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## Swing and Sip for Autism: Upcoming Fundraisers You Won't Want to Miss

By Heather Bennett Eye

Emerald Coast Autism Center (ECAC), a 501©3 nonprofit organization in Niceville, has two big fundraising events coming up this fall. Their 12th Annual Hole in ONE Golf Tournament will be held on September 19, 2025, and the Fleets and Eats harbor hop will take place on October 25. These events help ECAC to continue to provide resources, such as therapeutic and educational services, to individuals on the autism spectrum who live on the Emerald Coast and nearby communities.

ECAC is found on the campus of Northwest Florida State College. They have a clinic where they provide one-on-one Applied Behavioral Analysis (ABA) Therapy, and the Emerald Coast Learning Center, a non-profit ABA Therapybased private school and vocational center.

The learning center provides academic classrooms and a specialized vocational train-



ing center. Vocational training programs provide young adults with the opportunity and experience to gain skills that can be transferred to the workforce.

"We have a commercial kitchen, a laundry room, a car wash, and we work with the college," said Community Outreach Coordinator Jordan Eberle. "Students work in their greenhouse and mail room to learn real vocational skills that can be applied at jobs in the area. We just had our first graduate and she's now working at the Raider Café at the college.'

Right now, ECAC serves just over 100 students, but they are continuing to grow as autism becomes more prevalent. Many people move from out of town, or even out of state, for their kids to attend and get the type of therapy and education they need. This is why supporting these fundraising

> **SWING & SIP** continued on page 2



## Dog-Harmony **Establishes** "Paw Pantry" with Caring & Sharing of South Walton

By: Christie Solomon

Dog-Harmony is proud to announce the launch of its new program, Paw Pantry, designed to support local families and their beloved canine family members. This initiative, an expansion of the non-profit's "Keeping Dogs in Homes" program, will ensure that no family has to make the difficult choice between feeding themselves or feeding their dog.

## **PAW PANTRY**

continued on page 2



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#### **SWING & SIP**

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efforts is so important for our community.

The 12th Annual Hole in ONE Golf Tournament on Friday, September 19, 2025, will be held at The Raven Golf Club in Sandestin from 8 a.m. to 2 p.m. Check in will begin at 7:30 a.m. with the scramble kicking off at 9 a.m. Players will have the opportunity to bid on silent auction items and participate in a 50/50 raffle. There will be games throughout the course,



skills competitions, and a trophy and custom hats for the tournament winners. Boxed lunches are included in the registration price and beverages will be available for purchase.

This golf tournament is part of ECAC's ONE Campaign. It's one of two annual events that help raise support for students with proceeds going directly to the ECAC Scholarship Fund. The other event is their annual ONE Run 5K held in April. "Everybody has the one in their life. The rate is now 1 in 31 autism incidence in kids. So, we ask that you play for the one in the golf tournament and run for the one in the 5K," said Jordan. Spots



for the golf tournament are still available. If you enjoy golf, please consider signing up and playing for a cause.

Fleets and Eats, hosted by ECAC on Saturday, October 25, 2025, will be a Lu'au, barhop type event that will begin and end at Tailfins. With the theme being "Tiki and Tequila," guests will enjoy a tequila-based signature cocktail and heavy hors d'oeuvres at The Edge Seafood Restaurant and SkyBar and Harbor Docks as they are transported via Tiki Boats from Tailfins. Guests will have the chance

during the afterparty at Tailfins to win prizes. Sponsors and inkind donations are still needed for this event. Registration will be available soon on the ECAC website, https://ecautismcenter.org, for guests interested in attending. It's a party for a purpose you won't want to miss.

If you would like more information on either event hosted by the Emerald Coast Autism Center, or to make a donation, please visit https://ecautismcenter.org or email Jordan at ECACOutreach@ecautismcenter.org.



## **PAW PANTRY**

continued from previous page

In partnership with Caring & Sharing of South Walton, Paw Pantry will initially serve 15 families, with plans to expand as the program grows. "We currently serve an average of 850 local families each month," says Caring & Sharing Case Manager Dani Aylsworth. "We are paw-sitive there will be room to grow with the Paw Pantry partnership."

The Paw Pantry collaboration supports Dog-Harmony's mission of preventing shelter surrenders by addressing a key barrier to pet ownership: access to pet food. Dog-Harmony will collect donations of pet food and distribute them through partners, like Caring & Sharing, to areas where they are needed most. This way, every bowl can be filled, helping to ensure dogs remain in their loving family homes.

Dog-Harmony Founder Nancy Bown, CPDT-KA, says, "We are thrilled to establish the Paw Pantry partnership with Caring & Sharing of South Walton. By providing dog food assistance to families in need, we prevent beloved family dogs from being surrendered to already overwhelmed and overcrowded animal shelters in our communitice."



In the past three years, Dog-Harmony has distributed more than 10,000 pounds of dog food to families in need. With Paw Pantry, the non-profit is building on that success and establishing new donation drop-off points across the community to make it even easier to give.

#### **Drop-Off Locations**

Community members can drop off unopened dry dog food at one of Dog-Harmony's trusted community partner locations below:

- Berry Veterinary Animal Hospital (29 S Shore Dr, Miramar Beach, FL 32550)
- The Doggy Bag (34904 Emerald Coast Pkwy, Suite 126, Destin, FL 32541)
  - Salty Paws Pet Boutique and

Barkery at Destin Commons (4265 Legendary Dr Unit J106, Destin, FL 32541)

### **Acknowledgments**

Paw Pantry wouldn't be possible without the support of the compassionate veterinary partners in our community. The generosity of Kindness Pet Hospital, Capital Veterinary Specialists, and Emerald Shores Pet Hospital Resort and Spaw has already helped Dog-Harmony fill bowls and keep tails wagging.

### Ways to Get Involved

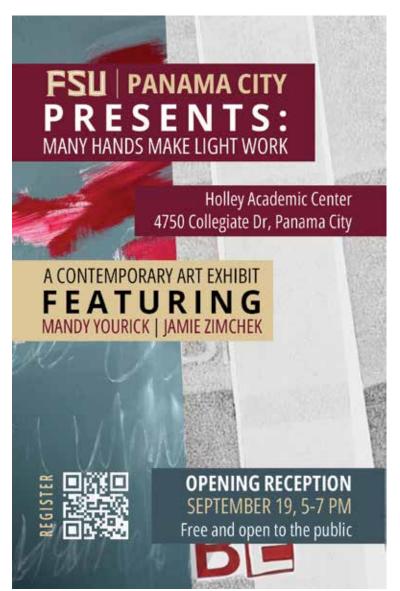
Make a Monetary Donation Your financial contribution has the most significant impact. By donating, you enable Dog-Harmony to purchase food in bulk at discounted prices, stretch every dollar further, and respond quickly to families in urgent need. Monetary donations also help us keep Dog-Harmony's partners like Caring & Sharing of South Walton from being inundated with excess supplies. A \$25 donation can feed a dog for two weeks, while \$100 can support an entire family's pets for a month.

## Donate Unopened Dry Dog Food

If you'd prefer to give food di-

## **PAW PANTRY**

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## FSU Panama City Art Exhibit Features Two Local Artists

## Contemporary works by Yourick and Zimchek will be displayed Sept. 19-Oct. 18.

Florida State University Panama City will host a month-long exhibition, "Many Hands Make Light Work," a contemporary art exhibit featuring the work of local artists Mandy Yourick and Jamie Zimchek. The show will open with an artist introduction and public reception in the Holley Academic Center atrium, 4750 Collegiate Drive, from 5-7 p.m. on Sept. 19.

"FSU PC encourages cultural engagement in the community through our Illumination Event Series," said Irvin Clark, Ed.D., FSU PC associate dean for Students and Strategic Initiatives. "Art exhibits are just one way of bringing the community and students together in an environment designed to encourage conversation. This is a part of our mission as a university—opening doors for discussion."

Both Yourick and Zimchek are instructors in the Visual and Performing Arts department at Gulf Coast State College. By merging site-based textile forms, wall-hung works, and a partici-



patory workshop, "Many Hands Make Light Work" will empower participants of all backgrounds to contribute to a shared cultural fabric, both literally and metaphorically. The exhibit models how collective effort can lighten both creative burden and human connection.

"As locally based artists and educators, we're delighted to have the opportunity to bring our

practices and the community together this way," said Zimchek, a multi-disciplinary conceptual artist. "Yourick and I attended the same graduate school almost a decade apart, but as we worked together on components for 'Many Hands Make Light Work,' we realized just how interconnected our roots really are."

Zimchek's work revolves around an exploration of the popular narratives pro-

mulgated by power systems in private and public domains. She has an MA in Mediterranean Studies from King's College London, an MFA in Visual Art from Vermont College of Fine Arts, and is co-founder of the | | Artist Fund.

"In blending material and meaning, the exhibit invites multiple communities—students, staff and area residents—to experience a well-used space in a new way," said Yourick, whose 2025 sculpture, "Hometown," is part of the Underwater Museum of Art in Grayton Beach. "The accompanying workshop offers students a hands-on opportunity to engage in collective creation, reinforcing the idea that shared effort can shape shared space."

Yourick's multi-disciplinary work explores placemaking and the dynamics of agency in the context of environmental and social changes. She holds an MFA in Visual Arts from Vermont College of Fine Arts and has participated in artist residencies in South Korea, Greece, and Wisconsin.

The exhibit will remain on display through Oct. 18. Admission is free and accessible to the public during regular Holley Academic Center hours.

### **PAW PANTRY**

continued from previous page

rectly, Dog-Harmony welcomes donations of unopened bags of dry dog food at its drop-off locations in Destin (The Doggy Bag and Salty Paws Pet Boutique and Barkery) and Miramar Beach (Barry Veterinary Hospital).

## **Spread the Word**

Not everyone is able to donate, but everyone can make a difference. Help Dog-Harmony reach more families and keep more dogs in loving homes by sharing the news about the Paw Pantry launch with your friends, neighbors, and local businesses. You can also stay updated on the nonprofit's news by following their accounts on Facebook at www.facebook.com/dogharmonyinc, Instagram at www.instagram.com/dogharmonyinc, LinkedIn at www.linkedin.com/company/dogharmonyinc, or by signing up for their Paw Print Press newsletter at https://dogharmony.org/paw-print-press/.





## Vote for Your Favorites in the 2025 Perfect in Walton County Awards!

It's time to select your favorites for the 2025 Perfect in Walton County Awards! The final at perfectinwaltoncounty.com.

voting period runs from Tuesday, Sept. 3, through Friday, Sept. 20,

The top five nominees in 30 categories have been chosen, and now it's time to cast your final

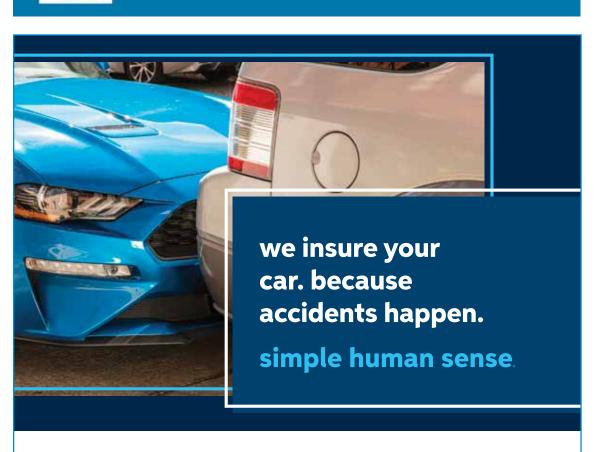
votes! We encourage everyone to vote online for their preferred businesses, events and activities online at perfectinwaltoncounty.

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

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

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





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## South Walton Announces Inaugural Jazz Festival: SOWAL Jazz Fest Nov. 6-8

South Walton is striking a new cultural chord this fall with the launch of its inaugural SOWAL Jazz Fest, a three-night celebration of world-class music and community connection. From November 6–8, 2025, the festival will transform some of 30A's most beloved venues into intimate jazz clubs, offering unforgettable performances that benefit the non-profit SOWAL Foundation.

Audiences can choose from two evening showtimes—6 p.m. and 8 p.m.—at every venue. Each ticket grants access to a specific performance, allowing guests to design their own festival journey. With tickets starting at just \$50, every guest is guaranteed a seat, whether selecting VIP Reserved Seating or General Admission Seating.

### **Featured Performances**

Frank Sinatra Tribute - Josh Sirten and The Velvet Jazz Quartet bring Ol' Blue Eyes' greatest hits to life at SOWAL House on Thursday and Friday nights.

Billie Holiday Tribute - Sheila Ford with The Velvet Jazz Quartet captures the haunting beauty of Lady Day at SOWAL House on Saturday night.

Amy Winehouse Tribute Teresa Lombardi and The Midnight Muses Quartet channel Winehouse's raw power and passion at Distillery 98, all three

The Quiet Storm - Jazz legends Bobbie Storm, Wayne Mitchum, and Jimmy Ward deliver coastal jazz and Southern soul at Black Bear's Bar Room, all three nights.

### **Venues**

SOWAL House – A cultural hub renowned for its intimate, world-class performances.

Distillery 98 – A lively blend of craft cocktails, local art, and insider distillery experiences.

Black Bear's Bar Room - A cozy Grayton Beach hideaway, perfectly suited for soulful, upclose jazz.

## A Message from the **Foundation**

"As President of the SOWAL Foundation, I deeply respect the work of other arts non-profits in our community. What makes us different is our focus on producing metropolitan-style cultural experiences right here in South Walton—while also providing funding for local artists to pursue their passion projects and giving them a platform to share their work. Jazz Fest embodies that mission: world-class performances, intimate venues, and meaningful support for our creative community." - Dave King

## **Supporting the Arts**

Proceeds from the festival directly benefit the SOWAL Foundation, the non-profit arm of SOWAL House, ensuring continued investment in local artists and cultural infrastructure.

#### **Ticket Information**

Tickets begin at \$50 per show and are available now at www. sowaljazzfest.com. Each ticket guarantees entry to one performance. Guests may select VIP Reserved Seating or General Admission to personalize their festival experience.



## **Coastal Seniors Update for September**

Exercise Classes – Angela Gibson will lead classes every Tuesday and Thursday at 10 a.m. at 70 Logan Lane, Grayton Beach. Cost is \$5 per class for CSSW members and \$10 for non-members. Sign up for the email list. If you are not already on the email list, call (850) 280-5342 or email coastalseniorsof-southwalton@gmail.com

New Core Class - Angela Gibson will lead a new 30-minute core class on Tuesdays beginning September 16 at 9:15 a.m. Participants will be screened to meet the safety and health requirements of this class. You will need your own mat and Pilates ring. Cost is \$5 per class for CSSW members and \$10 for non-members. For information or screening, call (850) 280-5342 or email coastalseniorsofsouth-walton@gmail.com

**New Chair Yoga** - Amy Lindsey with Santa Rosa Physical Therapy, will lead a one-hour Therapeutic Chair Yoga class

## **COASTAL SENIORS**

on Thursdays, September 18, October 2, 9, 16 at 8:45 a.m. at 70 Logan Lane, Grayton Beach. Cost is \$5 per class for CSSW members and \$10 for non-members. To be added to the email sign-up list, call (850) 280-5342 or email coastalseniorsofsouthwalton@gmail.com

Art Classes –Watercolor Painting Class – Karen Peterson will teach classes on Fridays, September 5, 26, and October 3, 10, 24, from 8:45 a.m. – noon. Classes held at 70 Logan Lane in Grayton Beach. Cost is \$15 for CSSW members and \$30 for non-members. Registration required as space is limited. To be added to the email sign-up list, call (850) 280-5342 or email coastalseniorsofsouthwalton@gmail.com. All supplies are included.

#### OF SOUTH WALTON

Pickleball - Beginner Pickleball 101 at Walton Sports Complex Courts on September 24 at 6 pm. This beginner class is open to Walton County residents only. (Ages 18 and up) Registration is required. Register through the Parks and Rec Website at secure. recl.com. Email Sandy Gulak at sowalpickleball@gmail.com for more information. Class is FREE and equipment is provided, or use your own. Boys and Girls Club fall session opens September 9 and runs through December 11 on Tuesday, Wednesday, and Thursday from 9:30 a.m. to 12:30 p.m. Beginners welcome. Come learn how to play. Demo paddles available. 6 indoor courts. Cost is \$5 per day plus \$35 waiver fee at initial registration. Please join the SolWal 30A Pickleball Association on Facebook for more information and weekly updates and check the CSSW calendar at www.coastalseniorsofsouthwalton.org.

Water Aerobics - at Watersound Fountains, 65 Origins Pkwy, Inlet Beach. September classes will be held Mondays and Wednesdays at 10 a.m. and 11:15 a.m. Cost is \$5 for CSSW members and \$10 for non-members. A pool noodle and water dumbbells are used for class. Please bring a towel, sunglasses, and sunscreen. Registration is required as space is limited. To be added to the email sign-up list, call (850) 280-5342 or email: coastalseniorsofsouthwalton@ gmail.com

**Monthly Meeting** - Friday, September 19, from 11 a.m. - 1 p.m. at 70 Logan Lane, Grayton Beach. Melody Joy of Emerald Coast Hospice will be the Guest Speaker and will also provide lunch. R.S.V.P. by replying to the Sign Up email. To be added to the email sign-up list, call (850) 280-5342 or email coastalsenior-sofsouthwalton@gmail.com

Seniors 50 years of age and up residing in or visiting Walton County are invited to join CSSW. Membership is \$30 for individuals, \$40 for family, and \$100 for businesses (your business will be listed on our home webpage and our Facebook page). You can become a member via email at coastalseniorsofsouthwalton@gmail.com, or on the website  $at\ www. coastal seniors of southwalton.$ org. Also, follow us on Facebook at Coastal Seniors of South Walton. Coastal Seniors of South Walton, Inc. is a non-profit 501© (3) organization for active adults. Media Contact: Melinda Finney, Director, Coastal Seniors of South Walton, Inc. T: 615-477-3417 Email mkfinney24@gmail.com

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## Registration Now Open for Tom Glavine's Field of Dreams Golf Outing at Camp Creek Golf Course

Registration is now open for the highly anticipated Tom Glavine's Field of Dreams Golf Outing, happening on Monday, October 13, 2025, at the awardwinning Camp Creek Golf Course. Hosted by MLB Hall of Famer Tom Glavine, this premier tournament offers golfers the chance to play a world-class course while directly supporting the academic goals of young adults in Walton County through the SEASIDE SCHOOL FOUNDATIONTM with a goal of raising \$200,000 at this year's

The Field of Dreams Golf Outing promises a memorable, once-a-year experience combining sport, philanthropy, and networking. Golfers of all skill levels will enjoy the challenge and beauty of Camp Creek's undulated fairways, sand dunes, and Audubon-certified setting—an unforgettable backdrop for a legendary day.

"I've always loved the way golf brings people together," said Tom Glavine. "To pair a great day on the course with a cause that expands opportunities for students and families in Walton County makes this event even more special. I can't wait to see everyone out at Camp Creek."

Alongside the tournament, the Silent Auction has become one of the outing's signature highlights, raising nearly \$20,000 last year to support the SEA-SIDE SCHOOL FOUNDA-TIONTM. This year's auction will once again feature exciting items including signed sports memorabilia and experiences generously donated by community partners, with all proceeds benefiting the school and its transformative projects. The community at large will be able to take part in the online silent auction even if they are not attending or playing in the tournament.

Sponsorship opportunities are also available, offering businesses and individuals premier visibility at one of the region's most anticipated golf events. Sponsors will enjoy unique recognition, exclusive networking, and the



opportunity to directly impact the future of education in Walton County.

Proceeds from the event benefit the new Seacoast Collegiate High School and Northwest Florida State College's Dual Enrollment and Workforce Development Center in South Walton. The project is transforming education in the region by creating a fully functioning satellite campus of NWFSC in South Walton offering full degree programs for dual enrollment and traditional college students.

This multi-million-dollar, multi-phase initiative includes a

new Seacoast Collegiate High School building, a Northwest Florida State College building, and a future community building. Both the Seacoast Collegiate High School building and Northwest Florida State College building are now open and welcomed students at the start of the new school year - marking a historic milestone for education in Walton County.

"This project will be a difference-maker for our community," said Dr. Tom Miller, Executive Director of SEASIDE SCHOOL<sup>TM</sup>. "The opening of these new buildings is proof of what bold vision and strong partnerships can achieve. Events like Tom Glavine's Field of Dreams Golf Outing fuel this progress by rallying support for education that will benefit both students and adult learners for generations to come."

Tom Glavine's Field of Dreams Golf Outing will be held at Camp Creek Golf Course, a Watersound Club destination located just 20 miles northwest of Panama City Beach. Known for its natural beauty and awardwinning design, Camp Creek offers a challenging yet welcoming course golfers will remember long after the final putt drops.

Foursomes, sponsorships, and silent auction opportunities are limited and expected to fill quickly. In addition, participants will gain the rare opportunity to build meaningful relationships with the region's top business and government leaders, joining an exclusive network of influential decision-makers. The connections made on the course often lead to valuable partnerships, contracts, and collaborations making this event as impactful for your professional growth as it is for the community it serves. Register and learn more at SeasideSchools.net.

For more information about the tournament, sponsorships, or auction donations, please contact Callie Cox, Director of Advancement and Donor Relations for the SEASIDE SCHOOL<sup>TM</sup> at coxc@seasideschools.net.





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## **Coastal Dune Plants**







By Helen Petre

The Gulf Coast is a high-energy coast with a large quantity of quartz sand deposited in offshore bars. This results in white sand beaches with no vegetation and sandy dunes shoreward of the high tide line. Protection of the dunes is protection of the beach. If the dunes are destroyed, the sand goes away, and there is no beach.

There is a good reason you see signs in the dunes suggesting that humans should not enter. These are seabird breeding and essential plant and animal habitats. Plants maintain the dunes because they have roots that hold the sand in place. There is no nutrition in the sand, but the sea spray brings potassium, calcium, sodium, and magnesium that plants use.

The most obvious tall plants close to the gulf are sea oats (Uniola paniculata). They are wind-pollinated, and the seeds are wind-dispersed, perfect for this location. The roots are long, deep, and colonized by fungi that help the plant to grow. In Florida, sea oats are protected plants. Sea oats are food for red-winged blackbirds and beach mice.

Pennywort (Hydrocotyle bonariensis) is a nonnative plant from South America that naturalized in the early 1900s. The spreading stems root into the sand. Pennywort has little white flowers blooming in summer.

Ilex vomitoria, or yaupon holly, is common in the back dunes where there is more organic matter and shelter from salt spray. Yaupon is dioecious. There are separate male and female plants. The females produce white flowers that attract bees and butterflies and develop into red berries that make excellent wildlife food but are toxic for humans. The leaves of yaupon contain caffeine. Yaupon was

used in native American cleansing rituals. People fasted for days, then drank large quantities of yaupon tea, which induced vomiting. Yaupon tea is commercially available. Unless you drink a few gallons after fasting for three days, it is like drinking weak coffee or tea. The leaves are fine. The berries are not.

Rosemary, Ceratiola ericoides, is a fragrant, long-lived shrub of the back dunes. Separate male and female plants form rounded shrubs often growing with Choctawhatchee sand pine (Pinus clausa immuginata) and sand

live oak (Quercus geminata). Rosemary is allelopathic. It prevents other plants from growing nearby. Rosemary shrubs can live 50 years, but only if there is no fire. Fire destroys the plant. Seeds germinate after fire, but the plant takes 12 years to flower.

Sand live oak (Quercus geminata) defines the forest behind the back dunes. It is often sculpted by the salt spray and onshore winds, with the leaves and trees facing landward. Sand live oak is not the same majestic tree as live oak (Quercus virginiana) that grows farther inland, although they look

similar. Sand live oak is scrubby and forms thickets, although it can grow to 50 feet if there is no fire. Leaves look like inverted bowls and are evergreen. Leaves are replaced in the spring, and the year-old leaves fall when the new ones emerge. A member of the white oak group, the acorns are preferred food for birds, deer, turkey and squirrel because white

oak contains less tannin than red oaks. Acorns are usually in pairs. With winter burns, germination increases but trees only grow to 20 or 30 feet.

Helen Petre is a retired USDA biologist and college biology professor. She spends her time volunteering, teaching, and writing science articles to share her interests with future generations.





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## "Now You Can Shop the Highest-Rated Retail Store in South Walton... Online!"



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With over 350 five-star reviews, well-known photographer, South Walton's Chandler Williams, has taken his Grayton Beach-based brand to the next level. Captured Clothing, long celebrated for its unique blend of coastal style and wearable art, is now available to shoppers everywhere through its newly launched online store, 30amenstore.com.

What began years ago with Chandler printing his own photography onto shirts has evolved into a curated apparel collection featuring Modus Made designs, hats, cropped hoodies, sweatshirts, hoodies, and t-shirts — each piece carrying the laid-back, travel-in-

spired style his work is known for. The new online shop means customers no longer have to be in Grayton Beach to experience the brand's artistry and craftsmanship.

For locals and visitors alike, the Grayton Beach store at 37 Logan Lane remains a staple — but now, anyone can explore and purchase from the full collection with just a few clicks. The online store offers the same quality, culture, and personal style, delivered right to your doorstep—and of course, we have plenty of items for women as well!

Whether you're searching for the perfect beach-day tee, a cozy hoodie for cooler eve-



nings, or a distinctive hat that tells a story, Captured Clothing's online store brings Grayton Beach style to wherever you are.

Shop now at 30amenstore.

com and have a piece of custom clothing shipped free right to your doorstep!

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

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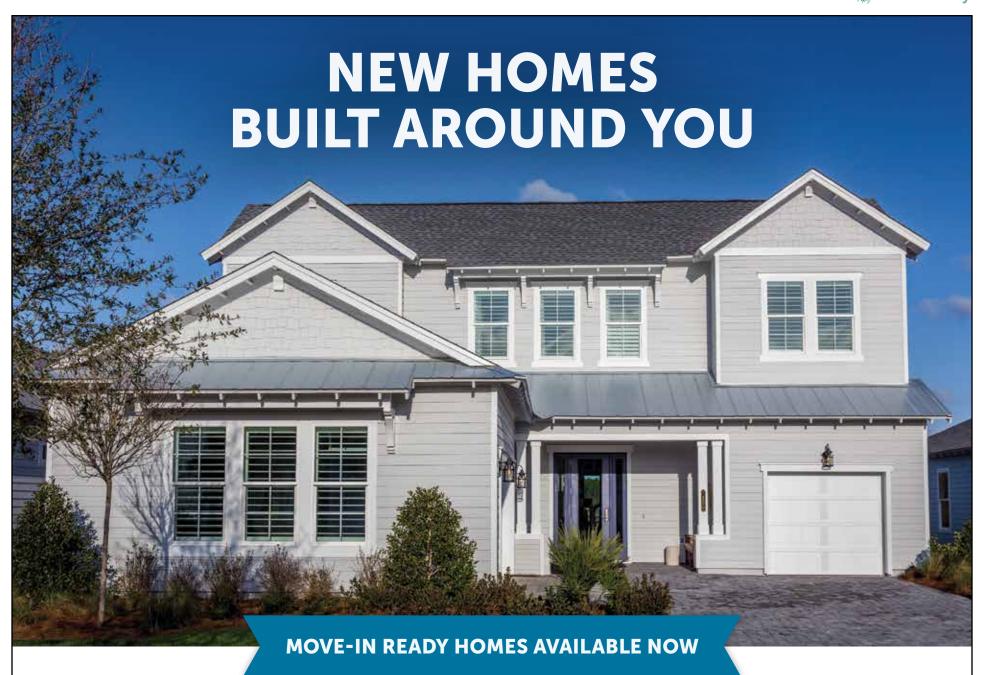








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## Investing: 'The Boy Who Cried Wolf'

By CLINT GHARIB AIF®, CFED®

So far this year alone, we have had "experts" cry wolf over the Deep Seek announcement, then they cried wolf over the 2025 Trump tariffs, recently they "cried wolf" that even though Nvidia beat their estimates for q2 and raised their forecast, it was not enough." Just as I cautioned during the first two panics that they were being overdone and too many were misreading the data, I find myself here again. Consider this, if I told you that my business may lose the second biggest market I export to, but you were still expecting some sales still to that market in your estimates, but my sales and profit without any sales to that market ended up being even better than your expectations, you'd probably be pretty impressed. This is what happened with Nvidia and their Q2 earnings report. To take it a step further, they also raised forecasts slightly ahead of expectations and the company assumed zero business from China. So, despite many who seem to be crying again that the spending on AI is over, earnings reports and future spending outlooks by Amazon, Microsoft, Meta, Alphabet and Nvidia's earnings all say there is a lot more to expect ahead. To put this into perspective, the amount of money that is being spent on AI buildout just by Amazon, Microsoft, Meta and Alphabet for 2024 and 2025 equals the total amount they spent together over the preceding 9 years as you can see in the chart below:

Gartner Research and Tech-Monitor.com both estimate tech spending will increase by another 27% in 2026. While this is very positive news for the group of stocks that are receiving this spending, (e.g. Nvidia as one example), some are benefiting more than others.

I've written before about the difference between machine learning and inferencing, and we are now entering the second phase of AI, which is inferencing. This will impact and change how and where tech spending goes. For those who did not correctly navigate the past two-plus years, the transition to inferencing could provide another wave for investors to try to ride. Historically, when spending trends change, there is increased volatility and tumult during the transition. In that volatility and tumult we can find potentially big opportunities. From my vantage point, 2025 appears to be where the next transition began. Praise God, we have ridden this wave well the past two years. This, of course, does not mean we will be able to do so. This is why I let the data tell me how to zig and zag rather than guessing bottoms and tops.

Putting this all together and looking ahead, I continue to believe, as I've written in the past two Market Updates, that I think there could be a swift sell-off like March (2025), I believe it may be to a lesser extent, barring some major geopolitical surprise. So, it may be prudent to take some gains from the recent strong rally. This does not mean sell

your winners blindly, rather like cutting off unfruitful branches on an apple tree and pruning those that are fruitful to make the

whole (portfolio) more fruitful. I remain confident in my outlook due to the tailwinds for stocks still in place: interest rates bound in a tight range, technological spending forecasts remain robust, and inflation staying within a tight range, with corporate cash flows also generally robust. But like in the story of 'The Boy Who Cried Wolf,' eventually there really was a wolf, so I remain vigilant in assessing data and trends to try to ensure I don't fall victim to the eventual wolf in the markets.

My team and I remain honored and grateful to be your advisor. Please contact us at your convenience with any questions or should you wish to discuss our positioning and outlook in more detail.



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## Calm the Chaos: Understanding Cortisol and How to Take Back Control of Your Health

By Dr. Karen DeVore

Let's talk about cortisol. You've probably heard it called "the stress hormone"—and while that's true, it's also a bit of an oversimplification. Cortisol is one of the most essential hormones in your body, playing a key role in everything from your energy levels and metabolism to your mood and immune system.

But like anything in the body, balance is everything. When cortisol is too high or too low for too long, it can wreak havoc on your health.

I see this every day—patients who are feeling tired, wired, in-flamed, anxious, or burnt out, but whose lab work comes back "normal." Often, the missing piece of the puzzle is cortisol imbalance.

### So, What Exactly Is Cortisol?

Cortisol is a hormone produced by your adrenal glands, two small glands that sit on top of your kidneys, and acts like a built-in alarm system. Its job is to help your body respond to stress—physical, emotional, or environmental. It also plays a role in blood sugar regulation, blood pressure, circadian rhythm (your sleep-wake cycle), and inflammation control.

When your body perceives a threat—whether it's a traffic jam or a tough meeting—your brain sends a signal to your adrenals to release cortisol. In the short term, this is a good thing. It sharpens your focus, gives you a burst of energy, and helps you respond quickly.

But here's the problem - most of us are living in a state of chronic stress. And your body doesn't always know the difference between an actual emergency and an overflowing inbox or constant worry. In a healthy rhythm, cortisol rises in the morning to wake you up and drops in the evening to help you sleep. This natural rise and fall is what keeps your energy, focus, and mood stable.

## Signs Your Cortisol Might Be Out of Balance

When cortisol levels stay elevated for too long (or crash too

low after prolonged stress), your body begins to show signs. Common symptoms include:

- Fatigue that doesn't improve with rest
- Difficulty falling or staying asleep
- Anxiety, irritability, or feeling "on edge"
- Weight gain, especially around the abdomen
- Brain fog or poor memory
- Low libido or irregular cyclesFrequent illness or slow recov-
- ery
   Cravings for sugar, salt, or
- Cravings for sugar, salt, or caffeine

Sound familiar? You're not alone. Cortisol dysregulation is incredibly common—but it's often overlooked or misunderstood in conventional medicine.



#### Why Conventional Approaches Often Miss the Mark

In a traditional medical model, symptoms like these are often treated individually: fatigue gets a stimulant, mood gets a prescription, sleep gets a sedative. But those approaches rarely look at the bigger picture.

Instead, we ask: What's going on beneath the surface? Why is your body stuck in survival mode? How can we help it shift into healing mode?

That's where integrative care—and a deeper understanding of cortisol—can make all the difference.

#### How We Help: An Integrative Approach to Cortisol Health

We begin by mapping your body's stress response through advanced testing. This often includes saliva-based cortisol panels or the DUTCH test, which track your hormone rhythms over the course of the day. From there, we create a personalized plan that supports your whole system—mind and body.

True healing takes a wholebody approach. Here's how we support cortisol health with integrative strategies:

**Nervous System Support:** Acupuncture is one of the most powerful tools we have for regulating the nervous system. It helps shift the body out of "fight or flight" and into "rest and digest," lowering cortisol and promoting resilience over time.

Herbal & Nutritional

most powerful tools we have for regulating the nervous system. It helps shift the body out of "fight"

Therapy: Adaptogenic herbs like ashwagandha, rhodiola, and holy basil can help regulate

**CALM** 

continued on page 28

## WOMEN'S WELLNESS REIMAGINED

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## HWY 331 Paddle Club to Launch Sept. 13 at Lake DeFuniak

Locals often say there is something magical about Lake DeFuniak — a rare, perfectly round, spring-fed lake whose natural beauty has drawn people to its shores for generations. It is a place that inspires reflection, connection, and a return to its quiet majesty time and again.

Beginning this fall, the HWY 331 Paddle Club will add to that tradition, launching Saturday, Sept. 13, 2025, at 9 a.m., with weekly gatherings planned every Saturday morning thereafter.

The kickoff event begins behind the historic Chautauqua Hall of Brotherhood, where participants may paddle across the calm, glassy waters of Lake



DeFuniak or walk the paved path that circles the lake. Both paddling and walking are integral parts of the experience, making the club welcoming and accessible to everyone.

After the launch, the HWY 331 Paddle Club will become a weekly tradition, inviting people to circle back each Saturday at

9 a.m. to enjoy fun, fitness, and friendship. Beyond the lake, members will have opportunities to share paddle adventures and organize gatherings across Walton County's nearby springs, creeks, bay, and Gulf waters.

"The HWY 331 Paddle Club is about connecting Walton County's paddle-lovers and outdoor enthusiasts alike," said Kerri Parker, founder and organizer of the HWY 331 Paddle Club and RUNSUP certified instructor. "It is an opportunity to celebrate our natural resources, stay active, and build friendships through shared experiences on

the water and trails. And where better to begin than Lake DeFuniak — one of the most unique and inspiring lakes in the world?"

The HWY 331 Paddle Club is free and open to the public. It welcomes participants of all ages and skill levels, including walkers and paddlers, and even four-legged friends. Participants do not need to paddle to be part of the club, as the walk around the lake is a full part of the experience. To help organizers plan for the kickoff, participants are encouraged to register in advance at HWY331.com/paddle-club.



## Fall is in the Air with Green Thumb Garden Club October Meetings

By Kathleen Edge, Publicity & Website Chair

Green Thumb Garden Club moves into fall with a floral design presentation by Jennifer O'Brien, owner of Louloudi 30a floral design. Louloudi is the Greek word for bloom and Jennifer's seasonal creations are inspired by the region's natural beauty with a focus on form, texture, and movement.

The October meeting is at Westwinds Conference Center at Sandestin, 4700 Westwinds Dr., Miramar Beach, FL 32550 on October 15, 2025. Check-in begins at 9:30 a.m. & the meeting starts at 10:00 a.m. Lunch is included in the \$30 event fee.

The October meeting will also be the members-only bazaar presale. The pre-sale is an opportunity to purchase handcrafted trees, wreaths, garlands and other items. Non-perishable food items and gift cards for the upcoming holidays will be collected for Caring & Sharing of South Walton's food pantry assistance program. The collection is an

annual event and always successful because of the generous donations of GTGC members.

Prior to the October member meeting is the Florida Federation of Garden Clubs District 1 meeting hosted by GTGC at Westwinds Conference Center on October 7, 2025. Information and registration can be found at www.greenthumbgardenclubinc. org on the Events calendar.

GTGC's largest scholarship fundraiser, the fifth annual Holiday Bazaar, is on November 15, 2025, at Cantina Laredo Grand Boulevard. Bazaar hours are 9 a.m. to 2 p.m. Past year's events sold out, so save the date and come early for the best selection.

Green Thumb Garden Club welcomes new members. GT-GC's website contains detailed information about how to join the Club and specifics on meetings, activities, and events. For additional information, please visit the website or email greenthumbgardenclubinc@gmail.com.

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## Palms Resort Brings Dinner, Drinks, Live Magic & Comedy to Destin!

An action-packed live show featuring World-Class Magic Comedy and Ventriloquism is now open with nightly shows at the newly renovated Palms Destin Resort Showroom.

Interactive magic takes place just inches away in an intimate showroom that offers excellent table seating. The performance features sophisticated magic & smart comedy targeting adults but is family-friendly and appropriate for all ages. The show is headlined by Bart Rockett who hosted his own nationally syndicated television show for three seasons, had a co-starring role on the former NBC Drama Parenthood and headlined his own 1,000-seat theater in the tourist mecca of Branson, Missouri for nine seasons. He has appeared in 85 countries around the globe and headlined for most every major cruise line.

Rockett, who started at the age of 10, trained under Jeff Dunham and is recognized for his excellent comedy ventriloquism which is featured in the show. After growing up in the South, Rockett moved to Hollywood, California where his management team is located. He produced his teens to the finals of NBC's America's Got Talent and they have gone on to do major Hollywood projects over the years. Kadan, who starred in the movie Dark Skies with award winning actress Keri Russell and on CBS's rush hour combines forces with his Sister, Brooklyn to make guest appearances in Rockett's Destin show.

Brooklyn is well known for her viral Super Bowl commercial that currently has nearly 800 million views on YouTube and most recently played Hollywood superstar Bradley Cooper's daughter

and Martin Scorsese.

This talented family has been vacationing in Destin for many years and now that Rockett's kids are almost grown, he is excited to be back for a long-term residency in the place his Grandparents first introduced him to as a child. Rockett shared, "For me, coming back here feels like coming home. Some of my greatest childhood memories happened on these beaches and it's my desire to bring something unique to the area that is a fun experience for families to attend & make their own amazing memories."

Nightly shows happen at 7:30 p.m. with 5 p.m. early seatings offered on Sunday's and select dates. A variety of alcoholic & non-alcoholic beverages are available as well as a full menu of food and dessert offerings before or after the show. Parking is plentiful and free in The Palms Destin Resort multi-level parking garage, that is attached to the showroom.

Advance reservations are required and can be made at the

in a project with Steven Spielberg official ticketing site: USATour- Tickets.LIVE.





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## Van R. Butler Elementary Welcomes New Principal

Van R. Butler Elementary School has welcomed a new principal this year, Dr. Jennifer Hawthorne, and just one month into the role, the school's new leader is already deeply impressed by the academic strength, supportive staff, and vibrant community that define the campus.

Situated in Santa Rosa Beach, Van R. Butler Elementary serves 852 students from Kindergarten through 5th grade. The school offers a rich variety of academic and enrichment programs, including art, music, physical education, STEM (Science, Technology, Engineering, and Mathematics), and a fully equipped media center. Students also benefit from exceptional student education services, bilingual support, and after-school care provided by the SPICE program. Clubs like Lego League, Gardening Club, and the Orff Ensemble give students additional opportunities to grow, explore interests, and build leadership skills. The school is continually expanding opportunities based on student interests.

The school is staffed by more than 70 teachers and 40 support staff members, all dedicated to maintaining the school's longstanding "A" rating from the Florida Department of Educa-



tion. Van R. Butler's commitment to academic excellence supports the broader goal of the Walton County School District, which, under the leadership of Superintendent A. Russell Hughes, is aiming to become the top-ranked school district in Florida. The district currently holds the No. 2 spot statewide.

The student population at VRB is 67 percent white, 21 percent Hispanic, and 4 percent African American. About 30 percent of students qualify for free or reduced lunch. Van R. Butler students posted recordhigh test scores last school year. Seventy-four percent of students

passed the state's English Language Arts assessment, while 84 percent passed math and 72 percent passed science—making it one of the most academically successful years in the school's history.

Discipline rates are also among the lowest in the district, a result that school leaders attribute to strong relationships fostered through programs like the Ron Clark Academy House System and Capturing Kids' Hearts. Both initiatives focus on building trust, belonging, and student engagement.

Family involvement continues to be a driving force behind

the school's success. The Parent Teacher Organization (PTO) is extremely active, hosting schoolwide events such as the popular Halloween Trunk or Treat and an impressive fundraising gala, the Butler Bear Ball, that brings the community together. In addition to student-centered events, the PTO supports staff with resources and appreciation initiatives throughout the year. Families interested in becoming a member or exploring the PTO's merchandise can visit their website at vrbpto.org.

Principal Hawthorne, a long-time educator and local resident living on 30A, expressed excitement and pride in joining the Van R. Butler family. "I've worked in education as a teacher, assistant principal, principal, and Deputy Superintendent—but being at Butler is something special," the principal shared. "This is an epic school in an amazing community, and I couldn't be prouder to be a part of it."

Assistant Principals Allison Harber and Hannah Gomillion share in that enthusiasm as the leadership team continues building on Butler's strong foundation.

To learn more about Van R. Butler Elementary School, visit vrb.walton.k12.fl.us.

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## New Documentary The Flight of Jackie Cochran Reclaims the Legacy of a Forgotten Aviation Legend

A new documentary, The Flight of Jackie Cochran, is set to reintroduce one of the most groundbreaking—and largely forgotten-women in American history. Directed by Jessica Anderson, the film explores the extraordinary life of Jackie Cochran, the first woman to break the sound barrier and a key figure in the formation of the Women Airforce Service Pilots (WASP) during World War II. Cochran, who hailed from humble beginnings in Walton County, Florida, rose to become one of the most celebrated aviators of her time.

A major inspiration for the film comes from local actress and award-winning playwright Nancy Hasty, whose acclaimed one-woman play, *The Flight of Jackie Cochran*, has brought new

attention to Jackie's life and legacy. Nancy's powerful portrayal of Cochran serves as a foundation for the documentary's dramatized scenes, helping to reclaim this forgotten chapter of history through theatrical storytelling.

Combining rare archival footage, expert insights, and these evocative performances, the film offers a compelling and timely portrait of a woman who defied limits and redefined what was possible.

"Jackie Cochran was as bold as she was forgotten," says director Jessica Anderson. "This film is about reclaiming her place in history—and reflecting on how quickly even the most significant contributions can fade from

THE FLIGHT

Packie Cochran

public memory.'

Produced by Dave King, founder of the SOWAL Foundation and SOWAL House, the documentary is the result of a dynamic local collaboration that blends historical research, theatrical performance, and cinematic storytelling. The creative team also includes cinematographer Mark Little and editor Megan Kasabian, with associate producers Nancy Hasty and Ray Houseknecht.

Now in post-production, The

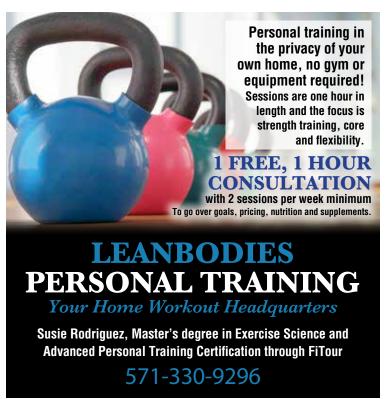
Flight of Jackie Cochran is preparing for festival submissions in 2025/26. The film has been

submitted for consideration in the Suncoast Regional Emmy® Awards.

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## Florida State Parks Foundation's Greener Initiative Provides 25 e-bikes for Florida State Parks Rangers

The Florida State Parks Foundation announced a major expansion to the statewide fleet of rugged, durable e-bikes for use by rangers across Florida's award-winning network of state parks.

Through the Foundation's Greener Initiative — a multitiered campaign to increase environmental sustainability — 25 Velotric Nomad 2 Fat Tire e-bikes will be distributed to state parks across

Florida. Each e-bike features a 750-watt motor, 65-mile range and a maximum payload of more than 500 pounds.

The Foundation announced an initial purchase of 25 similar e-bikes in July 2024. Today's additions bring the statewide total to 50. "When we saw the response to our first wave of e-bikes last year, we knew we had to add more as soon as possible," said Julia Gill

Woodward, CEO of the Florida State Parks Foundation. "The Greener Initiative has done incredible things to reduce our environmental footprint, and it's even more amazing when Greener projects align with resources that support our rangers and the work they do every single day."

All e-bikes were funded directly through sales from the "Explore Our State Parks" specialty license

850-960-POTS (7687)



plate, and each e-bike is equipped with a miniature replica plate.

E-bikes provide rangers with quick and easy transportation across expansive park landscapes, can navigate rugged and remote areas that may be inaccessible to large vehicles and do not produce any emissions.

The Great Bicycle Shop, which has served Tallahassee and the surrounding area since 1971, facilitated the purchase, assembly and delivery of this year's e-bike allotment.

"E-bikes are helpful for so many aspects of park operations, and our rangers absolutely love them," Florida State Parks director Chuck Hatcher said. "We are grateful to the Foundation and The Great Bicycle Shop for their support and look forward to putting these e-bikes to use all across the state." Since it launched in 2023, the Foundation's Greener Initiative has identified and implemented projects that reduce waste and emissions, lower energy demands and enhance experiences for park visitors.

Previous Greener Initiative projects include:

- Water-bottle refilling stations at 98 state parks and trails.
- Upgrading or replacing traditional lighting with efficient LED bulbs and fixtures.
- The hybrid-electric "Great Blue Heron" river tour boat at Edward Ball Wakulla Springs State Park.
- An initial wave of 25 e-bikes for state parks.

Greener Initiative projects are funded through generous contributions from community partners, as well as from sales of the "Explore Our State Parks" specialty license plate. More than 20,000 state parks enthusiasts and nature lovers have purchased an "Explore Our State Parks" specialty license plate since its debut in 2022.

Parks in our area receiving e-bikes in 2025:

- Topsail Hill Preserve State Park (Santa Rosa Beach)
- Grayton Beach State Park (Santa Rosa Beach)
- St. Andrews State Park (Panama City)



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## Presenting the 32nd SEASIDE Prize™ Celebration

SEASIDE Institute™ Announces Marieanne Khoury-Vogt and Erik Vogt as the 2026 Seaside Prize Recipients



The SEASIDE Institute<sup>TM</sup> is thrilled to announce the recipients of the prestigious 2026 SEA-SIDE Prize<sup>TM</sup>. The prize, which is awarded annually, celebrates individuals who have made significant contributions to the fields of architecture, urban planning, and community development.

On this momentous occasion of the Seaside Prize, the Seaside Institute is honored to bestow this recognition upon two distinguished individuals: Marieanne Khoury-Vogt and Erik Vogt. The celebration will take place over the weekend of February 6-8, 2026, featuring a variety of events and symposia focused on resiliency, sustainability, and legacy.

Khoury & Vogt Architects (KVA) was formed in 2001 in Miami by Erik Vogt and Marieanne Khoury as a practice in architecture, urban design, and town planning. Erik received his Bachelor of Architecture from the University of Miami and his Master of Architecture from Yale University. Marieanne received a Bachelor of Architecture from the University of Wisconsin (after studying for 3 years at L'Ecole Spéciale d'Architecture in Paris, France) and has a Master of Architecture and Master of Urban Planning from the University of Wisconsin at Milwaukee. Both are licensed architects working throughout the country.

The practice, currently based in Alys Beach, Florida, engages projects in a variety of scales, programs, and locales. Each is strongly rooted in enduring types and forms that have developed over time to serve both the individual inhabitant at the scale of the building and shape the individual building at the scale of the

## SEASIDE Institute

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city. This grounding in typological tradition allows for an exploration of architectural character and language that, while deploying the principles of classical composition, offers a synthesis of modern and vernacular styles, often inflected by the influence of the tropics and Mediterranean. In all cases, the work strives to partake in equal parts both tradition and invention and to instill in the inhabitant a sense of comfort and delight.

Their work has received numerous awards and accolades and has been extensively published. In 2023, they were awarded the prestigious annual Arthur Ross Award for their body of work by the ICAA (The Institute of Classical Architecture and Art), which recognizes excellence in the classical tradition, and in 2024, Marieanne was awarded the annual 2024 Barranco Award by the Urban Guild for her work as Town Architect in Alys Beach.

The Seaside Prize is a testament to the tremendous impact Marieanne Khoury-Vogt and Erik Vogt have had on the built environment. Their work has inspired fellow architects, urban designers, developers, and community leaders to value the role of architectural design in both the individual building and urban placemaking and their collective contribution to the beauty and sustainability of the larger com-

Marieanne Khoury-Vogt and

Erik Vogt will be honored at the awards ceremony on February 7, 2026, by Seaside, Florida, founders Robert and Daryl Davis. The ceremony will be hosted at The the Seaside Prize and the Seaside

Chapel at Seaside, and it promises to be an evening of celebration, reflection and inspiration.

For more information about

Institute, please visit our website at SeasideInstitute.org. Registration opens for the 2026 Seaside Prize on October 1, 2025.

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## From Palette Knife to Poster:

## Kathy Schumacher's Art Sets Sail for MKAF's 30th Festival

By Zandra Wolfgram

With bold strokes and vibrant color, Niceville artist Kathy Schumacher will set the tone for the Mattie Kelly Arts Foundation's 30th Annual Festival of the Arts as this year's official poster artist. This milestone event kicks off Friday, October 24 with the Arty

Kickoff Party, followed by the festival weekend October 25–26 at the Mattie Kelly Cultural Arts Village in Destin.

Schumacher's winning piece, Sails in Symphony, is a vibrant 30 x 24-inch impasto oil painting bursting with jewel-toned sailboats poised for a magical coastal voyage. "It's inspired by Destin—by the water, by the coastal lifestyle—and it just feels like Mattie Kelly," says Schumacher. "I wanted it to be more colorful than my usual sailboat paintings so it would stand out on a poster. It reflects the beauty of our area and pairs perfectly with the festival's music



and atmosphere."

While this is Schumacher's first time as the festival's featured poster artist, she is no stranger to the event. She first exhibited at the MKAF festival of the Arts in 2013, taking home the People's Choice Award her debut year, and has returned nearly every year since. "I love the festival," she says. "It offers such a wonderful variety of art—paintings, jewelry, pottery, and more—in a beautiful setting with live music, great food, and activities for all ages."

## From Wisconsin Fields to Florida's Gulf Coast

Schumacher's journey as an artist began later in life. Raised in Wisconsin's rolling farmlands, she developed an early appreciation for the natural world but didn't pick up a paintbrush until her 40s. At the time, she was a busy mom and military spouse, traveling the globe with her husband and raising two children. A casual acrylic painting class with friends sparked an instant passion. "From day one, I loved it," she recalls. Encouraged by instructors impressed with her natural ability, she began exploring oil painting using traditional Old Masters techniques.

Her artistic path took a new turn during a move to New Mexico. With no job or kids at home, she immersed herself in classes at the New Mexico Art League, experimenting with pastel, watercolor, figurative work, and realism. The turning point came when she discovered the work of a Ukrainian palette knife artist. Captivated by the sculptural texture and bold color, Schumacher set out to master the technique herself, eventually developing her signature style: richly textured oils with luminous layers of color and an almost three-dimensional ef-

### **The Palette Knife Signature**

Today, Schumacher paints ex-



clusively with palette knives. Her process begins with toning the canvas in underlying colors that peek through the top layers, adding depth and vibrancy. "I think that underpainting gives my work another dimension," she says. While many palette knife artists work in acrylics, she prefers the richness of oil pigments. Her subjects—often coastal landscapes, sailboats, marshes, wildflowers, and birds—reflect her deep connection to nature and her Niceville waterfront surroundings.

Nature, she says, is endlessly inspiring. "Whether it's a quiet marsh, a burst of wildflowers, or the rhythm of the sea, I'm captivated by the way light, color, and space interact. My goal is always to create a moment of connection between the viewer and the natural world."

## A Family Legacy in Art

Art is a family affair for Schumacher. Her daughter, Krista Schumacher, is an award-winning palette knife artist based in San Diego, and the two occasionally collaborate on projects, including large-scale commercial installations. "It's been such a joy to share this journey with her," Kathy says. "Watching her develop her own style in the medium we both love has been a source of immense pride."

#### Meet the Artist at the Festival

Festivalgoers can meet Kathy Schumacher in person and view Sails in Symphony—alongside her other original works—in Tent No. 61 during the festival. As the official poster artist, her winning design will appear on the festival's poster, program guide, tshirt, MKAF website, social media channels, and throughout the event's marketing campaign.

The Festival of the Arts will feature more than 100 artists

Continued on page 24





## From Carole King to Our Community: Beautiful Ushers in a Season of Storytelling at ECTC

By Cameron Hughes

Fresh out of graduate school for business administration and taking on a new marketing role at Emerald Coast Theatre Company, I find myself connecting with Carole King in ways I previously never thought of. Her story is deeply individualistic and personal, starting out as a teenager writing songs for others, struggling with self-doubt, then stepping into the spotlight and forever changing music. Though what dawned on me is how her journey doesn't just belong to her. It belongs to all of us.

That's why I think that Beautiful: The Carole King Musical is a fantastic opener to ECTC's biggest season yet. It's a reflection of the universal journey of finding yourself. Every one of us, in some way, goes through those same pitfalls and struggles. We stumble through uncertainty, question ourselves, and, at some point, have to decide to step

forward into who we really are. For someone like myself in their twenties, it can be about moving to a new city, starting a career or trying new hobbies once the tassel is turned. It may be back in high school, where we are pressured to fit into the everchanging trend, but at the same time testing out who we want to be. For parents, it can be learning how to balance their own identity with the responsibility of raising a family. For those later in life, it might be deciding to move on from a lifelong career and finally retire or pursuing long-held dreams they once set aside.

Carole King's music has always had that wide-reaching quality that doesn't just speak to individuals but rather to entire generations. They carry themes of love, connection, resilience and hope that transcend time and circumstance with the same importance as all those years ago. That's why, decades later, her work still resonates with au-



diences who weren't even alive when those songs first topped the charts. Especially in a world that can feel divided, distracted or disconnected, her story reminds us that art brings people together, across generations and backgrounds.

Here at ECTC, our Season 13 lineup feels like an extension of that idea—that storytelling is never just about one person, but about us as a community. The Glass Menagerie reminds

us of the weight of societal expectations. Annie gives us hope in the face of hardship. Murder on the Orient Express reminds us that the truth matters, even when it's hard to uncover. Forever Plaid celebrates the importance of friendship in times of uncertainty, while Mystic Pizza captures the search for belonging and identity in this giant world as we come of age. All of the stories, like Carole's, are mirrors we hold up to ourselves.

Carole King's life is about resilience, reinvention, and the universal search for meaning which is what makes Beautiful the perfect start to this season at Emerald Coast Theatre Company: it's a story that belongs to all of us.

#### **About Cameron Hughes**

Cameron is the Marketing and Sponsor Relations Manager at Emerald Coast Theatre Company. He grew up on 30-A, graduating from Florida State University in 2023 with a Bachelor's in Marketing and an M.B.A in 2024. After becoming a first-generation master's graduate, Cameron returned to the Emerald Coast in search of a valuable way to contribute to his community, thus landing him at ECTC.









## **EVENTS AROUND SOUTH WALTON**

#### **Farmers Markets**

Grand Blvd. Saturdays 9 a.m.-1 p.m.

Grayton Locals Market Thursdays 10 a.m.-2 p.m. at Hibiscus Guest House

Seaside Amphitheater Saturdays and Tuesdays 9 a.m.-1 p.m.

Peddlers Pavilion Sundays 9 a.m.-1 p.m.

Rosemary Beach at North Barrett Square Sundays 9 a.m.-1 p.m.

### Walton County Emergency Management: Build a Bucket Sept. 13

Join Walton County Emergency Management as they kick off National Preparedness Month with Walton County's first-ever 2025 Build-A-Bucket event! Beginning at 9 a.m. at 1871 Great Hammock Bend in Freeport, this FREE, family-friendly day is all about helping you and your loved ones get prepared before a storm hits—while enjoying food, music, and activities for all ages.

### Coffee with a Ranger at Topsail Hill Preserve State Park Sept. 17

Topsail Hill Preserve State Park invites you to join them for Coffee with a Ranger in the park clubhouse on the third Wednesday of each month at 9 a.m. Enjoy a lively conversation with Park Rangers or an outside organization about wildlife, nature, conservation and all things Topsail. This program is ideal for the whole family to enjoy!

## **International Beach Cleanup South Walton Sept. 20**

Keep Walton County Beautiful will host this year's International Coastal Cleanup from 8-10 a.m. There will be clean up contests with fun prizes, free event t-shirts, and a free postclean-up breakfast served at some favorite local restaurants. Volunteer sign-up at www. keepwaltoncountybeautiful. org/events. All participants are encouraged to bring their own bucket, mesh bag, gloves, and trash grabbers. Don't forget your water bottle and sun pro-



tection! Locations Include: The Boardwalk on Okaloosa Island, The Crab Trap/James Lee Park, The Surf Hut, June White Decker Park, Henderson Beach State Park

## Wine & Fries Returns at Hotel Effie Rooftop Sept. 19

Ronald McDonald House Charities of Northwest Florida

and McDonald's bring back Wine & Fries, presented by Ascension Sacred Heart Emerald Coast—an elevated evening pairing favorite wines with McDonald's french fries. Enjoy rooftop views, a DJ-led dance floor, a silent auction and "Classic Carnival" charm, plus a moving story from a family served by RMHC at the Hotel Effie Sandestin Rooftop 6-9 p.m. Proceeds support RMHC's "home away from home" for families with children receiving medical care. Tickets: \$115 at rmhcnwfl.org (available until one hour before start).

Details: Allie Moore, 850-477-2273; allie@rmhc-nwfl.org.

#### LadyWorld Festival - Pop Culture, Podcasts & Power Vibes Sept. 26-28

The LadyGang is back with LadyWorld 2025 at Seascape Resort, an immersive weekend escape packed with pop culture, comedy, music, and inspiration. This 3-day retreat features powerhouse headliners like Hannah Berner and the Girls Gotta Eat podcast duo, plus Kaitlyn Bristowe, Rachel Lindsay, Stassi Schroeder, and more. Dive into glam workshops, wellness events, live podcasts, signature cocktails, photo ops, and plenty of Instagrammable moments! Multiple ticket tiers and accommodation options available. VIPs get exclusive merch, private planning access and more. Grab your girlfriends and get your passes at Ladyworld.co.

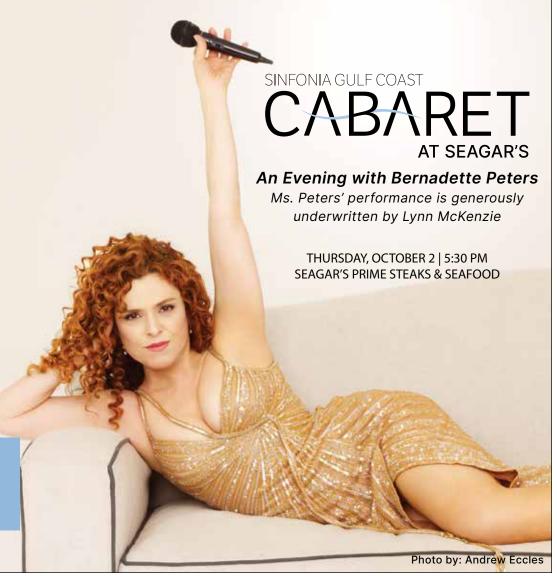
#### Fore Her 13th Annual Golf Outing - Swing for a Cause Sept. 26

Fore Her invites golfers of all levels to tee off for a very "pink" cause at its 13th Annual Golf Outing, presented by Emerald Coast Hospice Care at The Links Golf Club. Proceeds help local breast cancer patients cover living expenses, utilities, and transportation costs dur-

Continued on next page



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## **EVENTS AROUND SOUTH WALTON**

ing treatment. The four-person scramble includes on-course food and drink, a catered lunch by Evie Mae's BBQ, the fan-favorite "Dress Like a Lady" hole, and an after-party with prizes, raffles, and giveaways. Info, registration, and sponsorships: ForeHer.org/golfouting.

#### Cars of 30A at Alys Beach Oct. 3-4

Alys Beach + Cars of 30A: An Elite Automotive Experience is an extraordinary celebration of craftsmanship, luxury, and innovation, where exquisite design meets performance. Join for two unforgettable days as Cars of 30A presents an elite, highly curated collection of over 150+ rare and high-performance automobiles, set against Alys Beach's iconic landscape. Purchase tickets and learn more: carsof30a.com.

#### **10th Annual Bloody Mary Festival Oct. 11**

Get ready to Eat, Drink, and B MARY! Celebrate 10 years of bold flavors and brunch vibes at

the 10th Annual Bloody Mary Festival at The Market Shops, powered by Step One Automotive Group. Sample unlimited creative Bloody Marys from the area's best restaurants and bars—loaded with over-the-top garnishes from grilled cheese to sushi. Also enjoy craft brews, bubbly, food vendors, live music, a cigar bar, and SEC football on the big screen. 21+ only. Proceeds benefit Habitat for Humanity - Walton County. Info and tickets: TheMarketShops. com/Bloody-Mary-Festival.

#### **Harvest Wine & Food Festi**val at Watercolor Oct. 16-19

Raise your glass to four days of epicurean delight at WaterColor's acclaimed Harvest Wine & Food Festivalone of the Southeast's finest wine-and-food celebrations and a meaningful fundraiser for our local children's charities. Held in beautiful Cerulean Park, this year's lineup delivers worldclass experiences throughout the weekend: intimate wine dinners, Friday's sultry Harvest

After Dark evening, Saturday's legendary Grand Tasting or go VIP for enhanced lounge access and live music, and elegant Sunday brunches such as Brunch de Blanc. Want more? Multi-day bundles let you combine favorites such as Harvest After Dark and Grand Tasting or VIP combo-while taking advantage of some savings. Tickets are on sale now-rain or shine-and proceeds benefit the Destin Charity Wine Auction Foundation's efforts supporting our children throughout Northwest Florida.

#### **Support the Fall Silent Auc**tion Benefiting Emerald **Coast Food Rescue Oct. 24**

Emerald Coast Food Rescue (ECFR) invites the community to its Annual Fall Silent Auction at Local Market, Destin 6-9:30 p.m. Join an evening of giving, good food and meaningful impact, raising vital funds to support ECFR's mission of rescuing food surplus and redirecting it to those facing hunger in Okaloosa and Walton counties. In-kind donations for the auction will directly help fund operations that deliver over 250,000 pounds of food each month—at no cost—to 43 local programs, including food pantries, soup kitchens, shelters, after-school programs and subsidized clinics. Your support ensures that food doesn't go to waste-and families don't go hungry. To donate or learn more, visit Emerald Coast Food Rescue or email info@emeraldcoastfoodrescue.









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## **Ecco Water:** Bringing Clean, Safe Drinking Water to Santa Rosa Beach

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

Home water filtration systems are designed to eliminate various contaminants present in tap water. Contaminated water can



Your Water. Perfected.

harbor bacteria and parasites that lead to waterborne diseases. It can also include chlorine, lead, and other impurities that may pose health risks. A good filtration system removes these harmful substances, resulting in cleaner and safer drinking water. This protection is particularly essential for vulnerable populations such as children, the elderly, and individuals with compromised immune systems. These systems also enhance the taste of water making it more appealing and encouraging increased water consumption.

Additionally, by installing a home water filtration system, individuals can reduce their reliance on bottled water, leading to a decrease in plastic usage. It's a sustainable choice that benefits both personal health and the planet.

While the initial investment in a home water filtration system may seem significant, it proves to be cost-effective in the long run.



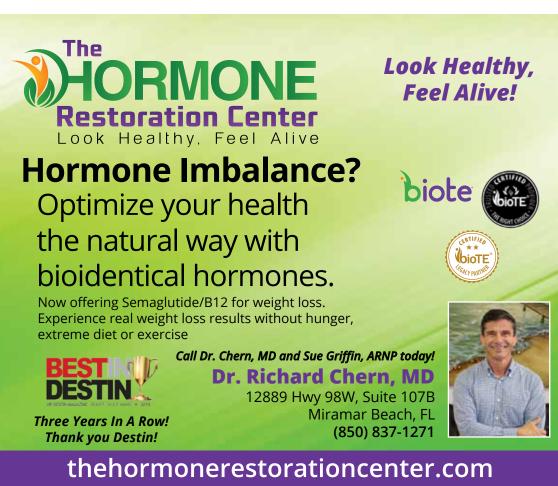
Compared to continually purchasing bottled water or relying on other costly water purification methods, a filtration system offers a more economical solution for maintaining a safe and clean water supply. There's no need to rely on store-bought water or wait for deliveries. This accessibility encourages individuals to stay hydrated and maintain a healthy lifestyle.

Knowing that the water consumed at home is free from contaminants provides peace of mind. It eliminates concerns about the quality of tap water and ensures that every glass of water is a step towards better health and is a proactive measure to secure access to clean and safe drinking water. From

health benefits to environmental considerations, the advantages of such systems make them a worthwhile investment for individuals and families seeking a reliable and sustainable water source at home.

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













By Christian Regalado

Healthcare insurance will be changing for many people starting next year. For those under 65 who are not covered by a group health insurance plan, overall healthcare costs are expected to increase tremendously due to the loss of federal tax credits, rising premium fees, prescription drug costs, and general inflation.

If you get healthcare through healthcare.gov, how much will your premiums increase? That'll depend on your age and where you live. Those aged 55 to 64 are expected to be the hardest hit. Because of premium increases, the forecast is that many individuals will find their healthcare policies become unaffordable. Many Floridians who purchase health plans through

## Planning for Healthcare in 2026

the exchange are projected not to renew their health insurance coverage as premium fees increase.

If you find yourself in these shoes, what can you do? Right now, we're looking at betterthan-a-sharp-stick-in-the-eye options. If you can no longer afford comprehensive coverage, you may want to consider purchasing an accident, hospital indemnity, and/or cancer plan. These plans, while not comprehensive, offer some protection in emergencies and can potentially save you a great deal of money for a reasonable premium. I'm looking more into what will be available in our local market for 2026, and I'll follow up in future

It's not just those under 65 who will experience changes in health insurance in 2026. Insurance companies' Medicare Advantage, PDP, and Supplement plans and premiums for 2026 will become public on October 1. I mentioned in last month's article that 2026 will be a year of disruption in the Medicare market. We know that most Advantage plans will likely reduce benefits such as dental and vision. Companies

offering Medicare Supplement plans are projected to impose meaningful premium increases, and carriers offering prescription drug plans will likely be increasing premiums significantly. A federal test program in six states, thankfully not including Florida, will start requiring prior authorization for Supplement Plans. Avoiding prior authorization is one of the main reasons people enroll in a Medicare Supplement plan.

What is the good news? For those fortunate enough to qualify for a Medicare Supplement or Advantage plan, they will still offer better coverage than individual plans in 2026

Those of us living in South Walton County have a wide range of Advantage plans to choose from including Chronic Special Needs Plans (C-SNPs). These plans allow a special enrollment period for someone recently diagnosed with a chronic or disabling special needs condition such as a cardiovascular disorder, chronic heart failure, diabetes, as well as other chronic conditions to change Advantage plans for stronger coverage. This

is important to know if you are enrolled in an Advantage Plan and ever find yourself with a chronic health condition. Regardless, the time to review your current coverage and take any necessary action will be coming. I'll touch more on this in next month's article.

Remember: don't be fooled by 800-number commercials promising better coverage if you qualify. They're aiming to mine and sell your personal information to other online companies. It's always been advisable to utilize a local, certified broker to help choose the best options for you, and with increasing complications coming in 2026, that's all the more important. I am available to speak with you anytime and there is no fee to you for my services. If I can help, please reach out! We can chat over the phone or meet in person. I'm happy to help! Email Christian@evergreenhealthins.com or call (850) 687-7606.

Stay safe; stay local!





Two years ago, a German girl walked into CRYO850 asking if I would work with her with EMS technology. New to town (and the U.S.), she needed someone to buy into her training system that used electricity to create contractions, allowing for muscle building without heavy weights.

## EMS Training works 10 muscle groups simultaneously cutting a workout down to only 20 minutes.

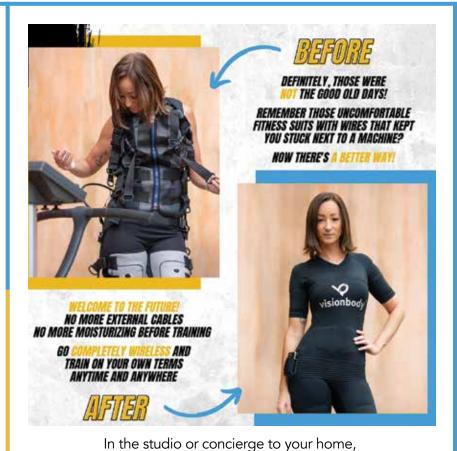
I loved the idea of offering this technology to my customers. So, I rented the space next door and began remodeling it to build her a studio. The project stalled when my dear friend and contractor tragically passed. She decided she no longer wanted the studio, and I was left with an empty space and no clue how to fill it. A time of horrible loss and sadness was topped off with what seemed like a financial disaster.

## **BUT GOD HAS A PLAN & THERE IS ALWAYS A SILVER LINING!**

After deliberating with staff, I decided to stick with the original plan. I researched EMS and found a newer and more advanced version that would also work for athletes looking to gain a competitive edge.

While traditional EMS requires the user to be wet and tethered to a machine (think Dolph Lungren on the treadmill in Rocky), **Vision Body EMS** uses a dry suit with bluetooth capability allowing users full freedom of movement and no wetsuit. In the end, I traded the flip phone for an Apple 16 and now can serve a broader clientele! With the help of Gina Loya and Bonnie Bee, we launched the new program, and everyone has seen amazing results. I'm excited to announce with our new partnership with Personal Trainer, Susie Rodriguez, **Vision Body Next Level EMS Training** is taking the Emerald Coast by storm! We are now helping clients to ENGAGE 10 muscle groups at a time to ENHANCE strength, performance and recovery with the most EFFICIENT technology on the fitness market today! Whether you want to go deeper into muscle fibers to gain a competitive edge, need to build muscle without heavy weight, or just need to double the workout in half the time, we've got you.

~ Amy Milligan, Owner/General Manager



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## The Many Benefits of a Microneedling Facial

BY BRIDGET SULLIVAN, PA-C, COASTAL SKIN SURGERY AND DERMATOLOGY

I have many patients who come into the clinic wanting to look younger and improve their skin's appearance, but are not ready or interested in doing plastic surgery. While I always ask what their specific goals are, a microneedling facial is often a good option. This article will explain what a microneedling facial procedure is and highlight the many benefits.

A microneedling facial is a cosmetic procedure done in a medical office setting. After cleansing your skin, a numbing cream will be applied to your face and neck and you will sit there for 20-30 minutes, ensuring that your face is numb so that you will not feel any pain or discomfort during the procedure. We have a device, a "SkinPen", that has fourteen needles at the end of it. We can adjust the depth of the needles with the device. After washing off

the numbing cream, the device with the needles will be placed on your face and the procedure will begin. The procedure will last between 15-30 minutes and there is no downtime.

This procedure is making "micro injuries" in the deeper layer of skin called the dermis and causing punctate bleeding. That's why sometimes this procedure is called "the vampire facial." The microinjuries in the deep layer of skin force new skin cells, collagen



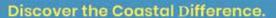






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and elastin to regenerate and form. This also increases your skin cell turnover rate. When you leave the office, your skin will look bright red, like you just got a sunburn, and you will not want to put any products on your face that day. Like a sunburn, you might experience mild irritation and peeling for 1-2 days, but can resume normal activities the following day.

This procedure has many benefits. It is fantastic for textural issues, particularly acne scars, but also fine lines and wrinkles. The benefits also include minimizing pore size, evening out skin tone, lightening dark spots, boosting product absorption, and giving your skin a natural glow.

Please do not buy the skin rollers over the counter or online. These products only penetrate the top layer of skin, the epidermis, and will actually lead to damaging your skin barrier and can cause irritation.

If you are interested in this procedure, please make sure you are a candidate by your medical provider. Not everyone is a candidate for this procedure; for example, if you are prone to forming keloids

or have certain autoimmune conditions.

I have over ten years of experience with this procedure, and I have seen firsthand how transformational it can be for improving skin texture, the skin's overall appearance and giving patients a natural glow. If you have any questions about this procedure or any other cosmetic procedures we offer at the office, please feel free to reach out and make an appointment at Coastal Skin Surgery and Dermatology (850) 500-3376. Remember – healthy skin is beautiful skin and we all deserve to love the skin we are in! I look forward to meeting you and discussing your skin care needs!

## **SCHUMAKER**

continued from page 18

from across the U.S., competing for \$12,000 in cash prizes across 18 categories, including Best in Show and People's Choice. Visitors can enjoy live music, a collaborative art exhibit, hands-on children's activities, an art raffle, and a variety of local food trucks with beer and wine available. Admission is free, and proceeds benefit MKAF's ArtsReach initiatives serving K-12 students,

individuals with special needs, and the military community.

Reflecting on her selection, Schumacher says, "This is truly such an honor. The festival has been such a big part of my journey as an artist, and I'm thrilled to help represent its 30th anniversary."

For more about Kathy Schumacher and her work, visit kathyschumacherart.com. For more information on the Festival of the Arts, visit MKAF.org.



## Transitional Brain



By Stephenie Crag

I'm 17 years into sending kids back to school. And, every year, it is still hard. Switching from one life rhythm to another in a day is hard on the brain and body. The sleep schedule changes, the morning and evening rhythms shift. Everyone in the house is a little overwhelmed and irritable. It gets better each week, but I've found six weeks to be the sweet spot when we are all reoriented and things feel normal again.

Transitional discomfort is not isolated to returning to school. Maybe you've started a new job, added a child to the family, started care-giving for a family member, moved homes or dropped off a child at college. Or, maybe you're making a habit change like quitting smoking, eating healthier, moving your body or trying to be more optimistic. All kinds of life transition can feel overwhelming at first and you might find yourself saying, "Why is this so hard?"

Your brain is wired for routine and repetition. Whatever you have been doing most consistently is what your brain gravitates toward. When you shift gears, make a change or transition into a new way of doing things, your brain initially pulls you back toward your old, familiar routines it associates with safety and security. Rewiring your brain to the new pattern requires daily repetition over 3-6 weeks. In the beginning, you might feel overwhelmed and frustrated with the effort required to sustain your new rhythm. However, as you reach week three, you will often find it's getting a little easier. After week 3, your brain begins to gravitate more and more toward the new behavior. And usually, around the 6-week mark, your brain doesn't feel like it's fighting the new direction you've purposed to go.

So, what are you supposed to do when transitional brain strikes and sticks around for 3-6

### **8 Ways to Support Yourself Through Transitional Brain**

Notice and acknowledge. Notice feelings of overwhelm, irritability, brain fog, stress and exhaustion. Remind yourself you are experiencing transitional brain and it's normal. Be kind and remind yourself it will take several weeks to feel your normal groove again.

Name the source of transition. Observe what might be a transitional event in your life. Name back to school, moving homes, new responsibilities or whatever else defines your transitional time.

Slow down. Your brain won't go from zero to 60 in a day. Give yourself steps. This week we are going to focus on sleep schedule and homework. Next week we will focus on family dinners. The week after that we will focus on balancing school with weekend fun. When you force

your brain to overhaul everything at once, you are less likely to sustain anything well.

Prioritize rest. Transitional brain makes you tired. Try getting enough sleep at night and saying no to some commitments so you have time to rest and recharge.

#### Regulate your

**mood.** You are more likely to be frustrated, grumpy, and irritable during transitional brain. Notice when you are getting edgy and engage some regulating practices like stretching, sitting in nature, deep breathing, watching a funny show, reading a book, moving your body, or talking to a friend. Remember to circle back and apologize to others if you've not been your best self.

Be gracious to others. Try remembering others around you are also often having transitional brain. Be kind and curious rather than judgmental and shameful when others are struggling.

**Keep going.** Put one foot in front of the other and you will



find that days turn into a week and weeks turn into a month. At some point, you will be surprised to look up and notice you are feeling more normal and settled in your new life rhythm.

Remember for next time. Try writing yourself a brief note in the notes of your phone about your experience with transitional brain so you can look back and see in your own words that you really will make it through next time.

You aren't alone. People all around you are navigating various changes resulting in transitional brain. Try

talking about it and connecting with your friends to normalize your experience. Hard things together feel better than alone. Connect with us for counseling and coaching along your journey at Journeybravely.com.



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REVIEWED BY MICHAEL MCMANUS, MSW LCSW

"Not Nice" by Dr. Aziz Gazipura is a thought-provoking ex-

## Book Review: Not Nice

ploration of the complexities surrounding kindness and assertiveness. Dr. Gazipura, a clinical psychologist, addresses a common struggle—how to be true to oneself while navigating the expectations of others. The book dives deep into the detrimental effects of people-pleasing and the societal pressures to always be "nice." I have been referring this book to quite a bit to clients who tend to people, please, and lose themselves in the process and then end up being resentful.

en end up being resentful.
What sets "Not Nice" apart

is its practical framework. Dr. Gazipura combines personal stories with psychological insights, making the content relatable and engaging. Each chapter includes actionable exercises that encourage readers to reflect on their own behaviors and beliefs. This hands-on approach is a standout feature, empowering readers to actively work on their personal growth.

The writing is conversational and approachable, which helps demystify the often intimidating topics of assertiveness and self-worth. Dr. Gazipura emphasizes that being assertive doesn't mean being unkind; rather, it's about honoring one's own needs and boundaries. This message resonates strongly and offers a refreshing perspective on self-advocacy.

The overall impact of the book is profound, as it encourages introspection and challenges long-held beliefs about niceness.

In conclusion, "Not Nice" is a compelling read for anyone grappling with the balance between kindness and self-assertion. Dr. Gazipura provides a roadmap for embracing authenticity and building healthier relationships, making it a valuable addition to the self-help genre.

Michael McManus, LCSW, is a psychotherapist in private practice in Santa Rosa Beach. He and his wife, Angela, also a psychotherapist, have raised four children and enjoy swimming, biking, hiking, yoga, reading, and cooking If this topic intrigues you and you're interested in working on this topic, Michael can be reached by text or phone at (850) 837-0123 or at his website: psychotherapy30A.com

## A Pastor's Ponderings: Way Finding



By Rev. Pete Hyde

The morning broke with anticipation. A destination had been selected for the day's outing. The directions were reviewed. The last swallow of coffee was finished,

and off we went. The morning sun splashed through the trees, casting long shadows onto the highway. As we turned off the highway onto a side road, we noted the odometer reading so we could follow the directions to the tenth of a mile. After about a mile, the sign read "pavement ends," which it did rather abruptly. It was not a bad gravel road, but it had been a while since a road grader had visited this remote area.

The odometer showed it was time for another turn. The road sign was tucked behind the overgrowth on the shoulder, so we had to back up to make the turn. The turn was steep and rutted. Our little SUV spun its tires a moment, caught its grip and inched us up the narrow road that made a tunnel through the forest. After about a hundred yards, the road smoothed out. We crept our way through the woods, coming to fork after fork in the road. We wondered each time if our choice was right. In a moment of anxiety, we stopped to look at each other and the written directions once again. The GPS had long ago lost our position. The line read, "This road is for high clearance vehicles only." Well, that made us think twice. We really wanted to get to the destination. The directions offered another route. We turned around on the narrow road and headed back.

It took us about a half hour to reach the alternate route. We had again lost the pavement and were creeping through another forest tunnel. This time, the road was a little wider and in a little better condition, but was completely unmarked. We glanced at each other with unsure looks. "Do we really want to continue to pursue this destination?" "Let's go a little farther." "Really?"

We rounded a curve and the road widened a little and began to slope down. At the bottom, muddy water was standing in two huge puddles across the entire road. A little farther down as an old Airstream trailer just off the road, cars in all states of disrepair and an old shed covered with a blue plastic tarp. We rolled to a quiet stop about 50 yards from the muddy puddles. An unspoken tension filled the car. The question arose, "Do we really want to pursue this destination?" "Maybe we weren't meant to go there after all." We turned around, retraced our path to the main road, then back to the highway. Another destination was selected and we had a wonderful day.

Many times we select destinations, goals, dreams, wishes, directions and outcomes. Sometimes we do this prayerfully and other times we just head off because of some book we read or some notion that "this ought to work." We get so focused on accomplishing the goal, making this a success, that it becomes the work of our hands, and we ignore or choose not to see and accept the obstacles placed in our way. We try to find ways around them or try to explain them away when in reality we may not have been meant to go in this direction at all. Perhaps God has another goal, a different direction, alternate dreams, bigger outcomes, greater dreams for us if we will pray, discern, and yield to His will and follow His direction.

Perhaps our stubbornness to accomplish the goals, fulfill the dreams and make the successes "we" set for ourselves may not be God's plan at all. It is not until the obstacles seem insurmountable that we turn around, count our losses and head back to God's main road to go in a different direction — God's direction — to accomplish God's will and goals.

Consider the obstacles you face today. Are those being placed there by God to get you back on the proper track with His will and direction for your life? Stop for a moment today, open your heart in prayer, and listen for the voice of God. Be open to the nudging of His Spirit to go in a different direction – His direction.

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



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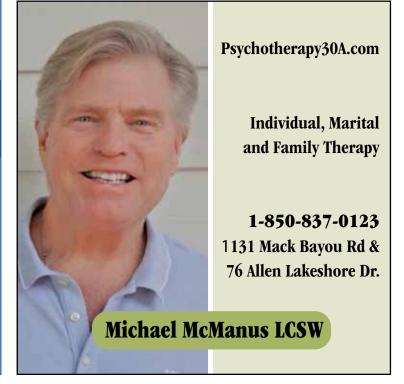


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Musing

## Sean of the South: Our Father



Our Father, which art in heaven, hallowed be thy name. Even though this name has been so misused, misapplied, and misappropriated throughout history.

I mean, what even is your actual name? People in various countries call you different things. There have been wars over which is the correct name.

How many people have been slaughtered in, quote-unquote, "Your Name?" We humans are still fighting about what, exactly, that name is.

The American evangelicals, ironically, choose a Middle English translation of a Latinized version of a Greek iteration of a

Hebrew nickname, that was officially sanctioned by King James I, who most historians believe was bisexual. I'll bet the evangelicals love that.

Still, other people use other words for Your name. But the Jewish culture, in my humble opinion, gets it right. Because they won't even say your name. It's too holy. Plus, once you use someone's name, you've already kind of boxed that someone in. But you can't be boxed in.

Thy kingdom come, thy will be done, on earth as it is in heaven. Because heaven knows sometimes it sucks down here.

Even so, there's got to be a plan to this mess we call life. There are all these coincidences happening. People call these instances different things: Grace, providence, karma, synchronicity, God winks. Whatever you call them, they happen. Every moment. And there seems to be a reason for it.

Give us this day our daily bread. Us. Not just me. Us. Collective. Personally, I have never known hunger, I was raised in a food secure household. But there are many other people included in "us." People who are starving. People who don't have what they need. And it's not just bread.

There are people lying in hospitals, prisons, nursing homes, or crack houses. They are drunk, and homeless, living from dumpsters. They have needs. And it doesn't seem fair that I sit on my duff, eating Fritos while others go without.

And forgive us our trespasses as we forgive those who trespass against us.

Why is it that we humans have no problem asking a great invisible omnipotent being for forgiveness. But we'd rather burn in hell before saying "I'm sorry" to our loved ones? I have questions, Lord.

Lead us not into temptation, but deliver us from evil. Because, let's face it, when left to our own devices we screw everything up.

There was a scientific experiment done with laboratory rats recently. The rats were put into a cage with an electrical device that would shock them, giving them immense pain. The rats were held in the cage with nothing to entertain them.

In less than 24 hours the rats

became so bored they started shocking the crap out of themselves just for entertainment value. We aren't that different from rats.

For thine is the kingdom, and the power, and the glory. Because it all belongs to you.

None of this is ours, even though we pretend like we own everything. We try to own land, we try to own people, we try to own everything. But man owns nothing.

We're just guests in your world. We're expressions of your

beautiful nature. But we are not owners. The whole train-model set belongs to You, Lord. Everything and every-ONE.

After all, we're all your children. Believer and atheist. Clergy and inmate. Straight and gay. Republican and Democrat. Christian, Islamic, Jewish, Hindu, Native American. Everyone. Every race. Every tribe. Every creed. Every confused and lost idiot who tries to put words into your mouth. Sort of like I did

Amen.









## Sean Dietrich's Over Yonder Explores Family, Fatherhood, and the Unexpected Roads of Redemption

Acclaimed Southern storyteller Sean Dietrich, known for his thoughtful reflections on family, faith, and finding joy in the ordinary, releases his newest novel, Over Yonder, on October 7.

Part Southern road novel, part meditation on fatherhood, Over Yonder follows a defrocked priest just released from prison, a pregnant teen searching for a way forward, and an emotional support goldfish as they journey through the Deep South. At once poignant and humorous, the story is Dietrich's tribute to second chances, flawed families, and the unexpected ways people

find grace and connection.

In this heartfelt and funny tale, the trio embarks on a winding journey through small towns, bayous, and backroads—discovering the unexpected ways redemption, grace, and human connection can transform lives. With his signature blend of dry humor and emotional insight, Dietrich reminds readers of the healing power of presence and the profound meaning found in everyday moments.

"This book is a love letter to fatherhood," said Dietrich. "Fathers, those misguided, flawed, beautifully imperfect humans who tried, failed, got everything



wrong, and, in spite of them-

selves, somehow became our greatest teachers on the subject of love."

"Sean is an innately gifted storyteller—his voice can't be taught; it's simply who he is," said Laura Wheeler, Senior Acquisitions Editor for Thomas Nelson Fiction. "His novels are emotional and redemptive, filled with cantankerous old men with big hearts, tongue-in-cheek humor, and flawed characters who remind us that forgiveness and kindness can be found in the most unlikely places. Over

Yonder brims with hope and love for humanity, inviting readers

to see the world through Sean's uniquely compassionate lens."

Beloved for columns and stories featured in newspapers across the region, Dietrich once again captures the heart of Southern life—its people, its places, and the quiet moments that bind them together.

Over Yonder will be available in bookstores nationwide on October 7. To learn more or purchase a copy, visit https://www.tnzfiction.com/9781400235681/over-yonder/sean-dietrich/.

Follow Sean's daily writing at seandietrich.com or @seanofthesouth on Instagram.

### **CALM**

continued from page 11

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## Respecting the Unexpected Power and Fury of Nature



By Kirk McCarley

In the developed world, many of us take water for granted. True, we are impacted by droughts and shortages, especially in more arid regions, but for the most part, when we turn on a faucet, we can quench our thirst and wash our hands, or for that matter, our entire bodies.

Water can be peaceful, refreshing, and magnetic. It is a primary attraction for commerce and recreation.

We must respect it.

Earlier this year, I had the opportunity to cycle across Northern Georgia through always rolling and sometimes quite steep terrain. Views during that journey were breathtaking and enjoyable when not slowed to a near standstill by an incline of 12%, 13%, or even more!

A side benefit of the excursion was a short detour to Toccoa Falls near the South Carolina border. A renewing moment marked by a cooling mist was much welcomed on a day that had grown quite warm by mid-morning.

Beautiful, as it were, I was not aware of the history of this land-mark.

Early on the morning of November 6, 1977, several factors led to the failure of an upstream dam, including heavy rain. That morning, the gentle stream into which the falls emptied was suddenly and unexpectedly converted into a raging current. Toccoa Falls College is adjacent to this landmark. College buildings and housing were in the pathway of newly forged waterways.

Property destruction was significant, yet even worse, the catastrophe claimed 39 lives. Former Georgia Governor and then President Carter responded quickly to the tragedy, laying the groundwork for the creation of a committee on dam safety that led to the inspection of over 9,000 dams throughout the US.

On the morning of this past July 4, a storm system centered itself in the Texas Hill Country, just west of Kerrville, Texas. Forecasters had earlier issued watches for a weather development.

This area is distinguished by rugged hillsides marked by limestone outcroppings, carved out over time by springs, streams, and rivers. The idyllic setting has encouraged thriving resort, retreat, and camping industries with literally thousands descending upon the area annually.

We recall the tragedy. In just Kerr County alone, 107 people perished. Heroes arose: Coast Guard Petty Officer Scott Ruskan helped retrieve 165 victims from the flood waters.

Lives of survivors will forever be changed.

It is with both appreciation and respect for the beauty and forces of nature that we acknowledge the power of water.

I resided in Kerrville for 12 years between 1986 and 1998. Again, it was early in the morning hours of July 17, 1987, that I was aroused from a sound sleep and requested to serve as part of a response team: torrential rains had caused the Guadalupe River to overflow its banks. Summer campers downstream from Kerrville were reportedly threatened. One of my roles at that time with the City of Kerrville was to serve as a Public Information Officer in the event of an emergency. I accepted the role on the premise that mass incidents "rarely occur."

By daybreak, it was confirmed that a busload of children attempting to escape their camp for higher ground had been swept downstream. Thirty-three were rescued from trees and the water. Ten did not survive.

This year's episode dredged up memories from that day thirty-eight years ago. For one, it was the unmistakable smell, an unforgettable combination of chemicals and decaying fish. The professionalism of members of the swift water rescue team, primarily staffed by firefighters and their singleness of purpose-selflessly geared towards rescue-was remarkable, as was the emergence of people, seemingly out of the "woodwork," who appeared on scene prepared to assist. Even members of the news media provided helicopter surveillance and reconnaissance in the search for victims.

Instinctively, the training and preparedness of emergency service workers in bringing order and assuredness to chaos was noteworthy then, as I am sure it remains now.

Those of us who live on the Gulf Coast understand all too well the impact of storms. With many weeks remaining in hurricane season, we are reminded to remain vigilant. Heed warnings. Make contingency plans. Pray that as cli-

mate phenomena become increasingly unpredictable and volatile, we will work towards long-term strategies that will honor our fragile ecosystems, respecting the power of nature and investing in what is required to bequeath a livable and healthy planet for those who follow us.

Be prepared. Be aware. Be safe. A graduate of the University of North Texas, Kirk McCarley is a Certified Professional Coach as well as a Professional in Human Resources (PHR) and SHRM-CP Certified. He is also a Production Assistant for both college football and basketball for ESPN and leads group cycling classes as a Certified Spinning instructor. Contact kirk@theseedsowercoach.com, theseedsowercoach.com, or call (314) 677-8779.



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## Road to Redemption: June Kohls – God is always working

By Victoria Ostrosky

"Don't drink the polluted water the world offers. Seek Christ. God is working behind the scenes, and He has called you for a purpose."

Ruth was a Gentile, the widow of a Jewish man. She accompanied her mother-inlaw back to Israel after her husband's death, and God took this outsider and blessed her. She became the great-grandmother of King David. In the New Testament, there's Mary of Magdala, a demon-possessed woman, another outsider from the community. She met Jesus, who released her from her de-

GREAT 🥸

mons; she was the first person to see the risen Savior, and a testimony for the ages.

Of course, we know about the woman at the well. The Samaritan woman. Jews didn't associate with half-breed Samaritans. They went out of their way to avoid their town. In addition, this woman was an adulteress, shunned from good society, which was the reason she was coming to draw water in the heat of the day. But Jesus knew all about her. "He knew she felt like less because of how others looked at her. He made the trip just for her." You might remember, Jesus had told his disciples



birthed from that visit.

June Kohls knows what it feels like to be looked down on. She and her brothers grew up in a dysfunctional home with a father with anger issues and a co-dependent mother. "We did our best to cope. It was hurtful and embarrassing. We never knew when Dad would have another explosion of temper." June loved going to church on Sunday, though. Her mom would take her and her brothers every week. But even while soaking in the good news of the Gospel, she felt like she didn't fit in. "As a little girl, I could feel

almost rejection or like I didn't matter to some of the people in church from what I called 'normal' families. I felt shunned." She realizes now that it's possible it was just her perception, but at the time, it felt very real.

PODCAS

But through it all, June knows that God was always working through her pain. Emotional fragility drags around its own baggage of feelings of inadequacy and inferiority. Some-

times it's warranted, sometimes not. But it still does its damage. As a believer, staying in the Word, spending time with other brothers and sisters, and most of all, spending lots of time with Jesus brings necessary healing.

"The Lord used every difficulty and heartache to bring me to a place to be well watered." Once she became involved in a women's Bible study, she suddenly had mentors. Other women, also growing in their faith, whom she could relate to and ask questions of. Although God is always working, as June says, "the enemy is always working as well. He will do anything possible to prevent you from being successful."

Through the loss of her newborn baby girl, the end of a marriage, and partial loss of eyesight, June is determined to continue to follow the Lord. "My calling is to love women and minister to them. Let them know it's ok what your past was."

Throughout scripture, God had the men who penned the words recount stories of insignificant, outcast, and broken people to convey a shocking truth. "But God chose what is foolish in the world to shame the wise; God chose what is weak in the world to shame the strong." (I Corinthians 1:27) As the Apostle Paul wrote after asking God three times to remove his thorn in the flesh - God said - "My grace is sufficient for you, for power is perfected in weakness." (2 Corinthians 12:9)

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

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Dining & Entertainment





## How Cafe Nola and Chef Ernie are Bringing Small-Town America Back

By Jason Phillips

Chef Ernie Danjean runs Cafe Nola and Hotel Defuniak in North Walton County, and could easily be the face of the downtown district. I recently visited Defuniak Springs for three days, and Chef Ernie made me feel at home, as he does with all of his guests. His masterful culinary skills and infectious exuberance made me eager to board the next train back to Defuniak Springs.

#### **Hotel Defuniak**

Chef Ernie is the general manager of Hotel Defuniak, which connects to his restaurant, Cafe Nola, adding another layer of charm to the restaurant's chic elements. I did my homework on the







hotel beforehand, and it did not disappoint. The European decor and 1920s aesthetic were just as appealing as it was in the videos I watched. A unique aspect of the hotel is that guests essentially have the run of the place. Although there is a proper cleaning crew, there is no desk service, save for Ernie when he has business to attend to, giving guests the freedom to roam around and soak in its history.

This latitude is rarely seen at other inns, and gives the air of being in a different time, a simpler time altogether. The room amenities combined with the original flooring and 1920s decor blended seamlessly for a pleasant experience that I would recommend to anyone wanting to catch a glimpse of "old Florida" and small-town charm.

#### Cafe Nola

Chef Ernie, a born and bred Cajun from New Orleans, decided to bring the colorful flavors of his upbringing to the colorful town of Defuniak Springs, and the community is grateful for it. My first dining experience introduced me to the sophisticated, inviting decor of the main dining room with its dark walls, perfect lighting, and gold ceiling.

As I sat down, Chef Ernie was making a Cajun-style brown sugar and spicy shrimp for dinner guests who had tried the dish in New Orleans. He has a delightful habit of mingling with his guests, and it appears to be his favorite part of his job.

Ever the gracious host, the chef prepared the dish from scratch, though it was not on the menu, and he prepared another plate for me. My first bite took me back to NOLA, one of my favorite culinary destinations. And that was before I even glanced at the menu.

The menu has just the right amount of dishes, including curated drinks. I started with the signature Cafe Nola Hurricane, served in a Cajun rimmed glass that perfectly matched the spices and flavors about to hit me. After talking with Ernie for several minutes, I knew I had to try his awardwinning Gumbo. He enters the dish every year into various contests, and though it always does well, he took home first place in 2025. And, like any decent chef, he has not tweaked the recipe since. As the adage goes, "If it ain't broke, don't fix it."

The gumbo had the perfect amount of seasoning and heat, and it made me wonder why Ernie even puts salt and pepper on the tables. There is no need for them. Chef Ernie has found the perfect balance of location, scenery, charm, and flavor to take this restaurant to the next level, and I never saw it empty, even in the middle of the week.

#### **Attractions**

Cafe Nola and Hotel Defuniak are the ideal greeting for a North Walton County getaway. From Chef Ernie's place, there are several shops and restaurants within a two-block radius, and none of them disappointed. Chef Ernie even tells his guests about them in a remarkable and courteous manner that every chef-operator should emulate. The courtesy is just a small part of how Defuniak Springs downtown is bringing back small-town America, and I am grateful for my visit and looking forward to the next one.

Breakfast at the Sweet Southern Comfort was an amazing experience. I was amazed by the numerous presidential exhibits and artifacts lining the walls, much like the antique weapons displayed in the library, the oldest in Florida. I also had the distinct pleasure of dining at the Iron and Grape for dinner, and its simple elegance and extensive wine list are reasons to visit Defuniak Springs on their own.





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Brunch live music schedule 11 a.m. to 2 p.m.:



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Sept. 14: Luke Pinegar

Sept. 20: Brett Stafford Smith

Sept. 21: Matt McCarthy Sept. 27: Brett Stafford Smith

Sept. 28: Jim Armstrong

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8 p.m. Join in the fun on Karaoke Night starting at 8 p.m. every Thursday night (also Prime Rib Night). Check ajsgrayton.com for other live music throughout the week.

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Sept. 13: Coconut Radio Sept. 19: Derek Givans Sept. 20: Solar Flare

### **Red Fish Taco**

Live music is a central component of Red Fish Taco's festive atmosphere. Rock out to local and visiting musicians in their outdoor covered Garden Room. Don't miss: Cadillac Willy 25th Anniversary Party from 6-9 p.m. August 29th! Catch the Catalyst Dance Band every Sunday, Brett Stafford Smith every Monday, and Casey Kearney every Tuesday. Check redfishtaco.com for other featured musicians every day of the week.

## **The Bay**

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

#### Sounds of Seaside Concert Series Wednesdays

Enjoy an evening of live music in the Seaside Amphitheater from 5-7 p.m. Sounds of SEA-SIDE features musicians ready to entertain the whole family. Bring a chair or blanket, snacks and drinks, and enjoy the show. Free and open to all ages.

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## Music Lessons: Inspiring Generation Alpha to Think for Themselves

In today's rapidly evolving educational landscape, Generation Alpha, those born roughly between 2010 and 2025, are experiencing a world of technology, innovation, and unprecedented connectivity. However, despite their immersion in digital tools, the importance of cultivating traditional skills such as music has not lessened. In fact, private music lessons are becoming an integral part of their learning journey. These lessons not only enhance musical abilities but also influence cognitive development, emotional growth, and social skills, providing benefits that extend far beyond just mastering an instrument.

## **Cognitive Benefits and Brain Development**

Research has long shown the connection between music education and mind development. For Generation Alpha, private music lessons provide an individualized approach to learning that embellishes brain development. Learning an instrument requires concentration, problem-solving, and memory, all of which engages multiple regions of the brain.

Music lessons activate both the left hemisphere (responsible for logical reasoning) and the right hemisphere (associated with creativity and emotion), helping to create a balanced, well-rounded intellect. When children learn to read music, develop rhythm, or memorize, they are strengthening brain connections that aid in mathematical,



language, and spatial reasoning. The one-on-one nature of private lessons allows the instructor to tailor the pace and methods to the learner's specific needs, ensuring that cognitive benefits are

maximized.

## **Emotional Development** and Confidence

For Generation Alpha, private music lessons can be particularly impactful in fostering emotional intelligence. Music is an inherently emotional form of expression, allowing children to connect with their feelings and understand the nuances of emotion through sound. This emotional engagement helps them develop empathy, self-regulation, and resilience.

Private lessons offer a safe space for students to explore their musicality at their own pace. This personalized attention ensures that students are not only guided technically but are also encouraged to express themselves freely. As they learn a new song, children gain a sense of accomplishment and confidence. These experiences play a crucial role in building self-esteem and motivation.

## **Enhanced Focus**

In an age where distractions are everywhere, private music lessons can serve as a sanctuary for focused, distraction-free learning. Unlike group lessons, which often compete for attention, private lessons enable a more concentrated and disciplined approach. Students focus entirely on their instructor's guidance, mastering the details of their instrument.

## Social Skills and Self-**Expression**

Though private lessons are individualized, they still provide important opportunities for social interaction. Students may perform in recitals or collaborate

with peers in ensembles, helping them develop social and teamwork skills. These experiences encourage public speaking, managing performance anxiety, and sharing one's unique voice in front of others.

Music lessons enable children to explore their creative side and express their individuality. In a world that often emphasizes conformity and standardization, music offers an outlet for authentic self-expression, fostering a strong sense of identity and personal fulfillment.

Private music lessons offer Generation Alpha a multitude of benefits that go beyond just mastering an instrument. From cognitive development to emotional intelligence, enhanced discipline, and improved social skills, these lessons help shape well-rounded individuals. As this generation continues to navigate an increasingly complex, mind-altering, and Ai generated world, the skills learned through music lessons will serve them well, preparing them to become discerning, creative, confident, and thoughtful individuals who can make their own decisions and think for themselves.

Studio 237 Music Lesson's staff are ready to teach students ages 6 and up on piano, guitar, voice, drums, ukulele, songwriting and more. Call us at 850.231.3199 or email Studio-237Music@gmail.com and/or visit our website at www. Studio-237Music.com.

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## Level Up Sept 25-27: Chris Cumby Brings Faith and Business Together on the Emerald Coast

By RICH SANDERS

Chris Cumby grew up in a rough-and-tumble neighborhood in Toronto, Canada, but has become an important part of the Emerald Coast community over the last decade. Through inspirational leadership, coaching and networking in churches and Bible studies, Chris has developed a role here that he describes as a "super-connector of people", culminating each year in a business conference called Level Up. This year's Level Up Emerald Coast conference will break out at the Oceans Church in Destin from September 25-27 and host more than 400 entrepreneurs!

Before he came to this beautiful part of the world, Chris had two successful careers in different industries: soft drinks and energy. First, he learned the basics of corporate life with a variety of roles with Pepsi in Toronto. After seven years with Pepsi, Chris became a powerful force in the en-



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#### **Editor & Publisher**

Dave White dave@southwalton.life editor@southwalton.life

### **Production & Layout**

Dawna Shackley graphics@southwalton.life

**Advertising Department** 850-399-0228

### **Advertising Manager**

Raymond Cyr 850 797-3546 sales@southwalton.life

#### **Contributing Writers**

Heather Bennett 850-399-0228

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ergy business.

In describing his role with a start-up company in the energy business, Chris describes an early surge: "We did twelve million in profit in the first 18 months!" By helping large consumers of energy, like hotel chains, manage their risk in consuming electricity, Chris's company likewise became energized. This put him in an environment of abundance.

It also taught him important lessons about life and wealth. As he started to travel and experience more of the world, Chris says, "I've seen the richest, and I've seen the poor." All that experience led him to Jesus, and he was born again through baptism last year on March

Now, as a follower of Jesus, Chris has developed an incredible level of discipline. Early each day, he awakens to read the Bible, calls his father (his parents still live in Canada and have been married nearly sixty years), then heads to the gym for strenuous exercise. After all that morning preparation, he's ready to be the super-connector! "And so every day

I seek to walk with Jesus in my heart and look for opportunity from a perspective of helping people. I've just always been a helper, a servant."

That devotion to servant leadership was the catalyst for the Level Up conference. "I truly believe you have to interact. You have to go, you have to have intention and be completely full of faith, because when you are, people, places, events, circumstances and things... I love that they show up."

As Chris invites Emerald Coast business leaders to join this year's conference, he exclaims: "Level Up Emerald Coast isn't

just an event - it's a movement. It's where faith meets action, leaders rise, and vision turns into reality. This is the room where breakthroughs are born!" You can register for the conference at https://levelupemeraldcoast.

Chris recently appeared on the Christian Capitalist podcast

Episode #21, and you can listen to the entire episode on SOWAL Life's website! We are excited to share inspirational stories of hard work and generous giving to the poor and needy in the name of Jesus Christ, like Chris Cumby and the Level Up Conference!



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## **Hire for Safety:**

## What Every Homeowner and Business Should Know

By Danica LaFaire

Picture this: a ladder leaning against your siding, a roofer balancing in the breeze, or a housekeeper stretching to dust a transom no one's touched since hurricane season. Most home

projects look routine — until they aren't. The difference between a close call and a catastrophe is rarely luck. It's preparation: safety training, the right equipment, and the right kind of insurance carried by a company that

takes responsibility for its people.

#### Why safety training matters

Falls remain the leading cause of death in construction. OSHA reported more than 400 fatal falls in 2023 alone — tragedies that experts say are almost always preventable with proper training and equipment. That's why OSHA requires fall protection at as little as four feet in many industries, and specific ladder and stairway training for anyone who climbs them.

And here's something most people don't realize: it doesn't take a rooftop fall for things to go wrong. Even a tumble from a simple step ladder — the kind most of us keep in the garage can cause life-changing injuries. The CDC reports that falls are the most common cause of traumatic brain injury nationwide, and many of those happen from heights under ten feet. A bump to the head on concrete or tile might not sound dramatic, but it can lead to concussions, fractures, or worse. That's why proper training and safe practices matter at every height, not just on high roofs.

If a company can't show you how it trains its crews, that's a red flag.

## The insurance side homeowners can't ignore

In Florida, workers' compensation (WC) isn't optional — it's the law. Construction employers must carry coverage with one or more employees, and non-construction companies must carry it with four or more. Homeowners can verify coverage through Florida's state-run "Proof of Coverage" database.

Why this matters: if someone is injured on your property and the company doesn't carry WC, the fallout can get complicated. Coverage generally protects the worker and the company — but without it, a worker may turn to the homeowner for damages.

And here's the tricky part: in construction, even "1099 independent contractors" are usually treated as employees unless they've filed a legal exemption. That means the hiring contractor is liable for their coverage. Companies that rely on loosely defined 1099 labor often leave both workers and homeowners exposed.

For businesses, the stakes are even higher. If you're a shop owner, property manager, or office leader, hiring uninsured or untrained contractors doesn't just put workers at risk — it puts your business at risk of lawsuits, downtime, and reputational damage. One accident on your property can disrupt operations, lead to costly claims, or even draw OSHA's attention if employees are present. Choosing vendors with verified workers' comp coverage and strong safety training isn't just about compliance — it's smart business risk management.

## Spotting the companies that put safety first

So, how can you tell if a contractor truly values safety? Here are a few signs you can see right away:

**Úniforms and PPE:** Do crews arrive in company gear, using harnesses, gloves, or goggles where needed? If not, ask why.

Well-maintained equipment: Ladders, cones, and safety gear should look cared-for and ready to use, not thrown together.

Clear insurance answers: A reputable company will gladly show you proof of coverage and point you to the state website to double-check.

**Direct employees:** When workers are W-2 employees, coverage and training are consistent. Ask if the crew is in-house or all 1099 subcontractors.

**Visible safety habits:** Look for small routines — ladders tied off, walkways cleared, teammates spotting each other. Safety is a culture, not a checklist.

For commercial jobs, these signs are even more important. Look for vendors who provide site-specific safety plans, use signage or cones to protect customer walkways, and communicate clearly about when and how work will be done. These habits show they're thinking beyond their crew — they're protecting your employees, customers, and reputation too.

## Five safety questions to ask any contractor

- Want a quick gut-check before you sign? Try these:
- Do you carry workers' comp, and can I verify it through the state?
- Are the people coming to my home or business W-2 employees or subcontractors?
- What safety training do your crews receive?



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## 2nd Homeowner / VRBO Resource Directory / Business Directory

#### **Accountants**

### LYNCHPIN TAX SERVICES

Rosemary Beach 850-210-9738 Lynchpintax.com

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#### SSGRANITE AND TILE

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continued on next page

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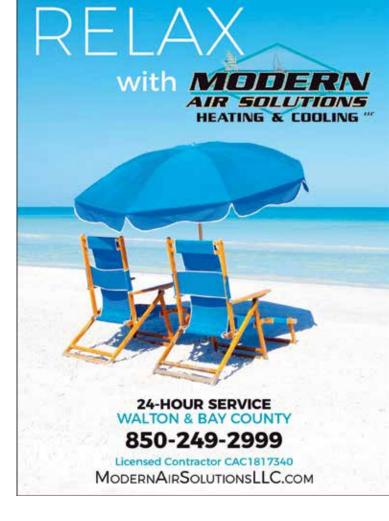
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## 2nd Homeowner / VRBO Resource Directory / Business Directory

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## **HIRE FOR SAFETY**

continued from page 36

- How often do you update or inspect your equipment?
- Can I see your written safety policy or plan for my project?

## The bottom line

Whether it's your family home or your business storefront, the principle is the same: safety is good stewardship. For homeowners, it protects your household. For businesses, it protects your people, your customers, and your livelihood.

Choosing companies that invest in training, carry the right insurance, and employ people they're proud to call their own makes all the difference.

At Fish Window Cleaning in Northwest Florida, safety isn't an afterthought — it's the very first measure on our scorecard. We believe the most important part of every job is that our team members return home safely at the end of the day. Clean windows may shine, but nothing matters more than protecting the people who make it possible.



Santa Rosa Beach 850-267-0900

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