, there's a peace with how it's all turned out so far.

I'll take it.

WHAT DO YOU

continued from previous page

Determine the one thing you can commit to that will most likely move you toward what you really want. I will create a phone/email

boundary from 5-9 so I can be more present with family in the evenings.

Approaching personal growth from your deeper values drives long-term change much more effectively than trying to live up to an external standard.

Remember that orienting your life habits to your values takes time and commitment and is very worth the work. Connect with us along your journey for counseling and coaching at Journeybravely.com.



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A Pastor's Ponderings: Wayfinding



By REV. PETE HYDE

The old car rolled to a slow stop at a bleak and abandoned intersection in the "middle of nowhere." The dust from the dirt road boiled up around the car as the driver looked down at his quickly scribbled instructions. Had he come four miles or five? Perhaps it was only three because he was paying more attention to the talk show on the radio than keeping track of the miles. Only a couple of things were certain. He was going north out of town and he needed to turn west and travel five miles to get to his destination. But he had lost count of how far he had come. What now? There are no street signs on dirt and gravel section-line roads - only rows of wooden, barbedwire fence posts heading in parallel rows in all four directions, all the way to the horizon.

A white-face steer looked up from his lazy grazing like an old man looking up from his paper as he sits on the park bench watching tourists try to find their way through town. The old steer almost seemed to smile through his cud-chewing as the car sat at the crossroads containing a confused, lost driver. Almost in desperation, the driver uttered a half-hearted prayer, "O Lord, which way am I supposed to go?" not really ex-

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pecting an answer. The old steer just snorted and returned to his grazing.

We have all sat at lost, deserted, empty crossroads having lost count of the miles we have traveled and not sure where to turn. We might have even scribbled a few notes to help us on our way, but even those have become more of a hindrance than a help. We sit lost and alone gazing to the horizon in all directions seeking just one point of familiarity — one thing that would give us a clue of where we are and where we're supposed to go.

We have all uttered that prayer: "O, Lord which way am I supposed to go?" It might have been more of a statement made in anger and frustration. We may not have meant it as prayer at all and uttered it as an angry rhetorical question. We may have not really been expecting an answer in

any form. But, depending on the situation, the question may have been a true pleading with God to give us an answer and guide us in a decision at a critical crossroads in our lives. We may have been at the point of throwing up our hands in desperation and anger at God or anyone who even looked the least bit like they cared and exclaimed at the top of our voice with our fist shaking in the air:

O LORD, WHICH WAY AM I SUPPOSED TO GO? You gave Moses a burning bush. You called Peter to step out of the boat and walk on water. You calmed a storm more than once. You fed the five thousand. You carried Jonah to Nineveh. You gave a clear message to the prophets. You told the disciples what was going to happen in Jerusalem. You say you know the number of hairs on my head. You say you

know when even a sparrow falls from the sky. Lord, I am sitting here at a crossroad not knowing which way to turn. Couldn't you just tell me, show me, guide me? Why did you make this so difficult? You did it for others, why can't you just do it for me?"

The worn, tattered bible on the front seat rustles in the wind. The noise distracts his ponderings and pleadings. He glances down at the open page. "Do you not know? Have you not heard? The Lord is the everlasting God, the Creator of the ends of the earth. He will not grow tired or weary and his understanding no one can fathom. He gives strength to the weary and increases the power of the weak. Even youths grow tired and weary, and young men will tumble and fall; but those who hope in the Lord will renew their strength. They will mount up on

wings like eagles' they will run and not grow weary. They will walk and not faint." (Isaiah 40: 28-31)

He quickly wipes a tear running down his cheek as an old battered pick-up pulls up next to him. "You lost son?"

"Boy am I lost!" was the reply.
"Who you lookin' for?"

"I'm headed to the Haines'."

"One more mile north, then west five. House is on the north side. White pick-up parked in the drive. Jack will be glad to see you!"

The old, white-face steer picks up his head and almost smiles again, turns and ambles his way to a new spot in the pasture.

May you be blessed on your journey.

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



Get local help with your Medicare questions

I'm Stephanie Corso, a licensed sales agent in Northwest Florida Panhandle. When it comes to Medicare, it's important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I'm ready to answer your questions and help you find a plan that fits your needs. **Make the most of my knowledge and experience to:**

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- Receive one-on-one service

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Road to Redemption:

Monica Guajardo – Journey Through Anxiety and Grief

By Victoria Ostrosky

We all know about King David. The shepherd who became King and defeated Goliath with a single stone. He also left behind the most beloved psalms in mankind's history. He was described as a 'man after God's own heart' for a reason. He endured much heartache and loss, enriching us with his deeply honest prayers.

Monica Guajardo and her husband moved to Santa Rosa Beach in July of 2024. Two

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years earlier they were living in San Antonio. Her elderly parents became ill, and she watched as first her mother, then six weeks later her father, entered heaven. She nursed them as their health deteriorated. Monica began feeling overwhelmed with attending two funerals weeks apart, then clearing out her parents' home and their belongings, with all the accompanying memories. She thought she was doing fine and holding up well.

"When I got back to San Antonio, I had an anxiety attack."

She was shocked when the doctor at urgent care recommended a psychiatrist and medication. Being a nurse, she balked at the idea, but at her husband's insistence, she agreed. "I found an incredible psychiatrist and was put on medication for about a year to help my brain come down."

Anxiety attacks and feeling overwhelmed are your body's way of telling you to seek help. "It's ok to see a doctor and counselor. They have ways to help you with tools and techniques to help reorganize your brain."

HOME INSURANCE

Monica learned the importance of prayer and soaking in the Word. Her grief at times

O REDEMA

was debilitating, but she learned that grief is an essential part of the healing process.

The Psalmist David lamented in Psalm 43:5: "Why are you cast down, O my soul, and why are you in turmoil within me? Hope in God; for I shall again praise Him, my salvation and my God."

Journaling, reading the Bible, making lists and memorizing verses, then repeating them to herself, made the difference in Monica's recovery. Meditation and memorizing scripture cleared her brain, and hiding the Word in her heart gave her the tools she needed. "During episodes, I would go to my prayer closet and quote scriptures I had memorized. I didn't feel it at the time during meditation and prayer, but I believed in faith." Those promises in scripture that God would bring peace in times of trouble rang true for Monica. "God came through and brought peace to get through it."

Who else can accurately express the pain of loss and fear, but someone with intimate knowledge? David, in the first two verses of Psalm 77 says, "I cry aloud to God, aloud to God, and He will hear me. In the day of my trouble I seek the Lord; In the night my hand is stretched out without wearying...". But it doesn't end there. Verses 11 and 12 follow closely. "I will remember the deeds of the LORD; yes, I will remember your wonders of

old. I will ponder all your work and meditate on your mighty deeds."

Thankfulness and gratefulness are essential components of healing. Monica expresses it this way: "Healing comes through knowing the Word, learning

about God and His nature and getting the mind of Christ. You end up becoming so much stronger. It's not just what we go through, but it's about helping others know they're not alone."

For anyone experiencing anxiety and grief, Monica encourages you to reach out for help. "Get the support you need. Go to church, read the Word. Get that therapist. Anxiety causes anxiety. You can get a vicious cycle." Her solution is to enter your prayer closet and read the verses you have written in your journal — remind yourself of God's love for you and His faithfulness.

Monica's prescription? "Find the joy. Keep a gratitude list. Thanksgiving is the secret. It will give you a balanced mind."

One of her favorite verses is Philippians 4:6-7: "Be anxious for nothing, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all comprehension, will guard your hearts and your minds in Christ Jesus."

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



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Musings

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continued from page 1

autism are adults?" asked project board member Kendra Brownlee. She said Project members examined facilities for grownups with autism and "what we saw, we didn't like. There was nothing to hope for."

According to the ground upproject.org, only 7% of adults with autism have access to living outside their family home, 48 percent of them report feeling lonely and no living situations are available in our area for individuals with special needs to live independent, fulfilled and happy lives.

Autism spectrum disorder (ASD) is a developmental disability caused by differences in the brain.

People with ASD often have problems with social communication and interaction, and restricted or repetitive behaviors or interests.

Common signs of autism in adults include finding it hard to understand what others are thinking or feeling, getting very anxious about social situations, finding it hard to make friends or preferring to be on one's own, seeming blunt, rude or not interested in others without meaning to, finding it hard express feelings, taking things very literally—for example, not understanding sarcasm or phrases like "break a leg" and having the same routine



every day and getting very anxious if it changes.

"Even when a child accomplishes something he didn't do in the past, it opens up new challenges," Project board member Eric Hambright told Life Media in 2023. If Ground Up Project is successful in creating this facility, he said, "there will be plenty of demand."

The group's concept includes not only a standard facility with plenty of amenities and first-class care, but a community of group homes and apartments, each suited to individual residents' needs and desires. According to the group's presentation to the commissioners, the facility will have a support staff onsite 24/7, along with security measures on multiple levels. Each residence will be centered around an activities center, furthering residents' bonds with the community, sense

of belonging and providing the opportunity to be socially active.

"To my knowledge, between Pensacola and Panama City, there's nothing like we're contemplating," says Lisa Pitell. "We're trying to establish a real community."

"The goal is to establish a facility that will enable adults to live a little more freely," says Project board member Kendra Brownlee.

"We want to ensure people

like us don't have to worry about people not doing what we

planned to do," Hambright says.

The gala event is scheduled for Feb. 22 at 6 p.m. at the Hilton Sandestin Beach Resort. Ground Up hopes to see 150 individuals attending. Tickets for the event, which has been in the planning stages for about six months, Pitell said, are \$150 per person. All proceeds will go toward a residential facility for adults with au-

A disc jockey will be on hand, as will a photo booth, entertainment and a silent auction. Also provided will be heavy hors d'oeuvres.

"We're hoping to sell out," said Pitell. "This is our first year, so we don't have any kind of expectations."

The organizers hope to see outfits that are "the most outrageous or the silliest that we've ever seen," Pitell said. "Of course, it's not required that people dress up, but the goal is to get as many people participating as possible. Dress can be casual or formal. People can come with whatever level of dress they want."

Some VIP judges have already been set: The event's platinum sponsor, Life Media and another event sponsor.

For more information on the Ground Up Project, visit The-GroundUpProject.org.





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Everyone's Talking About Redd's Pub Someplace Else, Entertainment and Food You Can't Miss

Redd's Pub is delighted to announce the opening of its new venue at 3906 Hwy 98 W, Unit 1. This relocation signifies a transformative upgrade from its previous site, offering patrons an

enhanced experience that blends culinary delights, artistic ambiance, and live performances.

The reimagined space, formerly the Yoga Haus, now features a bespoke epoxy art bar crafted by local artist @Barbie30A, serving as a vibrant focal point that embodies the creative spirit of the community. Complementing the artistic setting is an all-new fun fun-



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packed menu, with items such as the Po'tini panini pressed baked potato topped with beef brisket or diced chicken.

With the new state-of-the-art kitchen, Redd's dedication to scratch-made food is reflected in the menu, providing exceptional service and fresh pub-style food.

We all know the heart of Redd's Pub 30A is its owner, Helen "Redd", affectionately known as the "Singing Bartender." With a repertoire spanning over 400 songs, Redd captivates audiences by performing live while slinging drinks, creating an engaging and entertaining atmosphere that has become a hallmark of the establishment. Her unique blend of talent and hospitality has earned her a loyal following and acclaim within the Santa Rosa Beach community.

"This has been quite a journey, made possible by loyal patrons from the previous location," said Redd. "We've

invested our hearts into every facet of this establishment, from the custom-designed bar, the kitchen, to our diverse menu. Adding the 3 p.m. happy hour, Tuesdays-Saturdays will welcome both familiar faces and newcomers to experience what we've created. I guarantee new memories will be made in the coming years."

Redd's Pub 30A continues its tradition of offering live music, with Redd performing her Singing Bartender show on Tuesdays, Thursdays, and Saturdays, and live bands featured on Fridays. The pub's inviting atmosphere and commitment to quality make it a must-visit destination for both locals and visitors, easily found near Checlo and the US Post office, Emerald Coast Plaza..

For more information, follow Redd's Pub Someplace Else on social media @reddsbar or visit www.reddspub.com

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Check out the new beach towels at **Pecan Jacks** in Santa Rosa Beach. All Theo-inspired products benefit the educational mission of the **Friends South Walton Sea Turtles** nonprofit organization.



Chef Jim Richard:

Blending Culinary Expertise with Cultural Harmony

Honoring the HWY. 331 Person of the Year for Transforming Walton County's Cultural and Culinary Landscape

Where white sand beaches meet tranquil dune lakes, Chef Jim Richard has become a cornerstone of creativity and community in Walton County, Florida. As the inaugural HWY 331 Person of the Year, Chef Jim has redefined what it means to be a leader by blending culinary artistry with a passion for fostering cultural connections.

The visionary behind Stinky's Fish Camp, Stinky's Bait Shack, and Red Fish Taco, Jim Richard has done more than elevate the dining scene. He has built a thriving ecosystem where chefs, fishermen, and musicians converge to celebrate the vibrant tapestry of Walton County life.

Fostering Connections Beyond the Kitchen

A Louisiana native with deep roots in soulful cuisine, Jim brought his culinary mastery to Walton County and seamlessly integrated it with the area's natural beauty and artistic spirit. His leadership extends far beyond his restaurants, as he has spent years cultivating relationships with fishermen, chefs, and musicians—not as collaborators, but as family.

For more than a decade, Stinky's has hosted its renowned spring and fall fishing tournaments, which draw anglers of all skill levels for camaraderie and

• Many styles and colors, from statement pieces to succulent pots

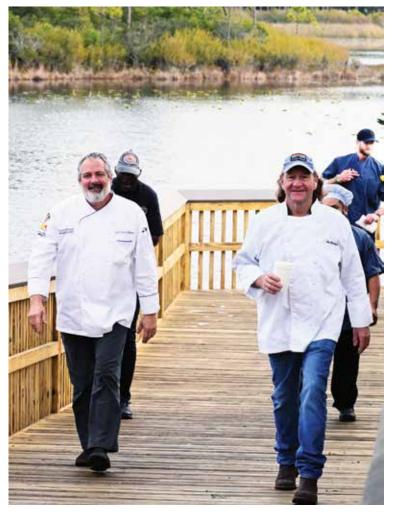
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connection. These tournaments also serve a higher purpose, raising funds for the South Walton Artificial Reef Association (SWARA), an organization Jim helped found. SWARA's mission is to build and maintain artificial reefs along Walton County's coastline, fostering marine habitats and enhancing recreational opportunities.

Celebrating Music and Culture: The Swamp-Writer Music Festival

Among Jim's many contributions to the community, the annual SwampWriter Music Festival at Stinky's Bait Shack stands out as a beacon of cultural celebration. Held every January over Martin Luther King Jr. Weekend, this fiveday festival is a free, saltwater-soaked celebration of local and regional musical talent.

Now entering its 15th year, the SwampWriter Music Festival captures the spirit of "Old School 30A," offering an accessible and authentic experience for music lovers. More than a dozen musicians perform on the iconic stage at Stinky's Bait Shack, a venue that blends the charm of a dive bar with the soul of a music hall.



In addition to hosting SwampWriters, Jim Richard

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and his team at Red Fish Taco play an integral role in the prestigious 30A Songwriters Festival. Each year, Red Fish Taco transforms into an intimate listening room where artists and audiences connect through the stories behind the songs. This collaboration underscores Jim's dedication to supporting the Cultural Arts Alliance's mission of fostering artistic expression along Florida's Emerald Coast.

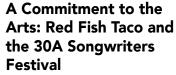
A Legacy of Connection

"Jim Richard's work exemplifies the spirit of Walton County—creativity, connection, and a deep appreciation for shared experiences," said Kerri Parker, Founder of HWY331. com. "Through his leadership, he's not only strengthened our community but also left a lasting impact on its cultural identity."

As the SwampWriter Music Festival prepares to return January 16–20, 2025, Jim's legacy continues to grow. With events that celebrate music, fishing, and community, his work reminds us all of the power of connection and creativity.

Connect with Chef Jim Richard on the HWY 331 Podcast

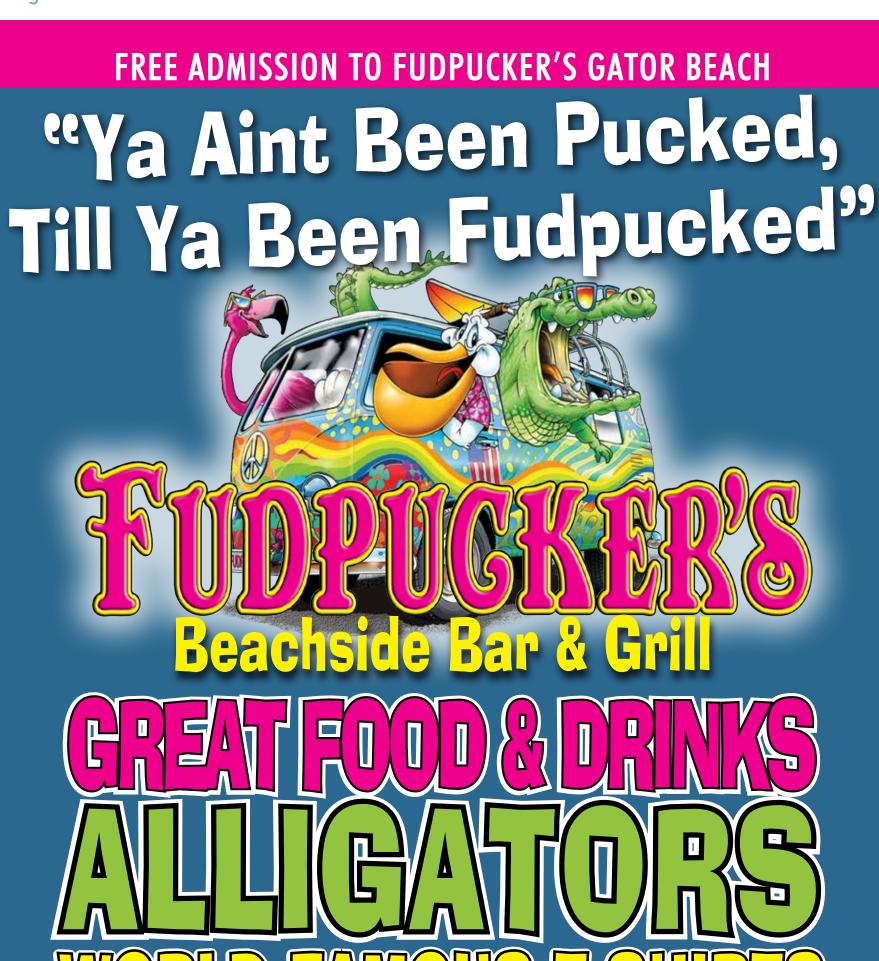
Chef Jim Richard shares more about the SwampWriter Music Festival and his ongoing contributions to Walton County on the next episode of the HWY 331 Podcast. Subscribe on your favorite streaming platform to be notified when the episode drops.







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South Walton Live Music Scene

Stinky's Fish Camp Swamp Writer Music Festival Jan. 15-19

The 15th annual Swamp Writers Festival will take place January 15th-19th, 2025 from 10 a.m. to 11 p.m. Featuring local and regional favorites, the music festival extends over five days with performances by more than a dozen musicians taking the stage at the famed Bait Shack on 30A. No tickets and no cover. Full lineup to be announced. Visit stinkysfishcamp.

Sinfonia Bette, Babs, & Beyond Jan. 17

Sinfonia Gulf Coast presents Bette, Babs, & Beyond at the Destin-Fort Walton Beach Convention Center on Friday, January 17 at 7:30 p.m. Bette Midler, Barbra Streisand, Dolly Parton, Tina Turner, Carole King, Aretha Franklin, Cher, and Adele are among the legendary female icons honored in this thrilling concert event that salutes the women and the songs that have defined popular music for over six decades. Join Sinfonia Gulf Coast, featuring vocalists Alex Getlin, Carole J. Bufford, and Jessica Hendy, in a tribute to these iconic musicians with beloved tunes we all know and love. From radio to movies, from Broadway to television these ladies have done it all and changed the world along the way. A trio of New York's best voices will celebrate the stories



these legends shared and the music they made including: The Wind Beneath My Wings, Don't Rain on My Parade, I Will Always Love You, Natural Woman, If I Could Turn Back Time, and more. To view seating options and purchase tickets, visit sinfoniagulfcoast.org.

Camp Helen Americana Music at the Lodge Jan. 25-March 1

Americana Concerts in the Lodge at Camp Helen State Park are back! Doors open at 6PM with the concert set to begin at 6:30 p.m. on Saturday, January 25th, 2025. Snacks and beverages will be provided by the Friends of Camp Helen. Tickets are available for purchase for a suggested donation of \$15 on the Friends of Camp Helen website, friendsofcamphelen.org.

Jan. 25: Nikki Talley & Jason Sharp

Funday AJ's is the place to be to celebrate all things Sunday Funday

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

AJ's Gravton Brunch,

Live Music & Sunday

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Shunk Gulley is a premier location on 30A for live music, bringing in artists from around the Gulf coast and beyond. Whether you just want to relax

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

The Bay

Come out to The Bay with family and friends every Wednesday night starting at 5 p.m. for dinner, cold drinks and a bonfire with various musicians on the beach of the Choctawhatchee Bay. It's a midweek tradition in South Walton. Sunday Pickin' @ The Bay features The Sand Ole' Opry with Mike Whitty & Friends on stage from 4-8 p.m. Mike brings in new musicians to play every week.

Wednesday nights: Jan. 15: Tanner Gray and

Friends Jan. 22: Sugarcane Jane

Jan. 29: The Sunshine Wranglers

Old Florida Fish House Weekdays

Feb. 8: Ben Gage

McKinney

Feb. 22: Mike & Maggy

March 1: Pail Kamm &

Eleanore MacDonald

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

FOOW Live Music Fridays and Sunday Brunch

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









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Panama City Symphony Continues its 2024-25 Season

The Panama City Symphony bursts into 2025 with four final performances for the 2024-25 Season. Conductor Sergey Bog-

za's passion for entertaining, engaging and inspiring his audiences is evident in the exuberant and varied themes he has created for these four shows. All concerts take place at The Barbara W. Nelson Fine Arts Center at Bay High School, 1200 Harrison Avenue, Panama City, FL 32401; tickets may be purchased at PanamaCitySymphony.org.

Join the Symphony on February 8 for a Tribute to Tchaikovsky featuring Victor Shlyakhtenko, College Division Grand Prize Winner of Panama City Symphony's Emerging Artist Competition, and the full force of the orchestra. Memorable melodies are contrasted with powerful themes of fate and struggle in Tchaikovsky's Symphony No. 5. After making his concerto debut in 2014, Victor collabo-

rated with orchestras in concerti by Beethoven, Chopin, Grieg, Liszt, Mendelssohn, Mozart, Tchaikovsky, and Clara



Victor Shlyakhtenko, College Division Grand Prize Winner of Panama City Symphony's Emerging Artist Competition and winner of numerous prestigious awards, will perform with Panama City Symphony at Tribute to Tchaikovsky on February 8.



Ilya Yakushev, piano virtuoso, from St. Petersburg, Russia, will perform with Panama City Symphony in Rachmaninoff and the Golden Age of Cinema on January 11 and 12.



DiDi Stone: On April 12, enjoy Music of the Cosmos, a celestial adventure featuring fascinating projections and our Emerging Artists Competition Grand Prize Winner (High School Division) Didi Stone.

Schumann. Victor was a recipient of the U.S. National Chopin Foundation Scholarship from 2016-2019 and a Young Scholar of the Lang International Music Foundation from 2018-2020. The Saturday evening

show begins at 7 p.m.

On March 15, come celebrate the 80th anniversary of My Favorite Things: Music of Rodgers and Hammerstein – a musical collaboration of Richard Rodgers and Oscar Ham-

merstein. Take a symphonic journey from Oklahoma! to the South Pacific and experience the melodies of some of America's most beloved Broadway music. This will be an evening of entertainment that will strike a chord with the young – as well as the young at heart! The Saturday evening show begins at 7 p.m.

To conclude the 2024-25 Season, on April 12 enjoy Music of the Cosmos, a celestial adventure featuring fascinating projections and our Emerging Artists Competition Grand Prize Winner (High School Division) Didi Stone. The stage is set for an unforgettable stellar evening among the galaxies, stars, nebulas, and planets. Croft (Didi) Stone is a freshman at the Schwob School of Music; his passion for orchestra led him to the GMEA All-State Orchestra, Emory Junior Chamber Orchestra, Emory Youth Symphony Orchestra, and the Atlanta Symphony Youth Orchestra. The Saturday evening show begins at 7 p.m.









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An Interview with Lyle Lovett

By WILL ESTELL

If you know much about music, then you likely know at least something about the talented Texan turned singer, songwriter, actor and producer, Lyle Lovett.

As if 14 albums, 25 singles to date, four Grammy Awards (including wins for Best Male Country Vocal Performance, and Best Country Album) were not enough to prove his creative genius, Lovett has also managed to snag over 40 acting credits in film and television, in addition to more than 30 vocal and scoring

In addition to all of his entertainment accolades, however, the multi-talented Lovett, who celebrated his 67th birthday in November while performing at the recent Moon Crush Cowboy Moon event, can also add to that impressive resume: Dad to seven-year-old twins.

In advance of his Moon Crush performances, I sat down to talk with Lyle about everything from fatherhood, music, acting and his time playing along our beautiful beach communities:

Man, You're quite the work horse. You're playing two of three nights at Moon Crush in Miramar Beach, and then you head out for a UK tour where you are literally playing five nights in a row, from Glasgow to Dublin to Belfast then two dates in London. That has to be incredibly exhausting to play so many days in a row. Most artists I talk with How do you handle that with such a small amount of vocal rest?

You know, I don't really worry about doing shows multiple nights. My voice is not such an instrument that I have to take that kind of care of it. I mean, I sort of sound the way I sound no matter what [laughing].

Have you always done numerous back-to-back dates like that, across most of your touring career?

We have to, you know, just because of the size of our group. I mean, with the full band we had 32 people on the road this summer, so we really do have to work in five or six nights a week. And you know, I would rather be productive when I'm away from home than have a night off somewhere and do nothing. So that then when I am home, I get to really be home and spend time with my family.

There are plenty of artists that don't choose to do it that way, but one thing that I've found over the years, to quote one of my mom's training axioms, when she was a training specialist at Exxon, "There are many, many correct ways to do something." I'm guessing having twins in first grade also makes being home as often as possible very important, right?

Absolutely it does. And I'm home far more than I'm gone. In fact, I've kind of kept track,



PHOTO BY WILL ESTELL, ESTELL HUSSEY MEDIA, LLC

great, great grandpa was the first

Klein there. So, that's our place.

We've got a real family connec-

tion to the area. And that's just

and since they were born in 2017, I've only missed 12 days [at once] away from home, and that was just for logistical reasons. Many times, I even fly back home when I have one day off between shows. It's hard for me to go for more than a week without seeing them. So, most of the time, I'm able to get on an early flight out and be home even if it's just for the day, you know. But when I'm home, I'm really home and I get to take them to school in the morning.

You've stayed close to your roots having grown up just outside of Houston, and still calling that general area home. What made you stay there?

Yeah, I grew up in Klein [a rural Texas town near Houston]. My mom was a Klein and my

one reason it's important to me. Ours is one of the last rural properties in the area and we're surrounded by subdivisions at this point.

In many ways that place has been my life's work. To hang on to my grandpa's farm place, you know. Buying it back over the years after being sold out of the family back in the early 80's. And, you know, reassembling it.

I think it's safe to say that your music is most typically associated with the country genre. But, the truth is, your compositions are really amalgamations of everything from blues and jazz to folk and gospel. What does Lyle Lovett consider his music to be, and where did that influence come from?

LOVETT

continued on page 36





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Musical Resolutions vs. New Year's Resolutions: A Fun Comparison

Every year, millions of people make New Year's resolutions. They promise themselves they'll exercise more, eat healthier, or pick up a new hobby. But what about "musical resolutions"? These are goals musicians, singers, or even casual music lovers set to improve their musical skills or deepen their love for music.

Comparing these two types of resolutions reveals some interesting similarities and differencesand can inspire us to approach both with a fresh perspective.

The Similarities

ROOFING

At their core, both musical resolutions and New Year's resolutions are about growth and self-improvement. They push us

to challenge ourselves, try something new, and stay committed to a goal. Whether it's practicing scales on a piano or running a mile every day, both require dedi-

cation and consistency to see results.

For example, someone might set a musical resolution to learn five new songs on the guitar by June. Similarly, a New Year's resolution might involve reading five books in the same timeframe. In both cases, breaking the larger goal into smaller, manageable steps is key to success.

Another commonality is how fulfilling they can be. Accomplishing a goal—whether it's finally nailing a tricky piece of music or sticking to a healthier diet—brings a sense of pride and joy.



One major difference is motivation. New Year's resolutions often stem from a desire to change something about our lives or habits, such as improving fitness or saving money. They're often inspired by a need to "fix" something we're unhappy with.

Musical resolutions, on the other hand, are usually driven by passion and creativity. Instead of fixing a problem, they're about exploring new skills or deepening a love for music. For instance, someone might aim to master jazz improvisation or learn a traditional folk song from another culture. These goals tend to feel more exciting because they tap into personal interests.

Another difference lies in the way progress is measured. New Year's resolutions often have clear outcomes: Did you lose the weight? Did you save the money? But musical resolutions focus more on the journey than the destination. Improving at an instrument or composing a song isn't just about achieving a specific end result—it's about the joy of practicing, experimenting, and discovering along the way.

Overcoming Challenges

Both types of resolutions come with challenges. It's easy to lose motivation, especially when progress feels slow. For musical resolutions, the key is to keep things fun. Choose songs you love, try new styles, or jam with friends to stay inspired.

For New Year's resolutions, staying motivated often involves setting realistic goals and celebrating small wins. If you aim to eat healthier, for example, start

> with one healthy meal a day instead of overhauling your entire diet at once.

> Musical resolutions and New Year's resolutions share the common thread of selfimprovement, but they approach it in different ways. While New Year's resolutions often focus on fixing habits, musical resolutions are about fueling creativity and pas-

sion. Both, however, remind us of the power of setting goals and challenging ourselves.

So this year, why not add a musical resolution to your list? Whether it's learning a new instrument, creating a playlist of your favorite songs, or attending live performances, it's a resolution that's sure to bring harmony to your year!

Studio 237 Music Lessons is ready to help you get started on your musical resolution journey whether on guitar (acoustic, classical, bass), ukulele, voice, piano, keyboards, song writing, or drums. We teach people of all ages 6 and up. Give us a call at 850.231.3199, email Studio-237Music.com, visit our website www.Studio237Music.com.



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In a Homeowner's Association? Property Insurance Options



By Julie A. Martin

When you live in a community governed by a Homeowners Association (HOA), you might feel like your options for homeowner's insurance are limited. However, working with an independent insurance agent can help you find the right coverage that meets both your needs and the requirements of your HOA.

For instance, some townhomes are covered by a COA, Condo Association, and the Association assumes responsibility for the exterior walls and the roof of the buildings, so that the unit owners only require coverage for the inside of the dwellings, from the drywall in, as well as their personal property, liability, mold coverage, etc. Homeowners Associations generally require their unitowners to purchase insurance coverage that includes coverage for the exterior walls and the roof, in addition to coverage for liability and even flood insurance on that townhome.

An independent insurance agent is not tied to any specific insurance company. So, they can provide you with a range of options and help you choose the one that best suits your situation. They have the knowledge and experience to navigate the complex world of insurance policies and can help you understand the various types of coverage available. This is especially important when dealing with an HOA, which may have specific requirements for the insurance coverage you need.

An independent insurance agent can help you find the right policy that meets these requirements, while also ensuring that you have the appropriate level of coverage for your individual needs.

Furthermore, an independent insurance agent can help you identify potential gaps in your coverage that you may not have considered. For instance, if you have valuable jewelry or



art, you may need additional coverage beyond the standard policy. An independent insurance agent can help you identify these gaps and recommend coverage options that meet your needs.

In the case of Jewelry or fine arts and other related types of valuable personal property, the property itself is more likely to be lost through theft or mysterious disappearance than any other type of peril. There are 12 categories of personal property that require appraisals for full coverage in the event of theft, breakage, or mysterious disappearance.

Carriers require a current appraisal, usually within the last 36 months, along with a picture of the item or set, and a full description. Additionally, they may require the type of loca-

tion of the item such as in your home or in a bank vault, and rate at least partially based on the location given.

Working with an independent insurance agent also provides the added benefit of having a personal relation-

ship with your agent. You can build a relationship of trust and confidence with your agent, who can provide ongoing support and guidance throughout the life of your policy. They can help you navigate the claims process and make sure that you receive the coverage you need when you need it most.

Finally, working with an independent insurance agent can save you time and money. They can help you compare policies from different insurance companies and find the best coverage at the most competitive price. They can also help you identify discounts and other cost-saving opportunities that you may not be aware of.

In conclusion, when you live in an HOA-governed community, it is important to work with an independent insurance agent to find the right homeowner's insurance policy that meets both your needs and the requirements of your HOA.

An independent insurance agent can provide you with a range of options, help you identify potential gaps in your coverage, build a personal relationship with you, and save you time and money. Don't leave the protection of your home and personal belongings to chance — work with an independent insurance agent to ensure that you have the right coverage for your needs.

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LOVETT

continued from page 33

I grew up in Houston, which was, as you know, one of the big media markets in the country. And I listened to pop music. I listened to country music. I listened to my parents' record collection, which had Glenn Miller records, Ray Price records, Ray Charles records and Nat King Cole records. So, to me, that was all just great music. My writing just reflects my taste, really.

What about the gospel element to some of your songs. What brought that into the writing room?

I grew up in church, but I grew up in the Lutheran church. So, singing that kind of gospel music didn't really happen. But,

I always liked that kind of gospel music. My dad was raised Baptist, and when we'd go visit his home church, I could hear the difference. They'd have a gospel quartet for music. I love church music and I've always been intrigued by different styles of mu-

I've asked artists from the late great Jimmy Buffett to Kenny Chesney to Darius Rucker What the biggest changes have been over their musical career, that actually made a specific impact on how they do things. You've come up in some of that same time frame. What industry changes have impacted you the most?

Well, the changes I've seen

are more from just observing and listening, but I don't feel like they do impact me, as much as they have some. But, you know, there's certainly more pop influence in country than ever before. I mean, the style of countrywhat's considered country-has changed dramatically even since the 80's when my first record came out.

I've kind of always been into doing my own thing. I started out playing solo, or with one other person, doing my own songs. I mean, I've always played singer songwriter rooms and folk clubs. So, my approach to performing has always been more from that point of view. I really never was thinking about how I can write a hit like one that's on the radio right now, or what sort of styles I need to write. I was able to make up songs that appeal to me for personal reasons, rather than, you know, sort of trying to guess what the market might want at any given time.

What keeps you going? What is the driving force behind Lyle Lovett all these years later?

I just love being able to do what I get to do. It was very important to my parents that I went to college and got a degree, so I did. My parents both worked really hard and made decisions based on what they had to do. And, by doing that, they were able to afford me the ability to instead do something I wanted to do. I never ever want to take that for granted, and, I believe I owe it to them and me to be the best I can at this. No matter how long I do it.

What would you be doing if you weren't writing and performing music or act-

I have no idea, Will. [laugh-

Then I guess it's a damn good thing that you're so

good at what you do. [both laughing]

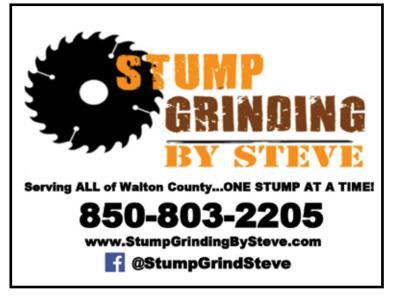
I saw you perform at 30A Songwriter's Festival and you've mentioned to me that was your first time along our Northwest Florida beach communities. What do you think of our area? Have you been able to hit the beaches and spend any time out taking in scenery that has drawn so many of your fellow artists, and Texans, to spend their vacations along our shores?

When I was there for the 30A Songwriter's Festival [2023], that was really the first time that I'd spent any time there, besides just driving through.

April, my wife, used to go to Destin every summer with her parents and she's really fond of the area. I mean it's beautiful, as you know. I'm excited that we get to be there for a few days this weekend. I grew up going to Galveston and Surfside Texas beaches] where the beaches are quite different. Where the sand is kind of brown. So, it's a whole different deal. And I know it is quite the destination for lots of folks.

Any parting thoughts or perils of Texan wisdom you'd like to leave for our readers?

Get out and see the shows! Our shows with The Large Band [the actual name of Lovett's full band] are just incredible. I absolutely love what the people in my band bring to my songs and how they make my songs better and more musical. You know, I get to play music with some of my heroes. Legends in the business. I mean, we have Russ Kunkel playing drums. Leland Skylar playing bass and Jim Cox playing piano. James Herr along with Jeff White on guitar. That's quite the lineup, right? You know, to step on stage with them when those guys are trying their best to help me, that's a great feeling.





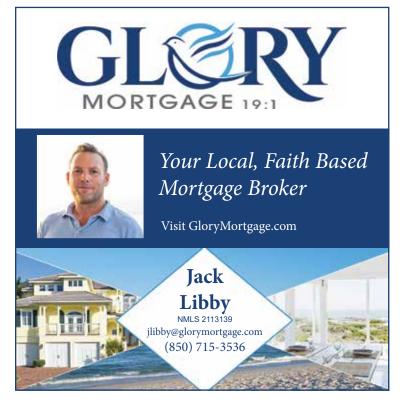




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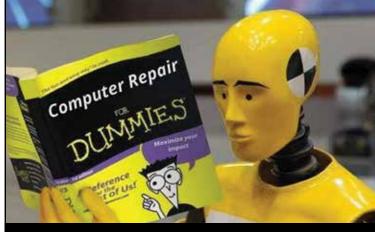
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