



JAN./FEB. 2025
VOL. 8. NO. 7

SOWAL Life

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

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, 2025.

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 sup-

port, it's a testament to how this community has embraced the event over time

POLAR BEAR
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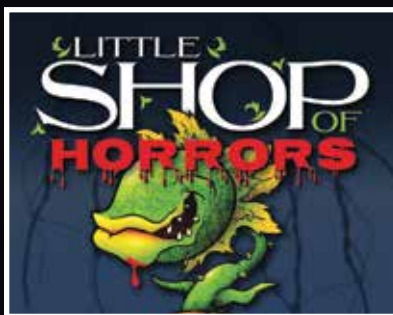
Special Event to Help Finance Facility for Adults with Autism

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 Pittell. "We're throwing a ball and we'll judge the wackiest, craziest outfit to

GROUND UP
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**Little Shop
Of Horrors**
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Feb. 9



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 Community

GROUND UP

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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 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 thegroundup-project.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



ity 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 chal-



lenges,” 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 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 autism.

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 TheGroundUpProject.org.

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Published Monthly
Mailed FREE to the
communities of Sandestin,
Miramar Beach (32550),
Emerald Bay (32541)

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Santa Rosa Beach, FL 32459

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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.

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 award-winning 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

Continued on next page



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 Community

Upcoming Events



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.

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 re-enactments, 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 Legendary 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 five-course 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 shelterhousenwfl.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.

and community engagement programs throughout Okaloosa and Walton Counties.

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

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POLAR BEAR

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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 County 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.

Fore Her Annual "Pink Run" 5K and Walk Set for February 8 at the Village of Baytowne Wharf 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://PinkRun-BenefitingForeHer.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," says 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.ForeHer.org.

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 Community

Alaqua Animal Refuge Calls for Emergency Support

Alaqua Animal Refuge, a nationally recognized nonprofit organization dedicated to saving animals in need, stepped in recently to rescue 21 severely neglected horses in partnership with the Washington County Sheriff's Office and Washington County Animal Control. These horses, now safe at Alaqua's sanctuary, were victims of heartbreaking neglect and cruelty, leaving them frail and vulnerable.

The rescue operation took place amidst freezing temperatures, raising concerns about what might have happened if these horses had been left in the cold. Their emaciated bodies, weakened by starvation and mistreatment, would not have

survived the harsh conditions.

"No animal should ever endure what these horses have been through," said Laurie Hood, Founder and CEO of Alaqua Animal Refuge. "Thanks to the swift action of law enforcement and animal control, they are now safe. However, their journey to recovery will be long and costly."

These horses require immediate and intensive medical care, specialized nutrition, and constant attention. Already operating at full capacity, Alaqua had to activate its emergency sheltering to accommodate them. The financial strain of their rescue and care is immense, and the organization is reaching out for public support.



Alaqua Animal Refuge, located on 100 donated acres in Freeport, has become a beacon of hope for animals throughout the country, offering rehabili-

tation, refuge, and second chances. The rescue of these horses underscores Alaqua's commitment to its mission, but also highlights the urgent need for community support during crises like this.

How You Can Help:

Alaqua is calling on compassionate individuals to donate to the care of these horses. Contributions will fund critical needs such as medical treatments, specialized feed and the daily care required to give these animals a chance at recovery. Donations can be made online at: <https://secure.qgiv.com/for/wchorses>.

"Every dollar makes a difference," Hood said. "Together, we can show these horses the love and care they've never known and help them regain their strength."

All in all, thanks to supporters like you, in 2024 Alaqua accomplished so much:

- 1,726 rescued and 1,204 rehomed animals.
- Provided emergency shelter for animals displaced by Hurricane Milton.
- Helped prosecute abusers and gave dozens of neglected animals a new lease on life.

The need for Alaqua's work continues to grow, and your support is vital to helping them expand and improve. Visit Alaqua.org to learn more.

Dog-Harmony Opens Registration for Fifth Annual "Hops for Hounds"

Dog-Harmony has opened registration for one of its signature events, the 5th Annual "Hops for Hounds" dog walk and after party, **February 23rd, 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 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 a digital photo of participants with their pets. Each human walker will also receive a complimentary craft beer from Props Brewery – Must be age 21 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 six-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 hello@dog-harmony.org.

All proceeds from Hops for Hounds sponsorships and ticket sales will benefit Dog-Harmony and its efforts to support the pups and programs in our communities.

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Community

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.

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 ThePWMC.org or follow on Facebook and Instagram @thepwmc. Seagrove Garden Club Supports Local Charities

Free Federal Income Tax Preparation Available

Free Federal income tax preparation is being offered in South Walton County for low to middle-income families and individuals, with special attention to senior citizens. Tax Prepa-

ration service will be available from Feb. 3 to April 15, 2025 at A Simple Faith Church in Santa Rosa Beach. The church is at 360 WRM Circle Blvd. in the Blue Mountain Beach Industrial

Park, north of Hwy. 98. Taxpayers must make appointments on-line at tinyurl.com/yryzb5mt or by calling (850) 275-9104. The site will be open Tues-

days and Thursdays from 11 a.m. to 5 p.m., with last appointments at 4 p.m. Tax-Aide is also available in DeFuniak Springs. Call (850) 892-8746 for an appointment.

AARP Tax-Aide is a nationwide service, with information available at other nearby locations at <https://www.aarp.org/>

Continued on next page



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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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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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FREE TAX PREP

continued from previous page

money/taxes/aarp_taxaide/locations.html.

This service is sponsored by the AARP Foundation and the IRS. There are no age restrictions and AARP membership is not required.

Taxpayers need to bring their 2023 tax return, Social Security cards for taxpayer(s) and all dependents, picture IDs, and all tax documents received. Bring

checking or savings account information if direct deposit of refunds or direct debit of amounts due is desired. If applicable, bring Identity Protection PIN (IP PIN) for each individual. Taxpayers who wish to itemize deductions must bring appropriate information. Note that complicated tax returns involving rental properties, inventories, depreciation, etc. cannot be prepared.

 Community

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 SCHOOL™ Half Marathon + 5K Race Weekend held February 13-16, 2025 in beautiful Seaside, FL benefiting the Seaside School Foundation™

The Seaside School™ 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 Foundation™, which supports the Seaside School™ – 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 School™ and Seacoast Collegiate High School.

"The Seaside School™ 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 Foundation™. "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 School™, 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 US-ATF 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 after-race 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 Direc-

tor of the Seaside School™. "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 School™ 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 Outside-Online.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 School™.

Registration for the Seaside School™ Half Marathon + 5K includes an exclusive gift from the Swag + Merch Sponsor, The Seaside Style™, 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. RunSeasideFL.com.



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 - ROB WEIL -
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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

ers 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 West-



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 included, 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 found-

winds 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 Wal-

ton 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 char-

itable 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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Trends & Treasures!



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New Year! New YOU! Pure & Couture Salon

“It has been our pleasure to have had you all as our valued clients, friends and partners this past year,” says Adrienne Brackett, Pure & Couture owner. “We all at Pure & Couture hope that this brand, new year—2025—holds great success for your hair and skin.” Treat yourself to a colorful, trendy transformation and begin the year with “pure” confidence. Invest in good hair care products to change your hair game. Whether you're looking to grow it longer or have healthier hair, Pure & Couture has products to help such as the Renewal Remedies Treatment by Oribe. Pure and Couture's team of stylists and make-up artists listen to what YOU want your hair to look and feel like. They discuss YOUR preferences for makeup and personality and suggest options that

work with your skin tone, face shape, lifestyle and budget. With hand-tied hair extensions, color, styling, makeup, spray tans, a pampering facial or even a therapeutic massage or kinesiology, Pure and Couture wants a relationship with you! Offering curbside pick-ups and online ordering, too!

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Meet the Top Realtor Brian Locicero, REALTOR®

Award-winning. Record-breaking. Knowledgeable. In fact, there are few people that know the Destin-30a-Seaside real estate market as well as REALTOR® Brian K. LoCicero. As a local, he has an exceptional perspective on the community and its development. Brian is a longtime resident and well-respected member of the community who will assure that all your real estate needs are met. He specializes in selling, listing and marketing unique properties, in addition to finding key locations for new or expanding businesses desiring to bring their brand to the Destin-30A area. Brian is known locally as the “go to” person to handle real estate transactions for individuals, businesses and lending institutions. He has his finger on the pulse of the market and can quickly analyze your needs to identify areas that best fit your lifestyle. As an elite Luxury real estate consultant with Keller Williams Luxury Division, Brian has continued raising the bar of excellence in the Destin-30A luxury home market. He has a well-established network to help connect buyers and sellers quickly and effectively.

Brian owes his remarkable success to his real estate acumen and detailed knowledge of the

Emerald Coast area markets; his aggressive advertising and marketing campaigns on behalf of his clients and the great team of professionals he has assembled to help clients through every step of their real estate transaction.

When you're ready to buy or sell property along Florida's Gulf Coast from Pensacola to Perdido Key, Navarre Beach to Destin, or Sandestin to Alys Beach, contact Brian at (850) 739-3800 or visit his website at BeOnTheCoast.com.

Welcome 2025 in Exquisite Style! Beyond Measure Fine Jewelry

Do you love diamonds? You have come to the right place! Specializing in the utmost quality diamond, gemstone and precious metal jewelry pieces, the Beyond Measure Jewelers' showroom is full of diamond and gemstone bracelets, rings, necklaces and earrings. Owner Ashleigh Woolly is passionate about exquisite and custom-designed jewelry. Celebrating all things jewelry, she especially is passionate about selling engagement rings, wedding bands and working with couples, because “it is truly special to help people celebrate one of the biggest moments of their lives! Beyond Measure had the honor of designing hundreds of custom projects this year! Congratulations to everyone who got engaged and married and thank you to everyone who trusted their custom projects to us,” said Ashleigh. “I am grateful beyond measure.” No matter what your taste, plan to be amazed. Stop by and dazzle your way into the new year. At Beyond Measure Fine Jewelry, a one-on-one exquisite jewelry experience is waiting. Booking your design consultations now where a one-on-one exquisite jewelry experience is waiting!

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Medicare in 2025



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 cur-

rent 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 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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 Wellness



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 year.

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?

What Do You Want, Really?



connected relationships in my family.

Orient your priorities and choices toward what you really want. Try using reminders in your phone and post it notes for several weeks to remember your 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 average 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.

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.

Eight Steps to Figure Out What You Want, Really

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

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.

Clarify what you want, 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



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Book Review: 365 Thank Yous by John Kralik

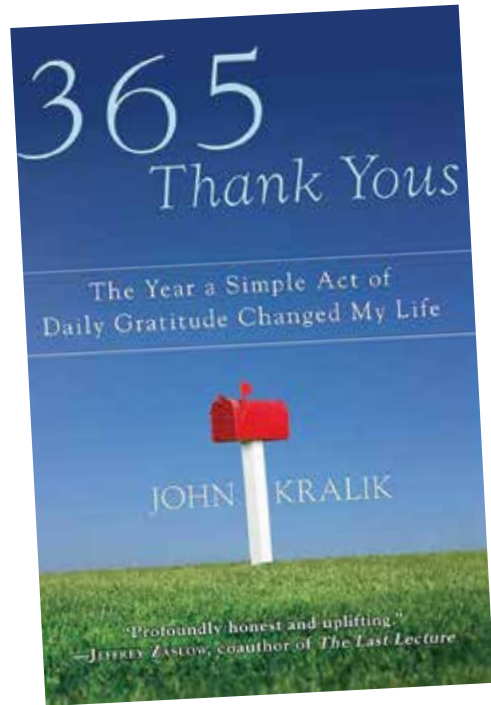


BY MICHAEL McMANUS LCSW
 “365 Thank Yous” by John Kralik is a heartfelt and inspiring memoir that illustrates the transformative power of gratitude. In this uplifting book, Kralik recounts his personal journey during a particularly challenging time in his life, where he decides to write a thank-you note 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 connec-



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

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 personalization and even less clarity on how to maintain long-term 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 reg-

ulate 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 fine-tuning 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.



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Sean of the South: **New Year**

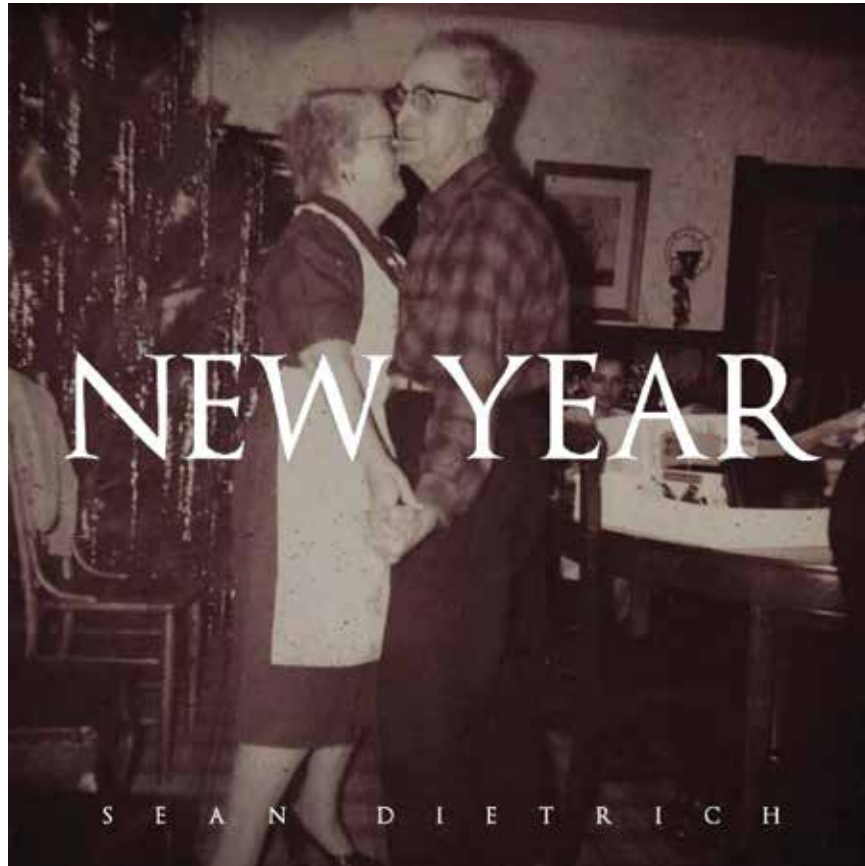


BY SEAN DIETRICH

It's the New Year and, judging by people's resolutions, they think they're supposed to be doing all sorts of impressive things like losing weight, saving more money, training for marathons, etc.

Well, I'm making some changes this year, too. Only I'm making little changes. Big changes never last for me. It's little ones that stick. So I'm going to start by making my bed every morning.

When I was a kid, my mother believed, firmly, that making the bed set a positive tone for each



day. I firmly believed that. So each morning I let my mother make my bed.

But now that I'm older, I've decided to make our bed every morning.

Another change I'm making: I'm going to play with my phone less. Phones are time-suckers. So I'm not going to play on my phone. Instead, I'm going to spend quality time playing on my wife's phone.

going to do this because I enjoy running, because I like meeting people, and above all, because there is often free beer at the finish line.

I'm going to have more fun, and not apologize for it. More fishing trips. More camping trips. And I'm finally going to get around to making that hon-

I'm going to eat more bacon. Life is too short to deprive oneself of bacon. A woman named Susannah Mushatt Jones of Brooklyn, New York, lived until age 116. She was skinny and healthy and she ate a serving of bacon every day. But frankly, I don't want to live to 116, so I will also eat queso dip to offset things.

I'm going to give to homeless people more often. Every time I drive past a homeless guy I think to myself, "He's just looking for drugs." But my conscience knows better. And addicts need lunch too.

I'm going to run some 5Ks or 10Ks, for good causes. I'm

ey-do list. In fact, I'm going to write the list right now, so my wife can get started.

I'm going to laugh more. And if I can't laugh, I'm going to make someone else laugh. And if I can't make someone laugh, I'm going to drink beer.

More pizza. More pasta. More salad. I'm going to make an effort to enjoy tiny moments in my life. Not just the big ones. I mean the happenings that I never pay attention to. The taste of chocolate. The smell of summer rain. Colonoscopies.

I'm going to tell people I love them. Not just family and friends, but anyone who crosses my path. I'm going to use these words often. "I love you, I love you. I love you," I'll go around saying.

I'm going to say yes more than I say no. I'm going to worry less. And whenever I catch myself worrying, I'm not going to worry about it.

And if I can't do any of the above because I'm too uncommitted, too undisciplined, or just flat lazy. I'm not going to be disappointed in myself. I'm going to eat some bacon and congratulate myself.

Because at least I made the bed this morning.



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 Musing



BY REV. PETE HYDE

The old car rolled to a slow

A Pastor's Ponderings: **Wayfinding**

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, barbed-wire 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 expecting 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

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

ages 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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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 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 SwampWriter 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 five-day 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.

A Commitment to the

Arts: Red Fish Taco and the 30A Songwriters Festival

In addition to hosting SwampWriters, Jim Richard 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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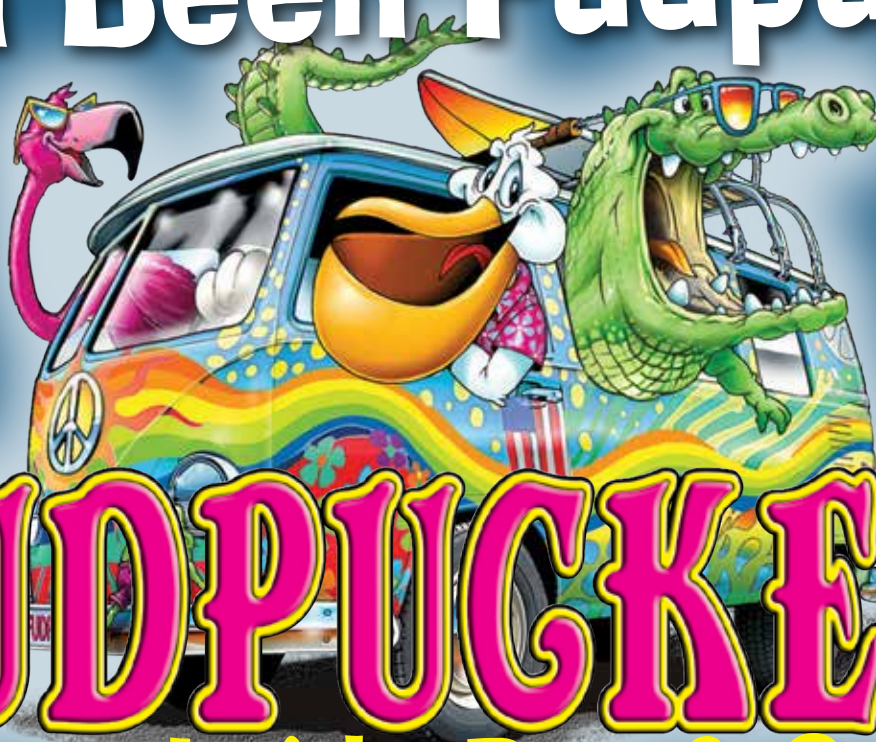
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Dining

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-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 wel-

come 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 Checko 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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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 Christ-

mas 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!

Designs Selected For 7th UMA 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 Oak by Nathan Hoffman (Highlandville, MO), Happy Hour by Sarah Wilkinson (United Kingdom), and Hometown by Mandy Yourk (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 USACOA and FDEP permitted artificial reef projects that includes nine nearshore reefs located within one nautical mile of the shore in approximately 58 feet of water. The 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 Grayton Beach State Park. Each year, a juried selection of sculptural works, drawn from artists throughout the world, is installed in the underwater garden.

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

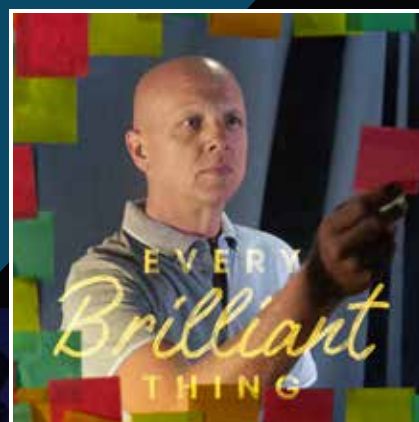
Gulf, asking a question about the relationship of art, architecture and the natural world.

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

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.



January 9TH - 17TH

In *Ever 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.

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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 credits.

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 just don't do that—or can't. 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, 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




PHOTO BY WILL ESTELL, ESTELL HUSSEY MEDIA, LLC

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 great, great grandpa was the first Klein there. So, that's our place. We've got a real family connection to the area. And that's just 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.

Continued on next page



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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?

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 music.

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 country—what'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 acting?

I have no idea, Will. [laughing].

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.

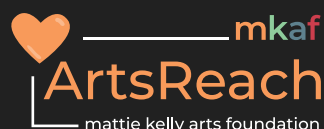
Any parting thoughts or perils of Texan wisdom you'd like to leave for our readers?

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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 Arts & Music

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 differences—and can inspire us to approach both with a fresh perspective.

The Similarities

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

dedication 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.

The Differences

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 self-im-

provement, but they approach it in different ways. While New Year's resolutions often focus on fixing habits, musical resolutions are about fueling creativity and passion. 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!

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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.

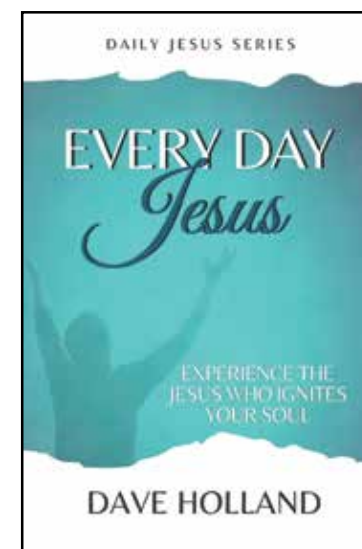
Luke is the only Gentile author of a Bible book. We in the

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.



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Roofing Questions - Part 1

By BYRON TOUPS

Florida's picturesque landscape and sunny weather make it a dream destination for many, but its vulnerability to hurricanes and tropical storms requires homeowners to carefully consider their roofing options. In this two-part comprehensive guide, we'll delve into key questions about Florida roofs, providing insights into their lifespan, insurance coverage, repair options, installation process and more. Let's navigate the intricate world of Florida roofing together.

How Long Should My Roof Last in Florida?

Florida's climate, characterized by hurricanes and high humidity, significantly impacts the lifespan of roofs. Various factors such as materials, building codes, and climate considerations come into play. Traditional asphalt shingle roofs typically last between 12 and 20 years, while more durable options like metal or tile roofs can endure for 40 to 60 years. The question is, will your insurance carrier insure the roof for that long? Today's Florida homeowners are getting letters or notices of cancellation daily from insurance carriers. Insurance companies are threatening to drop a roof's coverage if it's not replaced.

Do Florida Homeowner's Insurance Policies Cover Roofs?

Given the frequent hurricanes and storms in Florida, understanding your homeowner's insurance policy regarding roof coverage is essential. Most policies cover structural damage caused by perils such as hail, wind, fire, and falling trees, including damage to your roof.



However, the coverage may vary, requiring you to pay a deductible and possibly excluding certain conditions. Please be aware if your policy has special clauses which can change the payment a carrier makes on your claim. You may think you have a Replacement Cost Policy but there may be a clause basically reducing coverage by depreciating the roof's value.

Does a Leaky Roof in Florida Necessitate a Complete Replacement?

Addressing leaks promptly is crucial to prevent further damage, but not every leak warrants a complete roof replacement. Factors such as the age of the roof, extent of damage, and type of materials used play a role in determining whether repairs suffice or if a full replacement is necessary.

What Is the Cost of a New Roof in Florida?

The cost of a new roof in Florida depends on various factors, including its size, shape, materials, and additional features like chimneys and skylights.

What Are the Signs of a Failing Roof in Florida?

Identifying visible signs of a failing roof is crucial, especially in Florida's climate. Look out for loose or missing shingles,

sagging areas, exposed nail heads, and granules or debris in gutters. Regular inspections, particularly for older asphalt shingle roofs, can help detect issues early on. And damage may not be visible from the ground.

Why Is My Florida Roof Stained?

Stains on Florida roofs, particularly black and green stains from algae, moss, or lichens, are common due to the state's humid climate. Regular cleaning is essential to prevent structural damage and preserve the roof's integrity.

What Reroofing Options Are Available in Florida?

For homeowners considering reroofing in Florida, options include installing a new roof directly over existing materials. Factors such as aesthetics, climate conditions, and budget should be considered when making choices. We do not recommend installing a new roof over an existing roof.

How Long Does Roof Installation Take in Florida?

The duration of roof installation in Florida varies depending on factors such as roof size,

materials, and potential weather delays. While the process can range from a day to a few days, obtaining a comprehensive timeline from roofing contractors is advisable for proper planning.

How Can I Find a Reliable Roofing Professional in Florida?

Selecting a trustworthy roofing professional is paramount for ensuring the integrity and safety of your home. Look for

licensed and insured contractors who are responsive to your questions and concerns. Seeking professional insights from reputable companies like RoofPro Roofing can provide in-depth answers to all your roofing concerns. Check their ratings and reviews and consult your local Chamber of Commerce and BBB. For a free RoofPro Roofing consultation, call 850-332-3330 or email info@RoofPro-Roofing.com.



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 Business



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 unit-owners 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 iden-

tify 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 location 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 relationship 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

In a Homeowner's Association? Property Insurance Options



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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Insights for Investors: Strategies to Consider for 2025



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Happy New Year to our readers! We hope that you can move closer to attaining your goals and realizing your dreams.

The new year brings resolutions, a new administration, a new congress and a lot of potential things that can impact investors in 2025. We thought it would be an innovative idea to get our readers thinking of some strategies that might help them become more tax efficient, work toward their objectives and help maximize the return on their savings and investments.

Let us start with tax advantaged type plans. First there is an IRA of course (it may or

may not be tax deductible and it grows tax deferred). Next, do you have a workplace retirement savings plan? If you do, are you maximizing the amount you can have deducted (thus reducing your taxable income) from your paycheck? There are so many updates and potential for investors that we cannot cover them all here. Check out the IRS.gov website and look at IRS notice 2024-80. In summary, contribution limits are higher and there is even a provision where those 60-63 years old can do an \$11,250 additional catch-up contribution vs. the \$7500 catchup available to those over 50. The IRS max is \$23,500 and if over age 50, it could be \$31,000 in total. If age 60-63, that could be \$34,750. That could lower taxes in the current year and help build your retirement. Add to that that employers can make contributions to your 401k as well and the grand total for your and your employer for 2025 has moved up to \$70,000.

Then there is the Roth IRA. To qualify single tax filers would need make less than \$146,000 and joint filers less than \$230,000. That is because

the ability to put in \$7,000 to \$8,000 to a Roth starts phasing out at those levels. The most important thing about a Roth? It grows tax free. So, while you may not get a tax deduction for the contribution think about never having to pay taxes on withdrawals. Retirement savers with Traditional IRAs from years ago are now taking distributions and of course those are taxable income. Note, they have an option to start converting a part of their traditional IRA to a Roth each year, pay the tax now and let it grow tax free. Unlike a traditional IRA there is no required minimum distribution when you reach that point for traditional IRAs. For these reasons and others, we believe Roth IRAs (and now Roth 401ks) have grown increasingly popular for those who can save and invest for their retirement. There are other things that investors should explore about Roths: The Kiddie Roth which allows the starting of this tax-free vehicle for those under age 18. We have learned that time in the market has meant more than timing the market and the longer the time money has to grow, the greater the potential.

Lastly, for those that might have 529 funds remaining, some portion might be able to direct to a Roth.

Note that this information is for education and thought and cannot be a substitute for tax advice. Please utilize professionals on tax advice when wanting to potentially act on any of this. Also, working in conjunction with a financial or tax advisor might help you decide if one of these would be beneficial for you to consider.

What about HSAs (health savings accounts)? Another vehicle to lower taxable income and have a benefit grow tax free (if used for medical expenses). First you need to be enrolled in a high deductible health insurance plan to qualify. If you do, individuals can contribute \$4,300 (add \$1,000 if over age 55) and a family can contribute \$8,550 (\$9,550 if over age 55). These contributions lower your taxable income as well. Many providers also offer investment options for your contributions giving those the opportunity for growth. In sum, HSAs offer tax deductible contributions, tax free growth and tax-free withdrawals for qualified medical

expense. Any funds not used by age 65 can be withdrawn without penalty, but it does count as taxable income. You could also pay some Medicare premiums and Medicare advantage plans from the HSA.

There is much more for savers and investors to consider when it comes to investing and saving in a most tax efficient way as possible. Once again, consult a tax advisor in collaboration with your financial advisor.

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

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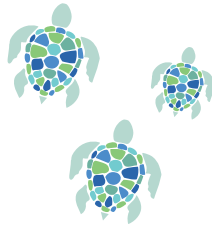
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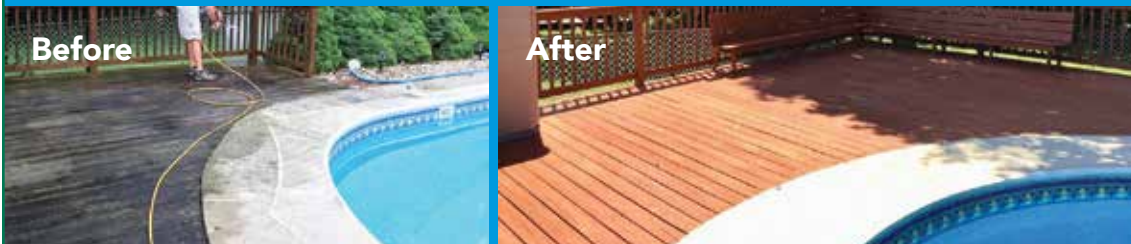
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