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Lighthouse Family Retreat a Shining a Light



By HEATHER BENNETT

We have all been affected by cancer in some capacity, and too many families are forced to endure childhood cancer. There is a beacon of hope for these families, and it can be found here along the Emerald Coast, at Lighthouse Family Retreat. LFR have been hosting retreats for families living through childhood

cancer since 1999. They are a faith-based nonprofit organization founded by an oncologist nurse. Although they are headquartered in Atlanta, many of their retreats are located along the panhandle from Panama City Beach to Fort Walton Beach.

I spoke with Todd Craig, the Regional Director of Gulf Coast Operations. Todd lives

here with his family, and like the rest of us, knows what a gift it is. "We live in such a beautiful place. We get to share that with people who are going through really challenging times," said Todd. "There's something about standing in front of the ocean that brings perspective and hope."

Thanks to many generous donors, fund raising and

volunteers, families that attend retreats have no costs to them once they arrive. If they have trouble covering travel expenses, they can apply for a scholarship. Different resorts in the area donate space for the families to stay during a retreat. "We have a retreat in Watercolor in the fall, over

LIGHTHOUSE
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Sacred Heart Foundation to host 2nd Annual Emerald Ball

The Sacred Heart Foundation is once again rolling out the green carpet for the 2nd Annual Emerald Ball on Saturday, March 28 at the Hilton Sandestin Beach Golf Resort & Spa. The black-tie gala, presented by Howard Group, will benefit the expansion of the cardiac and spine programs at Ascension Sacred Heart Hospital Emerald Coast.

"We were blown away by the community's support of the event last year, which raised an astounding \$217,631," Carol Carlan, president of Sacred Heart Foundation, said. "We are excited to deliver an even bigger night of fun and entertainment in 2020!"

EMERALD BALL
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LIGHTHOUSE

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fall break, and homeowners have donated their houses," said Todd.

Lighthouse Family Retreat depends on the community here. Todd reaches out to churches, homeowners, resorts, restaurants and beach services and has developed relationships with great community partners. "It really is a community effort to pull this off," said Todd. "When restaurants and beach services make in-kind donations, it's a game changer. It's such a cool way for our community to be a part of what is happening here."

What is happening, is a weeklong opportunity for a family to feel like a family once again. Kids have the chance to play with other kids, adults have time to connect with other adults going through similar situations, and spouses have a date night and reconnect with each other.

During the Lighthouse Family

Retreat, families are paired with a family partner, volunteers, who help to serve them during their stay and make all these events run smoothly. The family partners help with the kids, serve meals, provide turn down service, etc. They give the families time to relax.

For these retreats, the family partners are just as important as the donations. Some retreat families come back to volunteer as family partners once they are done facing their own struggle. "There's something about serving that's not just healing for the person you're serving, but it's healing for you as well," said Todd. "We're created to bless and serve one another."

If you would like more information on Lighthouse Family Retreat, please visit their Website www.lighthousefamilyretreat.org, and if you are interested in making a donation or volunteering you can contact Todd at todd@lighthousefamilyretreat.org.

COASTAL SENIORS

OF SOUTH WALTON

Coastal Seniors Sponsor Amavida Roaster Tour February 18th

Join the Coastal Seniors of Walton County on Tuesday 2/18/20 for a tour of Amavida roastery and a coffee tasting with your local coffee roaster. You'll get to see behind the scenes operations of specialty coffee roasting & meet some of the team who make it possible to enjoy fresh roasted coffee from across the globe in your community. Following the tour around the facility, we invite you to taste 2-3 of our current specialty coffee lots!

What to expect: Roaster tours last an hour, to an hour and a half.

Coastal Seniors will provide a light lunch directly following

the tour brought in by Freshii. Tour starts promptly at 9:30 AM at Amavida Coffee Roasters, 72 Serenoa Rd. Santa Rosa Beach, (Off 98 near Dune Lakes Elementary School).

Please RSVP to CSSW Email coastalseniorsofsouthwalton@gmail.com or call 850-280-5342 and leave a message. CSSW phone is being monitored each business day for messages. There is only room for 20 participants for this event so sign up is necessary.

If you are 50 years or older, and reside in Walton County, Florida, CSSW invites you to join CSSW in order to participate in our activities. Membership

dues for 2020 are \$20.00 per person/ \$30 per couple. Become a member of CSSW on Facebook at Coastal Seniors of South Walton, or via email at coastalseniorsofsouthwalton@gmail.com, or on the website at www.coastalseniorsofsouthwalton.org.


Coastal Seniors of South Walton, Inc. is a non-profit 501(c)(3) organization for active adults and is looking for dedicated, enthusiastic persons to join the Board of Directors. For more information please call Jim Wilson, Director, Coastal Seniors of South Walton, 404-432-6037 or Email: jim_wilson@bellsouth.net



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EMERALD BALL

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Guests are encouraged to wear shades of emerald for the elegant event. The evening will begin with a cocktail hour at 6 p.m. followed by dinner and dancing. Entertainment will include live music by Mr. Big and the Rhythm Sisters, a wine and bourbon pull and a photo booth by 30A Life Photography. A highlight of the evening will be the opportunity to enter-to-win a \$5,000 shopping spree at McCaskill & Company. Tickets for this exclusive, jewelry drawing will be available to purchase for \$100 each and will be limited to 150 entries.

This year's event will also include a tribute to Roger Hall, president of Ascension Sacred Heart Hospital Emerald Coast, for his dedication and contributions to the hospital over the last 17 years. Hall, a native of Crestview, served for six years as CEO of North Okaloosa Medical



Center before being named president of Sacred Heart's 58-bed hospital in Walton County, which was under construction at that time. Under his leadership, the hospital has grown steadily to meet the needs of the community while maintaining a high level of quality. Since opening, the hospital has grown to 76 beds and services have expanded with the opening of The Family Birth

Place, The Ascension Sacred Heart Cancer Center, and the state-of-the-art Judy and Steve Turner Heart & Vascular Center. His passion and dedication to providing high quality, safe and compassionate health care, has resulted in Ascension Sacred Heart Hospital Emerald Coast consistently ranking among the top hospitals in the nation for patient safety, experience and satisfaction.



"Roger is the definition of a servant leader," Susan Cornejo, chief operating officer of Ascension Florida, said. "His steadfast commitment to the community and growth of Ascension Sacred Heart Hospital Emerald Coast has been fundamental to its continued success. We are grateful for his many contributions and the impact he has made on the lives of the patients, families, and

communities served." Individual tickets for the Emerald Ball are available to purchase for \$150 and include reserved seating, dinner and two drink tickets. Sponsorship opportunities are available. For more information or to purchase tickets, visit www.sacredheartemeraldball.com.

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 Community

Guest Columnist; The Wisdom of Daniel Webster



BY TIM NORRIS

Some believe Daniel Webster was one of the five greatest Senators in U.S. history, his statue stands in the U.S. Capitol's Statuary Hall, placed there by the State of New Hampshire. His career spanned almost four decades, serving as Secretary of State for Presidents William Harrison, John Tyler and Millard Fillmore.

He attended Dartmouth College, the 9th-oldest institution of higher learning in the United States. Dartmouth was founded in 1769 by the Great Awakening preacher Rev. Eleazar Wheelock, with a mission to "educate Native Americans in the Christian faith and train Congregationalist Christian ministers."

You might wonder if Daniel was related to Noah Webster, the founder of the Webster's Dictionary. They were not related but both were involved in our country's growth at about the same time in history and both were big believers in the Constitution of the United States, universal education and the abolition of slavery. He dedicated himself to suppressing the African slave trade, stating: "Traffic in Slaves is irreconcilable with the principles of humanity and justice..." "The African slave-trader is a pirate

and a felon; and in the sight of Heaven, an offender far beyond the ordinary depth of human guilt ...If there be ... any participation in this traffic, let us pledge ourselves here.....to extirpate and destroy it ...

The U.S. Capitol Building has preserved the wisdom of Webster in a series of quotes, on display, even today: "Liberty and union, one and inseparable..... One Country, one Constitution, one destiny..... "Let us develop the resources of our land, call forth its powers, build up its institutions, promote all its great interests and see whether we also in our day and generation may not perform something worthy to be remembered..."

"We live under the only government that ever existed which was framed by the unrestrained and deliberate consultations of the people. Miracles do not cluster. That

which has happened but once in six thousand years cannot be expected to happen often. Such a government, once gone, might leave a void, to be filled, for ages, with revolution and tumult, riot and despotism."

On December 22nd, 1820 at the Bicentennial Celebration of the Landing of the Pilgrims at Plymouth Rock, Secretary of State Daniel Webster is recorded as saying: "We are on the spot where the first scene of our history was laid; where the hearths and altars of New England were first placed; made their first lodgement,when they landed upon the rock.. in the language of our fathers... "if God prosper us... we shall here begin a work which shall last for ages ... We shall fill this region of the great continent ... with civilization and Christianity... Whatever makes men good Christians, makes them good citizens."

We must strengthen ourselves..... with new resolution ... in the support of the Constitution, prepare to meet ... whatever of difficulty, or .. Are we of this generation so derelict, have we so little of the blood of our revolutionary fathers coursing through our veins, that we cannot preserve, what they achieved?

The world will cry out 'shame' upon us, if we show ourselves unworthy, to be the descendants of those great and illustrious men, who fought for their liberty, and secured it to their posterity, by the Constitution of the United States ... Webster concluded: "The Constitution has enemies, secret and professed ... They have hot heads and cold hearts. They are rash, reckless, and fierce for change, and with no affection for the existing institutions of their country...."

We may have the highest hopes of the future fortunes of our country...BUT if we and our posterity reject religious instruction and authority, violate the rules of eternal justice, trifle with the injunctions of morality, and recklessly destroy the political constitution, which holds us together, No man can tell, how sudden a catastrophe may overwhelm us, that shall bury all our glory in profound obscurity."

Tim Norris, a long-time Panhandle resident is past Chairman of the Walton County Republican Party and is the current Republican Party of Florida's State Committeeman for Walton County. Tim Resides in Santa Rosa Beach with his wife Nancy. The couple have 3 daughters, Calli, Hannah and Piper.

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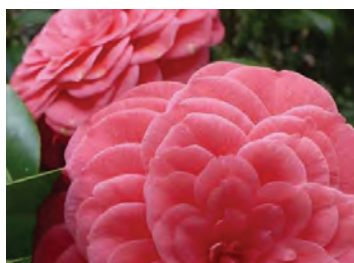
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Camellia Festival February 15th

The Friends of Eden and Florida State Parks pay tribute to the Camellia Saturday, Feb. 15th from 10am to 2 pm at Eden Gardens State Park in Point Washington, North of US 98 via CR-395. Visitors are invited to stroll through amazing Camellias, enjoy a Camellia floral arrangement demonstration, learn air layering, (a Camellia propagating technique), and Camellia waxing for bloom preservation. Attend a program on Camellia care and other plant related topics by Marie Harrison, a Master Gardener and author of numerous Gardening Books.



10am to 2 pm - "Earth Vibes Band" will be performing at the Stage area. Camellias will be available for a donation from the nursery. Living History reenactors will also be present on the grounds during the Festival. Food vendors will be present on the grounds, picnic tables by Tucker Bayou are available for visitors use in the Park. Additional Parking will be available at Bay Elementary School. This community event is free with paid admission to the State Park - donations made to the Friends of Eden will be appreciated. Eden Garden's State Park, 181 Eden Gardens Road, Santa Rosa Beach, 850-267-8320.

Tentative schedule for the day: (held in the Pavilion area)

10:15 am - 11:00 am - Presentation on Camellias by Marie Harrison. 11:15 am - 12 noon - Floral Demonstration using Camellias by Tim Ard of Emerald Coast Flowers and Gifts.

12:30 pm - Demonstrations on Air-layering. 1:30 pm - Waxing Camellia Blooms.

Caring & Sharing Announces 11th Annual Spring Fashion Show

Caring & Sharing of South Walton is excited to share details for its 11th Annual Spring Fashion Show and Luncheon, "Paris in Spring." This year's event will be held on Saturday, Feb. 29, at the Vue on 30a. Tickets are \$45 and can be purchased at the Caring and Sharing Thrift Store. "This is our main, signature event and it continues to grow each year," Kim Hope, director of Caring & Sharing, said. "We love seeing our volunteers and supporters come out and enjoy the items that are donated to the thrift store by our generous community. This year we are looking forward to bringing in more sponsors to support the event. We are serving close to 1,000 individuals a month and will use the funds raised to continue providing

support to our neighbors in Walton County."

During the event, guests will enjoy a fashion show, lunch, silent auction, DJ and photo booth.



Additionally, there will be a pop-up boutique featuring items from the Caring and Sharing Thrift Store. Volunteers and supporters of the organization will walk the runway to model outfits made up entirely of items donated to the Caring & Sharing thrift store. After the event, all

clothing and accessories will be available for purchase. "Our staff and volunteers work hard all year to ensure we have some great items to share and sell at the Fashion Show," Cindy Gervais, sorting room manager at Caring & Sharing, said.

All proceeds from the 11th Annual Fashion Show will help Caring & Sharing of South Walton provide assistance to residents of South Walton, including food, utilities, prescriptions and basic needs. Tickets to the event can be purchased at the Caring & Sharing Thrift Store located at 112 Lynn Drive in Santa Rosa Beach. Sponsorship opportunities are available, please email caringsharingsowal@gmail.com for additional information.

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 Community

February 2020 WCSD Superintendents Update



Superintendent A. Russell Hughes

Second Semester in the Walton County School District is well underway, and things are moving forward in a fast-paced, and exciting manner! Our Midterm grade reports will be going home on February 6, 2020. Parents please be on the lookout for these reports to help stay alert to your student's academic standing.

Friday, February 14, 2020 will be an early release day for students, and a professional development day for teachers.

Monday, February 17, 2020, all Walton County schools and offices will be closed in recognition of Presidents Day.

The 9th Annual Apple Classic 5k and 1 Mile Fun Run will be held on Saturday, February 8, 2020, at Hammock Bay in Freeport, FL from 9:00 am until 1:00 pm. This event is hosted by the Walton Education Foundation to help support teachers, their students, and schools through a series of educational programs and grants. The 5K course is certified and the event is sanctioned by USA Track and Field. Come on out and join the fun!

We are proud to announce our 2019-2020 WCSD Teacher of the Year, Jeannine Abadie, from Emerald Coast Middle School! Huge Congratulations to Mrs. Abadie, Math Specialist at ECMS. She is a product of the Walton County School District, having graduated from South Walton High School! Mrs. Abadie is in her 7th year

teaching at ECMS. We look forward to her representation of our EPIC District in the coming year!

Congratulations also to our new WCSD Educational Support Professional of the Year, Lisbeth "Anne" Turner, from Freeport High School! Ms. Turner helps to provide delicious meals and a happy atmosphere in the Bulldog Café at FHS!

Selected as the 2019-2020 WCSD Assistant Principal of the Year was Mr. Scott Hulion, Assistant Principal at Walton Middle School! Mr. Hulion is an exemplary Administrator, and a tremendous asset to Walton Middle School and the WCSD!

Selected as the 2019-2020 WCSD Principal of the Year is Dr. Alexis Tibbetts, Principal at South Walton High School! Congratulations to Dr. Tibbetts for her incredible accomplishments at SWHS! Since 2014 under her leadership, the school has doubled in numbers, and soared

in academic excellence!

We are also proud to share that our Superintendent, Mr. A. Russell Hughes, has recently been formally recognized for completion of the rigorous and challenging Chief Executive Officer Leadership Development Program (CEOLDP) during the joint meeting of the Florida Association of District School Superintendents (FADSS) and the Florida School Boards Association in Tampa, Florida. School Board Member Jason Catalano presented Superintendent Hughes with a special award certificate at the December 17, 2019 school board meeting at South Walton High School.

Kindergarten registration is Monday through Friday, March 2nd through the 13th, from 8:00 am until 2:30 pm at all WCSD Elementary Schools for any child who is 5 on or before September 1st, 2020. An Official Birth certificate is required. Before entering school in August, each child must have

a physical examination and up-to-date immunizations.



February is Black History Month, and all across the district our students will be participating in a variety of activities that celebrate the history, culture and contributions of Black Americans.

February is also Career Technical Education (CTE) month. Walton County School District is committed to helping our students develop the skills, technical knowledge, academic rigor and real-world experiences necessary to be successful in a high-skill, high-demand career in an ever-changing global market. The number of CTE industry certifications earned by our students continues to increase along with the addition of programs in Aerospace Sciences and Technology; Culinary Arts; Information Technology; Agritechnology; TV Production; Medical Sciences; Applied Robotics; Engineering, and many other fields.



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Faces of Walton; Rusty Anchors

BY MARK AND TRACY STEELEY

I first met Rusty in 1993 at Fort Polk, Louisiana, in August. In Fort Polk the air does not move. And there are nasty bugs, and poison ivy, and snakes. And roving bands of longhorn cattle that could be trapped in our open excavation units. It was the perfect place to learn how to be a migrant field archaeologist, or “shovel bum” as we are known in the industry. Rusty and I learned how to dig holes in the woods together. I hadn’t seen him 23 years.

He looked pretty much the same as he did in the ‘90s, youthful and fit. But that full gray beard was a surprise. A huge pole barn holds his collection of John Deere tractors, one of which, a 1983 model, had belonged to his grandfather, James Lee, founder of James Lee Motors in Crestview. Rusty is a true local, fourth-generation Okaloosa and Walton counties on both sides of his family. “The guy at the tractor place says ‘Wait a minute, you’re an Anchors AND a Lee?’ He felt sorry for me. He felt like that was a little much. My granddaddy’s brother’s kids are running the car dealership businesses now. My side of the family is out of it. We were the Freshwater Lees. The Saltwater Lees were down here. As salty as I might look, I’m actually a freshwater guy.”

Just then Rusty’s cell phone rang. His face dropped. He answered it.

“Mr. Drennan!” he says enthusiastically. I stepped away to give him privacy. When I returned I caught the tail end of his conversation: “Whatever works, I’m all for it. Whatever you need me to do. Yeah. I get it. Yeah, as you know, I don’t want

to go. But I will totally go. Alright. Bye bye.”

“Ok, pencil this in on my write-up,” he says after hanging up. “I’m going to Puerto Rico. In three days. I don’t want to go to Puerto Rico. I don’t want to go anywhere! Do I tell my wife I’m going to Puerto Rico?”

“Well...yeah,” I say. “That’s probably a good idea. But first why don’t you explain what you do for a living. You know, for the readers.”

“Ok, my company is Anchors Environmental, an independent subcontractor to Fluor Enterprises, a giant engineering firm with headquarters in South Carolina. Fluor is one of the largest companies doing work for FEMA. They do everything. Government contracts all over the world. Fluor is bigger than FEMA. The company I work for is bigger than the agency I work for.”

“Does this have to do with Hurricane Maria?”

“Yes. When FEMA pays to put a new school or road system into a city that was damaged by natural disasters, I make sure they comply with all the environmental and historic preservation requirements. I go out there, problem solve, get project grants through the system.”

“The guy in charge of FEMA’s public assistance program is down there in Puerto Rico neck deep in a s - - - show. So he calls his contractors for assistance. The top guy in that



The Faces Of
Walton County FL

company just called me and said we need you in Puerto Rico. I don’t say no to that guy. This is the Fluor guy.”

“Why are you reluctant to tell your wife?”

“In 2006 Robin and I go down to my mom’s beach house at Cape San Blas for our honeymoon. And I told her, I am staying home. We wake up the next morning, and there’s an earthquake in Hawaii. The Kiholo Bay earthquake. Three days later I was on a

plane to Hawaii. I was gone for six months.”

After more than two decades of constant travel, Rusty is ready to stay home on his ranch while others do the fieldwork for him. He’s currently hiring environmental specialists to be on call for the next natural disaster.

Tracy and Mark Stanley are the hosts of a community website called The Faces of Walton County. The project aims to showcase the diverse residents of our community, one Face at a time. To nominate someone for an interview visit www.thefacesofwaltoncounty.com or call Tracy at 850-803-9822.

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Panhandle Animal Welfare Society (PAWS) February Events

Don't have a date for Valentine's Day? Not ready for a commitment, but need some lovin'?

Go on a date to Props Craft Brewery & Taproom – and maybe even back to your place for a slumber party – with canine bachelors and bachelorettes from the Panhandle Animal Welfare Society (PAWS).

“Do-Over Valentine's Doggy Date” will be from 11 a.m. to 4 p.m. Feb. 15 at the brewery, 125 Lovejoy Road NW. There also will be a Valentine's Day-themed chance drawing, plus \$1 off your

first brew if you bring any dog. Here's how doggy dates and sleepovers work: If you're an Okaloosa County resident, you can pick up a dog from PAWS, 752 Lovejoy Road NW, after 10 a.m. and show them a good time at Props just down the street and other dog-friendly places until 4 p.m. For a sleepover, you just return them by 4 p.m. the next day. Bring your driver's license and proof of insurance.

The program gives the dog a break from the shelter environment – kind of like weekends away from your



job – and gives shelter staff more information about their personalities, so they can find a perfect home. To set up your date, email pawsdogadopt@gmail.com.

Pups, Paddles & Pints Feb 15
“Pups, Paddles & Pints,” a fundraiser for the Panhandle Animal Welfare Society, will

be 11 a.m. to 3 p.m. Feb. 15 at BOTE FWB/Boardroom Pub & Grub, 158 Miracle Strip Pkwy. SE.

The event features a drawing for a BOTE Breeze Aero Paddleboard worth \$699, food by the Boardroom Pub & Grub and The Cowhead, a free pint of beer, and PAWS dogs and cats up for adoption.

Weather permitting, there will be a BOTE demo fleet at the Fort Walton Beach Landing.

Tickets for the paddleboard are \$10 each, or three for \$20, and can be purchased at BOTE, Boardroom Pub & Grub, and PAWS, 752 Lovejoy Road NW. Drawing is at 3 p.m. Feb. 15. Need not be present to win.

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Alaqua Animal Refuge Advocates for Animals at Humane Lobby Day in Tallahassee

In late January, Alaqua Animal Refuge hosted a group of advocates from the Florida Panhandle to attend the 2020 Humane Lobby Day in Tallahassee. The biggest day of the year for animals and animal advocates, the day-long event was devoted to give voice to animals all kinds. Sponsored by the Humane Society of the United States each year, Humane Lobby Day happens nationwide and gives advocates the opportunity to speak directly to state legislators about passing laws that protect animals. The event was also co-hosted by the Animal Legal Defense Fund, an organization dedicated to protect the lives and advance the interests of animals through the legal system.



(L-R) Jennifer Leon (Big Cat Rescue), Karen Wynn Greb, Laurie Hood (Alaqua) and Kate MacFall (HSUS Florida State Director) at The Florida State Capitol

Approximately 80 animal advocates from across the state of Florida gathered at the Capitol to lobby legislators that are considering key animal protection bills, and expressed their voices to make a difference in changing the laws surrounding animal welfare.

Over 20 of those advocates were from the Florida Panhandle and joined Alaqua on the 2-hour chartered bus ride from Freeport (FL) to the Capitol. Organized by Alaqua Founder Laurie Hood, the group included staff, volunteers, and members of other animal organizations nearby. Hood has been involved with the Humane Society of the United States for many years, including Humane Lobby Day, and also serves as a volunteer district leader in the state.

“It’s so important to let legislators know that their constituents care about animal issues and it’s a great opportunity for our staff, volunteers, and supporters to learn about the important work being done on behalf of those who do not have a voice,” said Hood.

Hood was asked personally to speak to the Senate Agriculture Committee about a bill that would ban the declawing of cats. Addressing the committee members, Hood shared that many people still do this to their cats, but it is an outdated procedure that we now know should be eliminated. Further, she indicated that declawing cats

is an amputation that removes the last bone in the foot, and causes severe physical and emotional stress on the animal that can have long-term effects on the cat’s health. The Committee did approve the measure from Senator Lauren Book with a 4-1 vote Tuesday afternoon.

The Committee approved the bill with a 4-1 vote, which provides that a non-veterinarian who unlawfully declaws a cat is subject to a civil penalty up to \$1,000 for each violation. A licensed veterinarian who performs declawing is also subject to disciplinary action by the Board of Veterinary Medicine, and fines of up to

\$5,000 for each violation. The bill is now scheduled to be heard by the Innovation, Industry, and Technology Committee and the Rules Committee before going to a full Senate vote.

Additional legislation discussed included bills that would end the shark fin trade in Florida; the illegal taking, selling, and possession of the Florida Black Bear; the Florida pet store “preemption law”; emergency sheltering of persons with pets; and the injury of police canines and equines.

Alaqua Animal Refuge, with Hood at the helm, has been an active animal advocate since its founding in 2007. Over the

years Alaqua has pushed the boundaries of animal rescue, welfare, cruelty prevention, and advocacy. Today, they are a recognized leader on these issues in our local community, the state of Florida, and around the U.S.

Lobbying on behalf of animals and being their voice is just one aspect of what Alaqua does, and it is an important overlay of the ongoing daily work that Alaqua does by rescuing and rehabilitating; providing protection, shelter, and care to animals in need; operating a

full-service adoption center; and providing numerous education outreach and community programs so that others can learn how to drive change for the betterment of animals everywhere.

Aimee Shaffer, a fellow advocate that attended Humane Lobby Day (and an avid Alaqua supporter), said “it was so empowering to be a voice for the voiceless today. I’m looking forward to being of service in the future and at the 2021 Lobby Day.”

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Meet Our Local Transportation and Event Planning Pro: Larry Greene from Emerald Coast Luxury Transportation

BY RITA L. SHERWOOD

Customer Experience: The Driving Force Behind ECLT

Some say that Larry Greene, president of Emerald Coast Luxury Transportation is in the transportation business, but according to Larry, he's in the business of creating memories.

"Since starting Emerald Coast Luxury Transportation almost three years ago, it's been a pleasure to be a part of so many memorable events - from weddings, proms, homecoming dances, birthday parties, charitable events, bachelorette parties, to bringing a new baby home from the hospital," explains Larry.

Emerald Coast Luxury Transportation (ECLT) brings on the luxury – the fleet of vehicles offer something for every occasion and includes a stretch limo, 14 passenger executive vans, shuttle buses, executive SUVs and the popular limo bus that seats 28 people.

In addition to special occasion transportation, ECLT also specializes in airport transfers to/from Panama City, Destin and Pensacola airports as well as corporate transportation. The company offers shuttle services ranging from a one-day event shuttle to a year-round corporate shuttle.

When you are flying out of town, have you ever wondered who would pick you up at your destination? ECLT can be your one stop shop, they can book your transportation is just about every major city.

"Unlike ride share companies, we take great pride in our chauffeurs being well trained with government background, drug and alcohol checks. Safety and reliability are our top priorities," Larry says.

Larry is no newcomer to the transportation business. He started a luxury transportation company in Atlanta nearly 30 years ago that grew to more than 70 vehicles. He earned his B.S. in Economics from Florida State and then completed graduate school and received his MBA. "It was like coming home when my family and I moved to the Emerald Coast as I'd spent so much time in the area while



attending FSU," Larry states.

Since moving to the area, Larry has been extremely involved in the community. ECLT is a member of the South Walton Chamber, the Destin Chamber and the Fort Walton Chamber of Commerce. Larry previously served on the South Walton Tourist Development Council (TDC) Marketing Committee and currently serves on the Destination Improvement Committee. ECLT is also a member of the National Limousine Association.

This transplanted local has a passion for giving back to the community. Some of the charities ECLT supports are Alaqua, Habitat for Humanity, the Emeril Lagasse Foundation, the Taylor Haugen Foundation, White Wilson, Emerald Coast Middle School and South Walton High School.

"Coach" is who he's best known as in Atlanta, and for a very good reason. Larry coached football, little league, baseball, basketball, ice hockey, soccer, swimming, and even lacrosse.

Some might be surprised to learn that transportation is not all this company does. ECLT is also a destination management company which means when corporations bring their meetings to the local area, ECLT handles their extracurricular events. These events can range from a private catamaran trip on the Gulf with an open bar, gourmet dining on board with a private chef, an oyster shucker on a private beach with grilled and raw oysters, inflatable water

toys, a musician on board, and a dolphin site seeing tour on the return. Larry's experience as past president of the Georgia Chapter of Meeting Professionals Inc. (MPI) is an asset to this area of the business.

With the accolade "Best of the Emerald Coast 2019," ECLT must be doing something right. "We could not have grown to this extent without the help of our many customers, fans, amazing chauffeurs and fantastic management team. Thank you to our team as well as the Emerald

Coast for making us what we are today," Larry says.

When asked what his favorite part about living here would be, Larry is quick to reply, "Being so close to the Gulf of Mexico and living in paradise!"

What's next for ECLT? "Continuing to help people with everything they need – from taking the stress and worry out of a wedding, ensuring travelers arrive to their flight on time, enjoying a concert or even making their Valentine's Day night out extra special, we stand

ready to offer an exceptional customer experience," Larry explains. "This is my dream job – as the saying goes – do what you love, and you'll never work a day in your life."

So, the next time you're planning that special birthday outing with your crew, scheduling that corporate meeting, or even calling for a ride to the airport, call ECLT - you won't be disappointed. Call (850) 774-8345 or visit EmeraldCoastLuxuryTransportation.com.



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February 2020 30A Real Estate Update



BY LISA HUGHLEY

So far, 2020 is shaping up to be a great year! Classic Luxury Real Estate has been on a roll with a number of sales for our office in the first month of 2020. It is only the first of February and our rental company, Classic Luxury Vacation Rentals, has a tremendous amount of bookings as well. This Spring and Summer is going to be packed with beachgoers, which is wonderful for the entire community.

Interest rates have lowered, and inventory remains low as well. If you or anyone you know is interested in selling, now is the perfect time! I would love to have the opportunity to talk with you and earn your business!

East 30A, Detached Single Family

Gulf Front

There are currently 26 active properties on the market ranging \$1,825,000 to \$12,750,000.

The average property is \$6,705,692 with 4021 sf, priced at \$1755.54 per sf, and average of 388 days on the market.

There are 2 pending properties, one of which is \$1,900,000 with 1204 sf and the other is \$6,450,000 with 4544 sf.

There have been 14 sales ranging \$1,200,000 to \$8,995,000. The average sold is \$4,480,000, selling at 93% of list price, with 2836 sf, selling at an average of \$1854.75 per and 468 days on the market.

Non-Gulf Front

There are currently 426 active properties ranging \$374,900 to \$14,000,000. The average property is \$1,785,640 with 2958 sf, \$563.05 per sf and 211 days on the market. There are currently 137 pending properties ranging \$295,000 to \$6,295,000. The average pending is \$1,233,419 with 2650 sf, priced at \$432.94 per sf and 102 days on the

market. There have been 724 sales ranging \$186,000 to \$8,200,000. The average sale is \$1,264,432 at 97% of list price, with 2648 sf, selling at \$452.38 per sf and 147 days on the market.

Inlet Beach, Gulf Front

There are 3 properties available ranging from \$2,650,000 to \$8,500,000. The average property is \$5,606,667 with 2774 sf, and \$2,048.58 per sf, with 60 days on the market. There is 1 pending sale at \$1,900,000 with 1204 sf. There have been 4 sales ranging \$3,175,000 to \$5,200,000 with the average property being \$4,643,750 at 96% of list price, with 3058 sf, averaging \$2636.66 per sf, and 570 days on the market.

Inlet Beach non-Gulf Front

There are currently . 8 active properties ranging \$1,050,000 to \$3,699,000. The average property is \$1,939,112 with 3190 sf, averaging \$640.57 per sf with 454 days on the market. There have been 13 sales ranging \$550,000 to \$3,700,000 with the average sale being \$1,477,000 selling at 92% of list price with 2657 sf, averaging \$545.43 per sf and 280 days on the market.

Rosemary Beach, non Gulf Front

There are currently 36 active properties ranging \$1,399,000 to \$8,400,000 with the average property being \$3,362,526 with 3332 sf, averaging \$1,011.86 per sf and 260 days on the market. There are 4 pending properties ranging \$1,570,000 to \$3,200,000. The average pending is \$2,055,000 with 2583 sf, and priced at \$801.84 per sf and 254 days on the market. There are 33 sales ranging \$1,140,000 to \$8,200,000. The average sale being \$2,217,652, selling at 94% of list price with 2839 sf, and priced at 774.78 per sf, with 154 days on the market.

RoseMary Beach Gulf Front

There are currently 3 active properties ranging \$4,799,000 to \$10,200,000. The average property is \$7,083,000 with 3894 sf, priced at \$1791.35 per sf and 1407 days on the market. There have been 2

sales. One sale at \$3,150,000 and the other at \$4,575,000. The average sale being \$3,862,500, selling at 97% of list price with 2876 sf, and selling at \$1332.49 per sf and 672 days on the market.

Alys Beach, Gulf Front

There is one property available, listed at \$11,500,000 with 3631 sf and 158 days on the market.

Non-Gulf Front

There are 16 properties available ranging \$2,095,000 to \$11,500,000 with the average listing at \$4,176,123 with 3549 sf, priced at \$1169.91 per sf and 240 days on the market. There are currently 7 pending properties ranging \$2,775,000 to \$6,295,000 with the average property being \$4,273,232 with 3633 sf, and priced at \$1168.67 per sf, and 142 days on the market. There have been 23 sales ranging \$1,662,5000 to \$5,750,000 with the average sale being \$3,337,317 at 98% of list price, with 3392 sf, and averaging \$986.24 per sf and 106 days on the market.

Watersound Beach Non-Gulf Front

There are currently 31 active properties ranging \$1,575,000 to \$6,448,000 with the average property being \$3,386,129 with 4148 sf, priced at \$808.13 per sf with 249 days on the market. There are currently 6 pending properties ranging \$960,000 to \$4,999,000 with the average pending \$2,386,000 with 3178 sf, priced at \$712.81 per sf and 561 days on the market. There have been 33 sales ranging \$815,000 to \$4,200,000 with the average sale being \$2,579,091 with 3783 sf, averaging \$671.95 per sf and at 95% of list price.

Watersound Beach Gulf Front

There are 2 properties available, one at \$5,595,000 with 5738 sf and 367 days on the market and the other being \$6,448,000 with 4433 sf and 157 days on the market.

Seaside Non-Gulf Front

There are currently 6 active properties ranging \$1,390,000 to \$4,495,000 with the average being \$2,612,500 with 2766 sf and priced at \$912.40 per sf and 328

days on the market. There have been 19 sales ranging \$750,000 to \$3,475,000 with the average being \$1,642,737 with 1992 sf , averaging \$942.47per sf and 69 days on the market.

Seaside Gulf Front

There are currently 3 active properties ranging \$1,825,000 to \$9,995,000 with the average property being \$6,071,667 with 3206 sf and priced at \$2009.48 per sf with 85 days on the market. There have been 5 sales ranging \$3,750,000 to \$6,800,000 with the average sale being \$4,750,000 with 2681 sf, selling at 95% of list price at \$1775.54 per sf with 309 days on the market.

Watercolor Non-Gulf Front

There are currently 41 active properties ranging \$1,150,000 to \$5,095,000 with the average listing being \$2,306,389 with 3533 sf and priced at \$644.32 per sf with 168 days on the market. There are 9 pending properties ranging \$989,000 to \$2,545,000 with the average pending being \$1,058,000 with 2688 sf averaging \$584.72 per sf and 82 days on the market. There have been 79 sales ranging \$840,000 to \$5,500,000 with the average being \$1,852,017 at 96% of list price with 3283 sf and \$547.07 per sf with 140 days on the market.

Grayton Beach Gulf Front

There are 4 properties available ranging \$4,195,000 to \$6,950,000 with the average property being \$5,798,750 with 3623 sf, averaging \$1946.71 per sf and 168 days on the market.

Non-Gulf Front

There are currently 25 active properties ranging \$645,000 to \$3,749,000 with the average prop-

erty being \$1,600,809 with 2682 sf, and \$624.23 per sf, with 398 days on the market. There are 5 pending properties ranging \$665,000 to \$3,395,000 with the average being \$1,366,000 with 2633 sf, and \$528.94 per sf, with 390 days on the market. There have been 26 sales ranging \$460,000 to \$1,665,000 with the average sale being \$926,228 with 2278 sf, selling at 95% of list price and \$419.92 per sf and 164 days on the market.

Gulf Place, Detached Single Family

There are currently 5 active properties ranging \$925,000 to \$2,900,000 with the average property being \$1,416,000 with 4350 sf, priced at \$321.37 per sf and 241 days on the market. There have been 5 sales ranging \$681,250 to \$1,275,000 with the average being \$898,250 with 2955 sf, selling at 95% of list price, averaging \$306.72 per sf and 422 days on the market.

If you are contemplating purchasing a home, selling your home or interested in a vacation rental or vacation rental management services, call me at 850-660-1962 or email me at Lisa@LiveandPlay-on30A.com. I would love to have the opportunity to talk with you!

All information regarding sales and availability is reliable but not guaranteed and gathered through the MLS system.

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VISIT SOUTHWALTON.LIFE TO READ OUR LATEST ISSUE



Knowing the Impact of the Fed's Balance Sheet



BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

Should savers, investors and spenders pay much, if any attention to the Federal Reserve's balance sheet?

The Fed's balance sheet is just like any other, it is a statement of assets and liabilities. It is produced every Thursday afternoon. An interested person can go online and navigate to federalreserve.gov to see the latest statement. It is published to give the public the opportunity to know what the Federal Reserve is doing as this can have significant impact on savings, investing and spending.

These impacts are on savings rates, interest rates, asset values, potential inflation and the overall growth of the economy. A saver would want to know what trends are emerging and what perhaps to expect for their savings whether its in checking accounts, savings accounts, money market accounts (and money market mutual funds) or CDs.

An investor might want to know how much money is in the system and chasing assets be those stocks, bonds, real estate or even commodities. The greater the money supply – which the balance sheet shows every week, the greater the amount of dollars chasing goods, services and assets.

A spender, and everyone is a spender of some sort, might want to know the impact an increasing money supply might have on the cost of goods and services. Once again, the greater the money supply, the greater amount of money available to purchase goods and services. That could make things more costly.

The balance sheet is a window into what the Federal Reserve is

doing with regards to the amount of money that is in the system. The Fed can print money and then get it into the system by way of purchasing government bonds and other similar assets. This will increase the assets on the balance sheet and in turn it injects money into the system. The money that the Fed prints or issues are liabilities. As the money supply grows that should have a calming if not reducing effect on interest rates. Corresponding to that it may also increase the appetite for risk assets such as stocks or real estate because more money is available to invest. This is one way that asset prices appreciate.

To think of it more simply, imagine a selection at a table of goods which represent assets (in this case, stocks or bonds or real estate). The individuals in the room are here to look at and perhaps buy these assets. Also imagine the individuals as the money supply. The more of them there are, the more potential buyers. More buyers with the same amount of goods would probably push the price of those up. Now, if you reduce the number of buyers (reduce the money supply) and the amount of goods remains the same, there is less demand and perhaps falling prices. This is one way to explain the impact the money supply can have on asset prices.

The Great Recession saw the Federal Reserve significantly increase its balance sheet where in early September of 2008 it stood at 905 billion dollars. It began moving up quickly as the Fed was trying to increase the money supply and release the tension on credit. It remained high, peaking at approx. 4.5 trillion in December of 2014. On January 20th of this year, it stood at 4.15 trillion. If you watch the move every week you would have seen it moved down \$29 billion from the previous week. Some Market prognosticators watch this weekly or observe the trend to get an idea on the impact it might have on the markets (your stocks, bonds and real estate).

Having a plan for your saving, for your investing and for your spending can be a significant step in getting to your goals in life. Visit with an advisor or expand your own research to see how understanding the money supply can impact your plans and goals.


Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 32 years. His main office is located at The First, First Florida Bank, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola and Tallahassee. Phone 850.654.8124. Raymond James advisors do not offer tax advice.

Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

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Financial Advisor

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Community

Community Suicide Prevention Trainings Announced

The Florida Panhandle Chapter of the American Foundation for Suicide Prevention is excited to announce a suicide prevention training available to the South Walton community. All trainings are free of charge and

serve our community is to help educate anyone and everyone we can about suicide and prevention. Suicide is preventable and together we can create a culture that's smart about mental health. We'll save lives, and vastly



American Foundation for Suicide Prevention

Florida Panhandle

open to the public. The Chapter recommends trainings for those 18 and older.

improve the lives of many more.”

“Our goal is to save lives and bring hope to those affected by suicide,” said Jessica Roberts, Board Chair of AFSP Florida Panhandle Chapter. “One of the main ways we can do this and

Suicide is the 8th leading cause of death in the state of Florida and nearly four times as many people died by suicide in Florida in 2017 than in alcohol related motor vehicle accidents. Suicide takes more lives in the U.S. than homicide, war, and



natural disasters combined.

“These high numbers are one of many reasons that it is important to talk about suicide like any other cause of death. The more we talk, the less stigmatized the idea that we all face struggles and need support becomes,” adds Roberts.

Two trainings will be made available to the public at different locations in February and March.

The Volunteer Orientation is the “AFSP 101” which provides an introduction to the organization at the national and local level as well as training new volunteers interested in working with the nonprofit group.

Thursday, February 6, 5:30-6:30pm

Coastal Branch Library, 437 Greenway Trail, Santa Rosa Beach.

Saturday, March 28, 2-3pm
Bridgeway Center, 137



Hospital Dr NE, Fort Walton Beach.

“More Than Sad: Suicide Prevention for Parents” is part of a family of programs that has taught over a million students, parents, and educators how to be smart about mental health. Parents will learn how to recognize signs of depression and other mental health problems, initiate a conversation with their child, and get him or her help.

This presentation is open to the public, not just parents, but will focus on the perspective of the parent.

Thursday, February 6, 6:30-7:30pm

Coastal Branch Library, 437 Greenway Trail, Santa Rosa Beach.

For more information and to RSVP for any of the sessions, please email Sarah Clark at sclark@afsp.org

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Hope on the Beach Extends Ministry Blessing New Moms

Hope on the Beach has been blessing new moms in need along the Panhandle with baby clothes, blankets, bibs, and hats. "Layettes" are a gift assembled from donated new and used baby items that include: hats, socks, sleepers, onesies, gowns, blankets, and bibs for Premies and babies 0-3 months. Since 2014, Hope has accepted donations and bought items to put together the Layette Gifts. Every winter

church members work together to assemble all the donations and deliver about 100 gift sets to Sacred Heart Hospital. The nurses in the Birthing Center are given freedom to give the Layette Gifts to any mom they feel need them. Some moms may even receive 2-3 sets, if it is needed.

Hope on the Beach would like to invite the public to make a donation of new or clean and gently used baby items Premie or

0-3 months or a cash donation to be used to purchase necessary supplies that haven't been donated. Hope on the Beach also invites you to join in the fun of putting these gift sets together. Join us on Monday, February 3rd @ 10 am to help sort and organize all the donations or on Saturday, February 8th @ 9 am to help put the gift sets together. Your help will be a blessing on either day. Please let Kristie



Scheler know if you have any questions, 850-267-0322.

Hope on the Beach is located at 3834 US Highway 98 W, Santa

Rosa Beach, FL. An elevator is located on the east end of the building.



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Other locations: Miramar Beach • Niceville • Ft. Walton

Community

Seeing the Good in the "Muck" of Life

By SUE GAMBLA

So today I wasn't paying attention. I had other things on my mind and even though the nice police officer flashed his lights at me to remind me to slow down, I continued on my sweet way. Well red flashing lights in your rear view mirror will make you pay attention real quick. As I'm waiting and getting nervous for his slow walk to my car, I'm still wondering why he pulled me over. Speeding. Ok, I must admit to a heavy foot (not going to lie) but I Always pay attention- especially in the school zones- but not today. I'm shaking when the nice officer (yes he was nice) asked for my information and I told the officer I never get pulled over and that I have a very good driving record. I'm thinking maybe he'll give me a break and save my perfect record!. Well, the nice officer isn't buying what I'm selling, and hands me my ticket. Now, this isn't just a ticket, it's a small car payment !!

"WOW, I'm thinking what is my darling husband going to say when I get home and tell him what happened. His answer to me by surprise. "Be grateful," he said, reminding

me there wasn't an accident and no one was hurt, it's just a reminder to pay more attention. What a good way to look at what I thought was a bad situation.

So a short time after the ticket incident, I learned of a friend whose dog had passed away. Then, she found out her dad has cancer. A hard working woman putting in long hours.

I heard someone say after Hurricane Michael, many hit hard by the storm started walking with their faces down. They stopped looking at the broken trees, the storm debris and huge reconstruction project ahead. With heads down, they focused on the sweetest tiny purple flowers growing amid the weeds. A beacon of hope in the midst of utter destruction.

And I'm worried about a speeding ticket.

It's not always easy to see the good in the sticky, nasty, muck of life. And yet, like the beautiful flower shining through the weeds, if we can live with our heads down in gratitude and humility and ask not "Why me?" but "What is the lesson to be learned?" we will see beauty rising above the difficult circumstances we face.

Next Walton County Democratic Women's Club Meeting Feb 15th

The Walton County Democratic Women's Club will hold a luncheon meeting Saturday, February 15 from Noon to 1pm.- at end of the Black History parade route in Defuniak Springs at the Tivoli

School site, 145 Park St. There will be food for purchase. Come earlier to help walk, ride, or decorate the float at 9 am at the corner of 10th and Baldwin in Defuniak. Parade starts at 11 am. This is a joint

event with the Walton County Democratic Black Caucus. For questions please contact Sue Bowden, President, Democratic Women's Club of Walton County susanbowden4321@yahoo.com

Walton County Master Gardeners Lecture Series

Hiring a Landscape Professional – questions to consider

The February Master Gardeners offering will be on the subject of hiring qualified landscape professionals. The presentation will be focused on commercial landscape contracting and will be directed toward Homeowners Associations, Professional Property Management Firms and others with large property responsibilities. The presentation will be in the panel discussion format. The panel will consist of: Sheila Dunning, Okaloosa County Commercial Horticulture Agent speaking on the training opportunities, continuing education requirements and testing

requirements for professional landscape licenses.

Mike Walters, Florida Department of Agriculture and Consumer Services, Bureau of Inspection and Incident Response, speaking on the various types of licenses, how to verify an individual or corporate license status and employee identification documents.

Michael McCabe, Senior Partner, McCabe Law, Jacksonville. Mr. McCabe's firm represents over 500 HOAs and Property Management Firms in Florida. Mr. McCabe will speak on the liability issues which attach to property owners who fail to perform due diligence

in hiring a landscape contractor, contract language and contractor insurance requirements.

Following a 10-15-minute presentation by each panelist, the panel will take questions from the floor. The program will be on Wednesday, February 5 at 10:00 AM. The presentation will take place at the UF/IFAS – Walton Extension Coastal Branch at 70 Logan Lane in Grayton Beach. This program is FREE and open to the public, but reservations are required; call 850-892-8172 or email haneyc@ufl.edu by the Monday before. Master Gardeners will be on hand to take gardening questions and help with soil samples.



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Furniture South Announces Interior Designer of the Year for 2019

Local furniture retailer, Furniture South is excited to announce Tammy Mathews has been awarded Designer of the Year for 2019. Each year, Furniture South awards the designer who has gone above and beyond to meet and exceed customer expectations. “Tammy has been on our design team for six years and is a high producer who makes her customers feel special,” Julie Kovach, Furniture South partner and manager of design, said. “She works hard and will do whatever it takes to complete a job under budget and on time.”

A graduate of the University of Montevallo, Mathews has more than 25 years of experience as an interior designer. She worked in Birmingham, Ala. before relocating to South Walton with her family in 2012. As the senior design consultant at Furniture South, she works with clients to handle all aspects of interior decorating, including paint selections, lighting, window treatments, cabinets and even



bedding and kitchenware – everything needed to make a house a home! This is the second year Mathews has won the Designer of the Year award. She was also recently nominated for the Best in Destin award.

“I’ve been an interior designer for 26 years now and each job feels as exciting as the first,” Mathews said. “I bring everything I have to the table with each consultation and my number one goal will always be customer satisfaction! It’s your home, your rental property, your oasis – you’ve entrusted me with this space, and I plan on exceeding your goals.”

Located in Santa Rosa Beach, Furniture South offers a collection of thoughtfully priced and custom made, handcrafted pieces for every taste. Their 10,000 square foot showroom features America’s favorite brands, such as Ashley Signature Collection, Bassett, Coast to Coast, Crestview, Hooker, Capris and many more. Furniture South offers a free in-home consultation and guarantees same-day delivery

on more than 5,000 items in stock (minimum purchase required). Furniture South is conveniently located next to Louis Louis on Hwy. 98 at 4552 US-98, Unit 8. The showroom is open 10 a.m. to 5 p.m. Monday through Saturday. For more information call (850) 267-1411 or visit www.furnituresouth.net or follow Furniture South on Facebook.

Furniture South was established in 2012 by Frank and Julie Kovach to provide interior design services and furniture to residents in Walton County – one of the fastest growing counties in the state of Florida. Furniture South has been selected for Beyond Top 100 by Furniture Today three years in a row. Furniture South has the largest showroom and design center in South Walton with more than 10,000 square feet and 3,000 pieces available for immediate delivery. Additionally, customers can access thousands of furniture and fabric selections through two touch screen kiosks in the Design Center.



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Update From Visit South Walton: Upgrades Highlight

New Beach Access, Property Purchases and Pedestrian Upgrades Highlight TDC's 2019

It's been a busy year in South Walton, including a celebration for the opening of a new regional beach access, work on two other new regional beach accesses progressing, improvements being made to keep existing beach accesses in good condition, pedestrian bridges being updated and replaced, and new properties being purchased to allow space for more improvements in the future. Here's a look at what happened in 2019 and what's on the docket for 2020.

New Regional Beach Access

South Walton's beaches are the main attraction for visitors and locals alike, so it should come as no surprise that the opening of a new regional beach access was cause for celebration. On Dec. 10, members of the Walton County Board of County Commissioners, the Walton County Tourist Development Council (TDC), local business owners and members of the community gathered at the new Dune Allen Regional Beach Access for a grand opening ceremony.

Located at 5999 West County Highway 30A in Dune Allen, this new beach access includes 18 parking spots, bike racks, golf cart parking, restroom facilities and a lifeguard station on the beach. With 220-feet of beachfront, the 1.51-acre property, which was purchased in 2016 for \$7.4 million, brings the total number of regional beach access in South Walton to nine. It's the first new regional beach access to open in more than a decade.

"As a beach destination, we know visitors come to South Walton for the sugar-white sand, so it's important that the TDC continues to provide access for our guests," says Visit South Walton Executive Director Jay Tusa. "With the opening of the new Dune Allen Regional Beach Access and two others in the works, the TDC has shown its commitment to providing our guests a world-class beach experience."

Beach Access Improvements

TDC crews also spent a significant amount of time in 2019 making repairs to both regional and neighborhood access points throughout South Walton, including replacement of decking and railings, the addition of bike racks, or in some cases, a complete rebuild.

Improvements were made at the following neighborhood beach accesses: Pelayo, Gardenia, Azalea, Holly, Wall Street, Sugar Dunes, Gulf Lakes Beach, Winston Lane and Seacrest. All of these accesses are located in Inlet, Seacrest and Seagrove. The enhancements were designed to provide visitors and locals an upscale beach experience that matches South Walton's natural beauty.

Improvements were also slated for the neighborhood accesses at Night Cap, Live Oak and Dogwood. Work on the regional beach accesses at Ft. Panic, Gulfview Heights, Inlet Beach and Ed Walline is ongoing but should be completed in February.

Other Ongoing & Upcoming TDC Projects

As part of the multi-year capital improvement project to repair/replace and improve the multi-use path along the scenic corridor between CR 83 and CR 283, the existing 8-foot wide path was widened to 10-feet, new signage was added, stormwater improvements were completed, and areas to stop and rest along the path were installed. Repairs and replacements due to natural wear and tear were made to the wooden pedestrian bridges over Draper Lake, Eastern Lake and Deer Lake. Deer Lake was replaced with new metal spans, while Draper Lake and Eastern Lake saw the wooden sections replaced.

The TDC purchased three properties in 2019. Two parcels near Eastern Lake totaling .278-acres were purchased for a total of \$1,887,500. These will be used for parking. A 2.3-acre parcel along County Highway 393 was purchased for \$3.7 million and will be used as a parking area.



Opened Dec. 10, 2019, the Dune Allen Regional Beach Access, located at 5999 West County Highway 30A in Santa Rosa Beach, is the first new regional beach access to open in South Walton in more than a decade.



As part of the Walton County TDC's capital improvement project, wooden pedestrian bridges at Eastern Lake, pictured above, Draper Lake and Deer Lake were renovated, as Deer Lake was replaced with new metal spans and the wooden sections of Eastern Lake and Draper Lake were replaced.

Additionally, the Walton County TDC is in the process of developing a new facility as they have outgrown the current Visitor Center on Hwy. 331, which is limited in parking

spaces and difficult for visitors to reach when approaching from the north or west. The new Discovery Center will be located at 24606 US Highway 331 and is being designed by Dewberry

Engineering.

South Walton's beaches see millions of visitors each year, so in order to ensure the safety of

Visit South Walton's 'Perfect Awards' Promotes Local Businesses

Visit South Walton's 2020 Perfect in South Walton Award winners represent fan favorite businesses and activities in 30 categories, including best event, best local art gallery, best casual lunch and best fine dining.

Winners are celebrated during an awards ceremony, but in addition to the local accolades much more is happening behind the scenes.

First and foremost, the Perfect Awards allow Visit South Walton honor the hardworking men and women behind the award-winning restaurants, events and activities that make South Walton a world-class destination. And by opening up the voting to both visitors and locals, everyone who loves South Walton has the opportunity to vote for their favorites.

This community program, which began in 2015, also gives the TDC another opportunity to promote local businesses throughout the year, whether that's in local and national newspapers or magazines, online marketing campaigns or through TDC-specific publications like SAVOR (dining guide), SCENE (arts and culture guide), FOREVER (wedding

guide), EXPLORE (outdoors guide), VISIT (visitor guide) and STAY (accommodations guide). These publications are distributed to more than 100,000 people annually and are incredibly popular with visitors to South Walton.

"The best part about these awards is that it creates another moment for our visitors and locals to remember the people and experiences that make South Walton special," says Director of Marketing and Communications David Demarest. "When they spend time thinking about their favorite memories, it won't be long before they're back to visit and support local business."

All Perfect in South Walton Award winners receive an award they can display, and are also featured in the Perfect in South Walton brochure, which is mailed to potential visitors and is available at the South Walton Visitor's Center and at www.visitsouthwalton.com.



One of the first things visitors ask about when planning their vacation is where they should eat and what they should do while visiting. The Perfect brochure is a handy printed guide to local hotspots that have been voted the best of the best by people who love South Walton. You couldn't ask for a better referral.

By promoting local businesses through programs like the Perfect in South Walton Awards, Visit South Walton aims to support all the small businesses that make this destination a great place to live, work and visit. These locally owned shops, restaurants and events can often only be found in South Walton, and help form the fabric of our community.

To learn more about the Perfect in South Walton Awards, visit www.visitsouthwalton.com, or contact Industry Relations Specialist Lisa Foster at (850) 267-1216 or Lisa@visitsouthwalton.com.

A complete list of 2020's Perfect in South Walton Award winners can be viewed at www.visitsouthwalton.com/community-programs/perfect-south-walton-awards-2020/.



continued from page 22

visitors and locals alike, the TDC signed a new contract with the South Walton Fire District earlier this year that would provide funding to hire more lifeguards and lifesaving equipment and provide coverage of the beaches year-round.

Looking ahead, here are some projects the TDC has in the pipeline for 2020.

The TDC has two new regional beach accesses in the works, one in Seagrove (1.5-acres and 117-feet of beachfront) and the other in Miramar Beach (2.03-acres and 360 feet of beachfront). The Seagrove property, which sits directly across from Café Thirty-A, is currently in the planning and permitting phase and is expected to break ground this year.

The Miramar Beach

property, located at 907 Scenic Gulf Drive, will break ground in 2020, with construction expected to be completed by the end of the year. Once completed, these new properties will bring the total number of regional beach accesses in South Walton to 11.

Along with protecting the local economy, safeguarding the quality of the South Walton experience is one of TDC's main objectives, so locals and visitors will notice continual improvement projects taking place throughout its 16 beach neighborhoods. While some projects are larger than others, they all work to elevate the South Walton experience from other competing destinations and underscore the unique amenities that make South Walton a wonderful place to live and visit.



The Winston Lane Neighborhood Beach access located in Inlet Beach was one of the many accesses that saw improvements in 2019.



The Neighborhood Beach Access at Pelayo in Santa Rosa Beach was one of the many accesses that were renovated recently by the Walton County TDC.

 Community

A Homegrown Business: Dispozall Dumpsters



by offering upfront pricing along with flexible rental structures, which can be project specific. “As a small business, we strive to exceed customer expectations by providing a personal touch to meet your changing schedule and requirements,” he says. “We’d

like nothing more than to have the opportunity to care for your business, home or community with timely quality and care. We really do look forward to being of service to you, our contractors, businesses and the region.” Contact their team with questions,

quotes or more information at (850) 460-1927 or email them at bryan@dispozall.com.



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BY LORI LEATH SMITH

When Bryan Cuff landed in our community from South Africa, he was looking to begin a new business venture. His friend and longtime local resident Michael Ward identified a need: more roll-off dumpsters on the Emerald Coast to meet the demand of growing housing and commercial developments accompanied by impeccable customer service. After all, based on U.S. Census data for 2017, Walton County is the fastest growing county in Florida and the sixth fastest growing county in the nation. And in 2018, VPS was named the fastest growing airport in the country. That's right, people are moving here, setting up shop and doing business here at a faster rate than the counties home to Miami, Tampa and Orlando.

Hence, Dispozall Dumpsters was founded in 2019 by Bryan and Michael. On the surface, Dispozall might not seem very different from other dumpster rental businesses. “But, it's not only ‘what we do’ that sets us apart, it's the ‘how we do it’ that makes us special,” says Bryan. “After attending a number of BIA Builders’ Breakfast meetings, it was apparent that one of the challenges contractors face is the ability to get dumpsters delivered and collected in a timely manner,” says Bryan. “Many have spoken about the lengthy process—the time it takes to be serviced, which impacts contractors’ abilities to service sites and maintain a site’s appearance as well, particularly in some of the HOAs who penalize contractors for messy sites.”

“We realized there was an

opportunity to start a quality, service-oriented dumpster rental business which gives us the ability to service our clients with a reduced order-to-delivery-time and similarly on collection,” says Bryan.

Having successfully launched in August 2019 and based in Santa Rosa Beach on Hwy 98 West, the company has already gained significant traction and expanded its services to include 15-, 20- and 30-yard dumpsters. The two have been focused and dedicated to the company’s service and consistent updating for contractors, and as a result have already exponentially grown their customer base as well as securing some credible corporate accounts. “We been listening to our customers and have expanded our dumpster capacity to support our local customer base which continues to grow in the area,” Bryan says. “And stay tuned...we have some exciting developments for the second half of the year which we believe will make our clients’ lives significantly easier.”

Dispozall Dumpsters services the panhandle of Florida with roll-off dumpster rentals for large commercial construction companies, general contractors, and even homeowners, whether for demolition, remodeling project or any other type of clean-up project. “We carry a variety of different dumpster sizes and we will work with you to set up your delivery and pickup when it works best for you,” says Bryan. There are short-term (10 days), long-term (30 days) and customized rental plans available.

Bryan says Dispozall Dumpsters seeks to differentiate itself



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Single Mom Starts Over With Home Made Possible by Habitat for Humanity and Warrick Dunn Charities

An anxious crowd gathered in Santa Rosa Beach on Tuesday, January 14th to watch as retired NFL running back Warrick Dunn surprised a single mother with the finishing touches that turned her new house into a home. Nancy and her two daughters are set to move into their new home built with Habitat for Humanity of Walton County later this month. Last week, they were surprised to learn their new house was move-in ready, complete with furniture and small appliances made possible through a partnership with Warrick Dunn Charities, Inc. (WDC) and furniture retailer Aaron's.



new home is the 54th built by Habitat for Humanity of Walton County. She has also worked as a volunteer for the organization, putting more than 250 hours of "sweat equity" into building her home, a requirement for all Habitat house recipients.

"It is so rewarding to help a single-mother create a safe place for her family to call home" Teresa Imdieke, Executive Director of Habitat for Humanity of Walton County, said. "I am thankful for our community partners that help us make the dream of home ownership a reality."

"My initial reaction was confusion...then shock set in," Nancy said. "Honestly, it's still sinking in, the magnitude of what has happened. I feel extremely honored and humbled by the generosity and kindness that Warrick Dunn Charities and Habitat for Humanity have showered upon my daughters and myself."

WDC, a national nonprofit founded in 2002, helps single-parent families achieve home ownership. In December, Habitat for Humanity of Walton County was notified that Nancy and her family would be recipients of the WDC's Home for the Holidays program — a surprise they kept from Nancy until the January reveal. This was the WDC's 177th home celebration nationwide. In addition to Aaron's, all of

the finishing touches, groceries, and down-payment assistance were made possible by local philanthropist, Ryan "Jume" Jumonville who connected WDC to the local Habitat chapter.

"I founded this charity in memory of my mom, who always dreamed of home ownership," Dunn said. Unfortunately, Dunn's mother, a Baton Rouge police officer, was killed in 1993. "I honor her legacy by helping

other single-parent families become first-time homeowners. They just need that extra hand to keep moving forward."

Nancy's situation changed drastically when she discovered her husband was abusing one of their daughters. Since leaving him, she has been working full-time to support her family and has been rapidly building her credit and savings in order to purchase a home. Nancy's

Habitat for Humanity works to provide affordable housing for working-class citizens. Recipients are selected through an application process and sold a home for its exact building price at zero percent interest. Last year, Habitat for Humanity of Walton County received \$130,801 back in mortgage payments and over 4,745 nights were spent under the roof of a Habitat Home in our community.

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 **Community**

Free Federal Income Tax Preparation Available in Walton County

Free Federal income tax preparation is being offered in two South Walton County locations in 2020 for low to middle-income families and individuals, with special attention to senior citizens. This service is sponsored by the AARP Foundation and the IRS. According to Joe Perry, Tax-Aide District Coordinator, "There are no age restrictions, AARP membership is not required, and the service is absolutely free. Secure electronic filing is offered,

which results in faster refunds, and clients still receive a paper copy of their return."

The AARP Tax-Aide program is strictly volunteer based. All volunteers attend classroom tax preparation training and must pass a test provided by the IRS, which provides reference materials and the tax preparation software.

Tax-Aide begins on February 3, 2020 and continues through April 15 at the South Walton, Freeport and DeFuniak Springs

libraries. Taxpayers need to bring last year's tax return, Social Security cards for the taxpayer(s) and all dependents, picture IDs, and all tax documents received. Bring checking or savings account information if you want to direct deposit any refund(s) or direct debit any amounts due. If applicable bring Identity Protection PIN (IP PIN) for each individual. Taxpayers who wish to itemize deductions must bring appropriate documents.

Find a more detailed list at

<https://www.aarp.org/money/taxes/info-01-2011/important-tax-documents.html>.

Shut-ins and people in a nursing home who need a counselor to come to them can leave a message at any of the sites and will be contacted.

Individuals seeking Tax-Aide service must contact one of the locations for an appointment:

Walton County Coastal Branch Library
437 Greenway Trail,
Santa Rosa Beach

Monday -- 12:30 - 6 PM
Tuesday -- 9:30 - 12:30
850/267-2809

Freeport Library

76 Highway 20W, Freeport
Thursday -- 10 - 3:30
850/835-2040

Note: This location requires appointment sign-up in person.

For More Information Contact: Joe Perry, Tax-Aide District Coordinator, 850-419-0713 or jcperry0101@gmail.com.

Blue Lake Christian Writers Retreat Offers Opportunity for Writing Development

The 2020 Blue Lake Christian Writers Retreat (BLCWR) will be held March 25-28 at Blue Lake Camp located just north of the Alabama-Florida state line. The retreat offers a unique opportunity for writers, or aspiring writers, to develop writing abilities and to

pitch their work for publication. Various registration options are offered for BLCWR. Those attendees desiring to remain onsite during the retreat pay a fee which includes lodging (single or double occupancy rooms) and meals in addition to writing

classes and workshops. Attendees may alternatively participate as commuters for a reduced price. Attendance is limited to 100 to maintain the intimate atmosphere of the retreat.

The retreat begins Wednesday afternoon March 25th with award-winning author Susan Neal's preconference workshop, "How to Sell 1000 Books in 3 Months." Conference check-in and an evening program of praise and worship and a keynote address are also on Wednesday's agenda. Continuing classes and afternoon workshops will be offered throughout the retreat covering topics including writing fiction, non-fiction, devotions, and children's books. Susan Neal

will lead Scripture Yoga early each morning. Attendees may obtain critiques of their writing from faculty members for a small fee.

Faculty members for the BLCWR faculty are experienced published authors in a broad range of genres, including Susan King (former editor of The Upper Room), Lenora Worth (New York Times best-selling fiction author), Bob Hostetler (agent and writer), Denise Weimer (editor for Smitten Romance), James Watkins (author, humorist, and former editor), and John Herring (publisher of Iron Stream Media). Attendees can schedule one-on-one appointments with faculty members as well as connecting

informally and personally with them during meals.

Retreat attendees have the opportunity to participate in a writing contest for unpublished work in a number of categories. The modest entry fee of \$20 is utilized to provide scholarships to BLCWR for those who may not otherwise be able to afford to attend. Contest entries will be judged by the retreat faculty with winners being announced during the Friday night program.

Online registration for the 2020 Blue Lake Christian Writers Retreat is available at www.bluelakewr.com with a roommate discount available through February 15.



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Boats, Fun and More Await You at the Emerald Coast Boat & Lifestyle Show!

As the late winter sun starts to warm the Emerald Coast, families who love spending time on the water or just enjoying the coastal lifestyle have an upcoming weekend all their own at Aaron Bessant Park in Panama City Beach.

The 4th annual Emerald Coast Boat and Lifestyle Show will be held February 28-March 1, located adjacent to Pier Park and presented by the Panama City Beach, Bay County Tourist Development Council and Pirates Cove Marina. Locals and visitors from as far away as Birmingham, Nashville, Tallahassee, Orlando, New Orleans and Houston all come to see more than \$40 million of marine inventory on display. If you're in the market for a boat, this is your weekend in Panama City Beach!

It's easy to think of a boat show as being indoors, crowded and something to pass away a rainy day. That may be true in other parts of the country, but not here on the Emerald Coast. This boat show offers you a chance to



compare boat makes and models from many different dealers in a relaxing, open-air setting with plenty of room to 'touch and feel' any boat in the park.

No matter what type of boat you're interested in, you can be assured it will be on display at the Emerald Coast Boat and Lifestyle show. Local, regional and national boat dealers and marine professionals all flock to this show and they bring with them their finest inventory of boats, high tech engines, electronics and marine accessories. All on display at Panama City Beach's newest and most manicured park...and all at Boat Show pricing!

What is Boat Show pricing? This is when the marine industry unequivocally offers 'The Best Time of the Year' to buy a boat! Dealers and manufacturers offer special incentives that are

only available during the hours of the show. Plain and simple, every boat dealer at Aaron Bessant Park is there for one reason... to sell boats and sell them at this show!

Many new boat owners and existing boat owners use this weekend to learn about the advantages of indoor boat storage and boating concierge services available in Panama City Beach from the both Pirates Cove Marina and Lighthouse Marina.

Equally appealing to attendees is the 'Lifestyle' portion of the show. Whether you're a resident, second homeowner or visitor, whatever makes you love our 'Coastal Lifestyle' will also be displayed on the park's 70 acres of green grass. We look forward to seeing you there!

Maybe you have been thinking about getting into stand up

paddle boarding or perhaps you want to upgrade your current board? What about a fishing kayak? Or maybe you want to learn about diving and spear-fishing? On any of these topics, and countless others, you can get advice from the pros whether you are a novice or an expert.

If you love to fish, you probably love fishing tackle too. Huge displays of lures, rods, reels and the latest fishing technology will all be on display from local tackle shops and national product reps to ensure the best pricing in the nation occurs right here in Panama City Beach!

For those who prefer to have the asphalt under them as opposed to water, you can take a test drive on street-legal electric golf carts, motorcycles, bicycles or one of the luxury automobiles that always draw huge crowds at this show.

In addition to boats, the show also features free marine art lessons for kids, coastal fashions and active-wear, outdoor kitchen products and coastal-style furni-

ture those days spent at the beach house or condo. There is really something for everyone, including dogs! Four-Legged friends are welcome at the show, just be sure to pack your pups' leash.

It's easy to spend the whole day at the Emerald Coast Boat & Lifestyle Show and still maybe not even see everything at this ever-growing show! But there is no need to rush. You can grab a bite from the onsite gourmet food trucks. You can enjoy a soft drink, local craft beer or glass of champagne as you stroll around and listen to live music or the many fishing and boating seminars throughout the weekend.

Show hours are 10 a.m. to sunset on Friday and Saturday, February 28th and 29th and 10 a.m. to 5 p.m. on Sunday, March 1st. You can skip the line and purchase tickets online at www.emeraldcoastboatshow.com or just grab them at the gate. Either way, mark your calendars for another great, family-friendly event in Panama City Beach.



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Wellness

Quality & Quantity in Life



By DR. RICHARD CHERN, MD

Traditional medicine has achieved a long life for many. Unfortunately, many long lives lack quality in their last years. In the past, I've cared for nursing home patients- seeing them once or several times each month. Their care was usually complicated, including ten or more medications taken several times a day. Hip fractures from falls, open sores from an inability to shift weight in bed, dementia, loneliness and depression are commonplace. Many live in

nursing homes for 10 years or longer before they die. These patients all have quantity of life but very few have quality of life.

On the other end of the spectrum, many patients I see now are 70 years of age and older, who run marathons, teach martial arts, travel the world, bike, golf or play tennis almost daily and in many ways are more active, happier and healthier than myself. Although traditional medicine can give us quantity it has always struggled to give us quality of life. "Diet and exercise" or "this is part of aging" seems to be the common answer from traditional medicine.

Traditional medicine has a generational limitation. A state of the art treatment today must be proven for years before it reaches textbooks. Textbooks must be taught to students and students must become providers before they can implement new therapies. Additionally, there

are corporate limitations most doctors (including me) don't understand. The Bio-Identical Hormone treatment we provide has been around for nearly 100 years, but fell out of favor as companies pushed newer medications I believe have been shown to provide less benefit and more disease. Our most used Peptide was discovered in 1904 and has been increasingly used since that time with no known detrimental effects. It is used extensively in the athletic community to quickly heal injuries yet it is still not commonly used or known by traditional medicine.

Advances in medicine are so fast now that it is foolish to wait two or three generations before taking advantage of this knowledge. We are now able to reverse medical problems, improve Alzheimer's and stroke symptoms, and eliminate anxiety, depression, fatigue and so much

more. Many of these treatments known to provide benefit are still not used in traditional medicine. Dr Richard Chern, MD is using these next generation treatments today so you don't have to wait to feel good again. By keeping up with new developments we are able to provide tip of the sword care and tomorrows medicine today. Our Bio Identical Hormone Therapy has become a game changer for millions of patients and now our Peptide Therapy is bringing forward a whole new era of medicine. We are restoring a quality of life in patients that many feared was lost.

Dr Richard Chern, MD has been providing award winning care and has now won Best In Destin for the third year in a row! Look into your future and decide: in ten years, do you want to be sipping on your cocktail or from your oxygen tank? Give us a call at 850-837-1271 or find us online at www.RichardChernMD.com.



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Journey Bravely Mindfulness: An Antidote for Anxiety



BY STEPHENIE CRAIG, LCSW

Are you overwhelmed and anxious? Do you have tasks, fears, and disappointments preventing you from focusing on the present? Do you find it difficult to enjoy today because your mind is somewhere else? You don't have to live consumed by the past and future.

Mindfulness is the practice of increasing focus on the present moment instead of on the past and future. Mindfulness creates space for you to live and enjoy life with less background noise. It can reduce stress, anxiety, and depression while increasing attention, calm, and presence in your relationships.

Most often, the present moment is not the source of stress. Rather, it's our past or future oriented, obsessive thoughts creating anxiety. Stress results

from the long to-do list for later today or the difficult conversation we are replaying from yesterday. However, making breakfast is low stress when we focus on noticing the texture of the bread, the scent of the eggs, and the sound of the toaster.

The hopeful news is current neuroscience says our brains are moldable and created for change. With intentional, repetitive mindfulness practice, our brains can and will embrace more present focus. Explore these mindfulness characteristics and practices to feel calmer and more present in life.

8 Characteristics of Mindfulness:

Notice your surroundings as you observe them through your 5 senses. "I see a red car, I hear my favorite song, I feel cool air blowing on me, I feel the smooth steering wheel, I smell my peppermint car freshener."

Let go of trying to control what is outside your control. Accept what is happening and think about how you can bring the best version of yourself into that situation.

Let go of judging people and circumstances as good/bad. Instead notice and accept behavior and circumstances as they are. Recognize your response does not need to be determined by others behaving well or badly.

Notice and name feelings without allowing your feelings

to determine your response. "I'm noticing that sadness is surrounding me right now and I can feel it in my throat and in my eyes." A feeling can just be a feeling when you understand and name it.

Notice thoughts and feelings come and go like waves and usually move on if we do not grasp or avoid them.

Participate fully in exactly what you are doing right now. Let go of ruminating and begin describing your present experience to yourself through your senses. Allow yourself to become immersed fully in the present experience.

Tend to each thing in its own time. If while you are focusing on the present moment, you are noticing a repeated invasive thought about a future task, set aside a specific time later to give the future task your full attention.

Do one thing at a time. There is something relaxing about refusing to multitask.

Now that you understand some basic ideas of mindfulness, use the following steps to stay in the present when past and future thoughts try to dominate your mind.

5 Steps for Practicing Mindfulness:

DESCRIBE your moment by moment actions to yourself. "I am getting out of bed, the floor is cold, I'm turning on the shower..."

NOTICE past/future oriented thoughts. "I am noticing that I'm thinking about my work meeting tomorrow."

GENTLY DISMISS past/future oriented thoughts. "Now is not the time to think about my work meeting, I will spend 30 minutes tonight preparing for my meeting. Right now, I am focusing on..."

RETURN to describing your moment by moment experience using your senses. "I see a blue umbrella, I smell fresh rain, I feel moisture on my skin."

REPEAT the process over and over knowing you are retraining your brain. At some point in the near future, you won't have to work so hard at it!

I encourage you to commit 21 days to developing this practice

and track your progress. Visit the Journeybravely.com Resources page for your free 21 Day Mindfulness Challenge PDF plus a free PDF Mindfulness Steps & Characteristics sheet. I wish you success in showing up fully in your present life!

Stephenie Craig is a Licensed Clinical Social Worker/Therapist of 18 years, specializing in emotional/relational health. She loves hearing others' stories and helping people find new perspective that produces peace, healing, and connection through counseling. Stephenie provides treatment for adults, teenagers, couples, and families with anxiety symptoms, parenting struggles, teen issues, depression, grief, divorce, and other life transitions. Connect with Stephenie at Journeybravely.com.

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Ascension Sacred Heart Receives an 'A' Grade for Patient Safety

Ascension Sacred Heart's Emerald Coast hospital was recently awarded an 'A' from The Leapfrog Group's Fall 2019 Hospital Safety Grade. The designation recognizes the hospital's efforts in protecting patients from harm and meeting the highest safety standards.

The Leapfrog Group is a

national organization committed to improving health care quality and safety for consumers and purchasers. The Safety Grade assigns an A, B, C, D or F grade to hospitals across the country based on their performance in preventing medical errors, infections and other harms among patients in their care.

"Protecting patients from harm is our most important responsibility," said Roger Hall, president of Ascension Sacred Heart Emerald Coast. "We are honored to be recognized as one of the nation's safest healthcare facilities and will continue in our commitment to improving the safety and care of our patients."

Leapfrog ratings are based on process and structural measures such as hand hygiene, risk mitigation, and discharge communication, as well as outcome measures such as falls, pressure ulcers, and infections.

Leapfrog Group. "It takes genuine commitment at every level – from clinicians to administrators to the board of directors – and we congratulate the teams who have worked so hard to earn this A."



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Even if you are healthy and active, it's a good idea to ask your doctor if you're at risk for heart disease. Ascension Sacred Heart care teams are here to get to know you, to better understand you and your health, and to work with you if you do need heart care. Our cardiologists are part of a nationally integrated network, which means we tap into the best practices and most advanced technologies to give you the heart care that's right for you.



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In its most recent survey, Leapfrog graded more than 2,600 hospitals nationwide with the breakdown as follows: 33 percent earned an "A," 25 percent earned a "B," 34 percent earned a "C," 8 percent a "D" and just under 1 percent an "F."

"Hospitals with an 'A' grade show us their leadership is protecting patients from preventable medical harm and error," said Leah Binder, president and CEO of The

Sacred Heart Hospital on the Emerald Coast also was one of only nine hospitals in Florida to receive the top 5-star rating from Medicare's Hospital Compare website. Medicare's overall hospital rating summarizes a variety of measures across 7 areas of quality into a single star rating for each hospital.

To learn more about Ascension Sacred Heart Emerald Coast, visit ascension.org.

Cardiologist Joins Ascension Medical Group Sacred Heart in Inlet Beach

Cardiologist Adam Mizeracki, MD, has joined Ascension Medical Group Sacred Heart's regional network of doctors. Dr. Mizeracki will practice at two convenient locations: Ascension Medical



Group Sacred Heart at 30A, located at 12805 US Hwy 98 East in Inlet Beach, and Bluewater Bay, located at 4586 Hwy 20 East in Niceville. Dr. Mizeracki is accepting new patients. For information or to schedule an appointment, call 850-278-3390 for Inlet Beach or (850) 278-3874 for the Niceville office. He provides comprehensive and compassionate care to adult patients. He has a special interest in the diagnosis and treatment of heart disease. He has more than 15 year's experience in research projects in heart disease

management. His work has been published in national peer-reviewed medical journals, such as the Journal of the American Medical Association. He received his medical

degree from the University of Arkansas for Medical Sciences, and he completed residency and fellowship training through the University of Tennessee Health Sciences Center. Ascension Medical Group Sacred Heart offers the largest network of primary care and specialty physicians in Northwest Florida, with more than 80 locations and 300 providers along the Gulf Coast from Gulf Shores, Ala., to Apalachicola, Fla. To find a doctor and request an appointment, call 850-416-2337 or visit ascension.org/doctors.

Natural Health with Dr. Bart Bio-hack for Anti-Aging: avoid the 3 Gs!

By DR. BART PRECOURT, D.C.

Want to look great? Think clearly? Feel good? ... of course, we do! And this is why the idea of incorporating strategies to “anti-age” have become more and more popular. Is it vain to want to feel great, look great and think clearly? If it is... I’m guilty and will encourage you to be also.

Instead of thinking about just procedures that we have done to us, let’s switch our mindset to the actions we can take. The goal is to truly slow down and even reverse the actual causes of aging.

First let me be clear that there is nothing wrong with aging, it’s a part of life. This bio-hack of avoiding the 3 Gs is simply a way to develop a solid strategy so you can slow down the process and avoid the “unnecessary” and detrimental effects of aging too fast.

Understanding and avoiding the 3 Gs will be your greatest weapon in the war against the

aging process.

The 3 Gs to avoid! Glucose: (aka Sugar)

Better known as SUGAR or anything that converts into sugar. A good question is WHY? What’s wrong with sugar? It tastes good, gives us energy changes our mood. So, what’s so bad about it? It comes down to a simple formula. Sugar causes an increase in **oxidation**. This oxidation is at the root cause of our bodies breaking down and aging. That is why we hear the importance of eating foods that are high in “anti-oxidants” like vegetables and plants or using supplements like Co-Q10 or the full complex vitamin C. These anti-oxidants help rid our bodies of these cell-destroying free radicals.

Gluten:

I’m going to make a bold statement. “We would ALL be better off without gluten.” You don’t have to have a gluten allergy to be adversely affected

by it. Gluten is found in foods like bread, cereals, pizza, muffins, crackers etc. It’s not that humans can’t handle a little gluten here and there. It’s that we probably have consumed too much gluten over time. The side effects from gluten are numerous: weight gain, bloating, brain fog, acne, auto-immune, hormone imbalances, thyroid dysfunction- just to name a few.

What all this leads to is **INFLAMMATION** on a cellular level. This is what speeds up the aging process! Inflammation has long been considered the root of all evil. “The three G’s” all contribute to more inflammation.

Inflammation on a cellular level inhibits the ability for our cells to get nutrients in and toxins out. This causes premature aging and death of our cells. A.k.a.: look and feel older than we should.

Glyphosate

There is a chance you have never heard about this. Yet my

guess is that you may unknowingly eat it every day. You may also be using it to kill weeds in your lawn with a product called RoundUP. Glyphosate is used as a chemical compound to kill weeds. It is also in GMO seeds that are considered RoundUP ready. These are shockingly in common everyday foods we consume. These seeds are used to grow the majority of crops in our country. The most common are corn, soy, canola oil and potatoes. So yes, all that talk about eating organic and non-GMO foods is right on!

When you eat foods born by seeds that are roundup ready, you are consuming glyphosate.

What’s the problem with that you ask? It directly shortens your telomeres and down regulates

your DNA function. Ultimately it is one of the worst toxins that we can put into our bodies. These toxins are not only destructive to our cells they cause increased inflammation. Both of which lead to speeding up cellular death and the aging process.

More Anti-Aging bio-hacks:

Avoiding the bad stuff is part of the strategy, the other part is to add the good! Here are some time-tested easy strategies for some true anti-aging. Top of the list: **SLEEP!** Get and stay well rested. Increase your essential fatty acids: **fish oils!** These help brain function and reduce inflammation. And one more... **eat less often.** Give your motor a chance to rest and recover.

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Community

An Event-Filled Winter for Everyone at Baytowne Wharf!

The 31st Annual Sandestin Gumbo Festival
Friday, February 14th -
Saturday, February 15th
Friday 5 p.m. and
Saturday 12-4 p.m.

Yum! Yum! It's Almost Time for The Sandestin Gumbo Festival—the best gumbo cook-off on the Gulf Coast!

Known as one of the largest

and most popular winter food events along Florida's Emerald Coast, this winter festival favorite is back for the 31st year! Kick off the weekend, Fri., Feb. 14 with a delicious seafood boil. Then on Saturday, Feb. 15, sample a variety of gumbos and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Ar-

ea's Best." Gulf Coast restaurants will be featured along with children's activities. Enjoy live music from Dikki Du and the Zydeco Krewe while you taste. And, the popular Bloody Mary component is BACK again this year featuring the Best Bloody Mary's at The Beach! Taste some of the finest bars' and restaurants' Bloody Mary's on the coast AND you get to be the judge, too! Vote for your



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favorite and help contestants win the title of "Best Bloody Mary at The Beach!" This year's event is promising to serve up fun for everyone. To purchase tickets, visit SandestinGumboFestival.com. Advance tickets are \$35; \$45 the day of the event. The festival will happen rain or shine.

Bubbly Baytowne
Thursday, January 23
5-6 p.m. and
Thursday, February 20th
5-7 p.m.
No Cost to Attend
For 21 and up only

Gather your friends at Baytowne for an evening full of FREE champagne and shopping during its Bubbly Baytowne event! Sip and Shop through the Village streets! Stop in various retail merchants as you enjoy a selection of premium champagnes.

* The village will be open to the public during this event.

Continued next page



The Fat Tuesday Baytowne Bash Parade and the Mardi Gras Dog Parade Combine for One Festive Event!

Baytowne Mardi Gras Parade!
Sunday, February 23rd
2 p.m.
No Cost to Attend

Mardi Gras is BIGGER and BETTER than ever at The Village of Baytowne Wharf! This year, the Fat Tuesday Baytowne Bash Parade and the Mardi Gras Dog Parade are joining forces for one festive event! "Laissez les bon temps rouler" (let the good times roll) with unique, colorful floats, golf carts, and trucks as well as costumed dogs and owners filling the streets with Mardi Gras cheer. Marchers will be dressed up in all their Mardi Gras best and shower parade-goers with a barrage of beads, moon pies, and other trinkets. Baytowne is looking for Krewees to join in the Mardi Gras festivities. Costumed dogs and their humans along with unique and colorful floats, golf carts, and pick-up trucks will fill Baytowne's streets. Mardi Gras music will fill the air as the area's four-pawed friends and parade participants shower parade-goers with a bar-

rage of beads, moon pies, and other trinkets.

"Laissez les bon temps rouler" During the Fat Tuesday Celebration!

Baytowne Mardi Street Pardi
Tuesday, February 25th
6 p.m.
No Cost to Attend

Prepare to let your hair down on what many call the most festive day of the year, Fat Tuesday, the day before Ash Wednesday. "Laissez les bon temps rouler" (let the good times roll) with the Baytowne Mardi Street Pardi! Starting at 6 p.m. join the Village Street party complete with music, street performers, entertainers and more! The post-parade celebration continues into the night with parties at various Baytowne establishments. So, break out the beads and get ready for a night to remember!

There's still time to have your winter fun at Baytowne On Ice!

Through Saturday, February 1st, enjoy the last bit of winter at The Village of Baytowne Wharf's Baytowne on Ice. For

those who miss the cold and ice, Baytowne's seasonal ice rink is the perfect opportunity to reminisce. Hours vary daily.

For more information and a complete calendar of events, visit BaytowneWarf.com.



Mardi Gras

The Village of Baytowne Wharf presents

Mardi Gras Parade
Sunday, February 23rd
Time: 2pm | Cost: FREE

Baytowne Mardi Street Pardi
Tuesday, February 25th
Time: 6pm | Cost: FREE

FOR MORE INFO VISIT: WWW.BAYTOWNEWHARF.COM

Community

Bid, Date and Plunge for EOD Warriors

BY LORI LEATH SMITH

EOD Warriors are the men and women who graduate as Explosive Ordnance Disposal (EOD) technicians through all branches of the military from the Navy's EOD School at Eglin Air Force Base. EOD technicians are the ones responsible for disarming, rendering safe and disposing of bombs. Highly-trained, they serve in the Army, Marines, Navy and Air Force. As one of the most dangerous occupations in the military, EOD professionals willingly place themselves in harms way, supporting the most complex special operations missions, to protect our lives and property.

Since 911, more than 130 EOD technicians have died in combat and hundreds have sustained major physical injuries including lost eyesight, lost limbs, paralysis and major burns. In current conflicts, bombs known as improvised explosive devices (IEDs) are responsible for the majority of fatalities and severe injuries, according to EODWarriorFoundation.org. Additionally, and alarmingly prevalent throughout the military,

is the potential for suicides, as well as traumatic brain injury (TBI) and Post Traumatic Stress (PTS). These can be caused by the invisible wounds of war and, unfortunately, are also part of our EOD community.

The good news is, though you might be unfamiliar with EOD technicians' roles in our military, the more you learn, the more you'll likely want to support them. The EOD Warrior Foundation is a valuable and honoring way to do this. The EOD Warrior Foundation (EODWF) serves the EOD community by providing financial relief and educational support, hope, wellness and memorial care to active-duty, retired and veteran EOD techs and their families. In recent years, the EOD Warrior Foundation has focused on prevention of suicides among current and former military bomb techs as well as providing care and support for those who've sustained life-altering injuries including amputations and loss of hearing or eyesight.

Believing EOD is family for life, "family" includes EOD Warriors and their families who have been wounded, are ill or injured, and



Staff Sgt. Geoffrey Gilmer, 96th Civil Engineer Squadron (U.S. Air Force photo/Samuel King Jr.)



Staff Sgt. AJ Massa, 6th Civil Engineer Squadron (U.S. Air Force photo/Samuel King Jr.)



Staff Sgt. AJ Massa, 6th Civil Engineer Squadron (U.S. Air Force photo/Samuel King Jr.)

families of the fallen. Support also maintains the EOD Memorial. Yes, you might be surprised to learn that there is an EOD Memorial Wall, honoring fallen EOD technicians that you can visit. Each spring, a memorial service is held citing the names of Warriors killed in combat during the previous year.

How Can You Help?

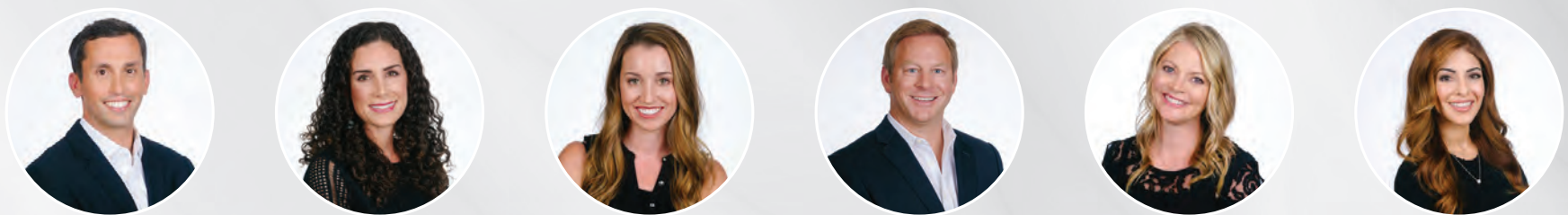
Not Your Typical Charity Date Auction: On Fri., Feb. 7, LJ Schooners Dockside Restaurant & Oyster Bar and Bluewater Bay Marina Complex are teaming up to host its annual Not Your Typical Charity Date Auction. Held at LJ Schooners, the silent auction will be live from 5 p.m. - 8 p.m.—three hours to bid! The live Charity Date Auction will begin at 8:30 p.m. with Master of Ceremonies DJ Chris Saylor. Many wonderful date packages and Valentine Gifts will be offered for bid. ALL proceeds (100%) from the Charity Date Auction will benefit the EOD Warrior Foundation. You can visit bluewaterbaymarina.com to view the packages. To donate, email jimie@bwb-marina.com. For additional information, call 850-897-2821. 290 Yacht Club Dr., Niceville.

2020 Chili Plunge: Join the Chili Plunge on Sat., Feb. 15 at 9 a.m. at Turkey Creek in Niceville—340 W. John Sims Parkway. Check-in begins at 7:30 a.m.—plunge at 9 a.m. And, yes, it's usually cold. Participants say in the past some people have worn a costume to the plunge. Those who decide to dress up can win prizes—best overall for individual and team. After the plunge, participants can try various chili recipes and vote for their favorite. The cost of the event is \$25 per individual or \$80 for a team of four and, of course, all money raised will go to the EOD Warrior Foundation. Meet under the mail Pavilion at Turkey Creek, 340 W. John Sims Pkwy., Niceville 32578. Plunging will take place down the boardwalk where the space is large enough and water deep enough! For more information or to register for the chili plunge, visit www.eodwarriorfoundation.org/events.

Your support will enable wounded EOD warriors and their families and families of fallen EOD warriors to face the future with hope, and ensures EOD heroes will never be forgotten. For more information, visit EODWarriorFoundation.org.



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Americana



BY SEAN DIETRICH

I'm watching "The Andy Griffith Show." It's late at night, and I am a lifelong fan of this program.

One of my earliest memories is watching this show as an infant, sitting before a console television, and I was gnawing on something. It's unclear what I was chewing, but I'm pretty sure it was a wooden army-man figurine. I chewed everything at that age, even coffee tables and the legs of furniture. And this is probably my earliest memory from toddlerhood, aside from the memory of me peeing in Miss Frankie's yard when I was three.

Another memory I have is watching Andy Griffith as a guest on the "Tonight Show." He was elderly, with white hair and a corduroy blazer. He was funny. He was folksy. And I knew on that

very night, sitting in front of the television, I wanted to dedicate the rest of my life to corduroy blazers. Today I own three.

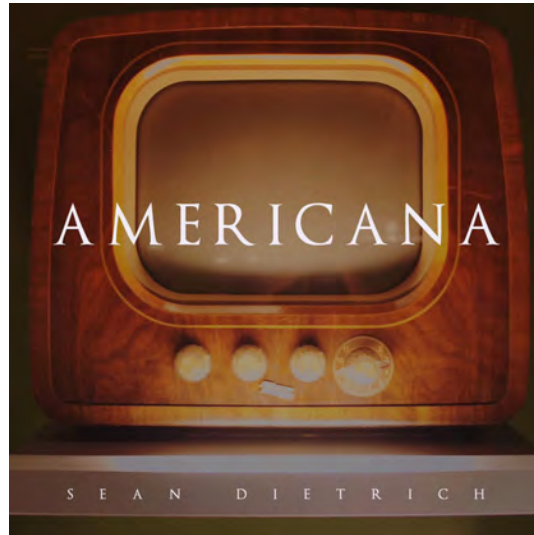
Years ago, I was on my way to play a gig in South Georgia. It was the Fourth of July, a Wednesday. I stopped at a gas station to get a bag of Chili Cheese Fritos and coffee.

The newspaper machine's headline read: "Goodbye Andy."

I bought a paper and shook it open. His face was on the third page. His wild hair was parted down the side, looking like an advertisement for Brylcreem. A heart attack at age 86. And I cried. I know, I'm ridiculous.

I don't know why I'm telling you about this except that lately it's been hard finding anything on television. The days of lighthearted TV-watching are dead. The tastes of the public have changed. Sex sells. Nobody wants Floyd the Barber when they could have medieval characters with tight buttocks. Modern shows are heavy on sex appeal. I guess it's inconceivable for producers to think anyone wants entertainment that isn't

about two people getting busy. I'm no prude, I'm as fun as the next working stiff. But when a male actor rips his shirt off four times per episode, and his



girlfriend's physical proportions are enough to make Dolly Parton look like a Girl Scout, it's difficult to keep eating my Fritos.

When I was in fifth grade, Ben Heit would have these wonderful sleepovers and invite all the boys over for B-movie marathons. We would eat truckloads of jawbreakers, talk about girls, and watch Japanese monster movies. Ben Heit's family had a television that was enormous for its era; about the size of a paperback

novel. It was the biggest TV around for miles. Ben's old man loved B-movies. During each film he would show his excitement by making loud noises without using his mouth. Ben's father ate lots of carbohydrates. All night we'd watch Japanese actors running around Tokyo with the English dialogue dubbed over the soundtrack. You'd see the lips of a Japanese man shout what appeared to be four paragraphs of dialogue, but all you heard on the American soundtrack was, "Look! Goh-zilla!"

We were an easy audience. We were entertained by simple movies without the effluvia of today's digital world. There was no sex involved. And nobody used dumb words

like effluvia. My father watched "Gunsmoke" every evening after work. Where did shows like that go? Today, they'd laugh Marshal Dillon out of the Long Branch Saloon. "Bonanza" was another good one. I'll bet Little Joe ate plenty of carbs. "I Love Lucy" couldn't be any better. For crying out loud, I even like "Family Affair." But somewhere along the way everything changed and I got left behind. Maybe that's why I'm watching the "Andy Griffith Show" tonight even though I've seen every episode a hundred times. I suppose that sometimes it's just nice to know an old friend is still around when you need him.

Maybe when I get hungry I'll go to the kitchen and find a wooden army-man figurine to gnaw on.

Just as soon as I visit the rose bushes.

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 Musings

A Platitude on Ethics, Part 2: Should I Really Get Another Job?



By Kirk McCarley

Last time in this two part series, I discussed our yearning for honest and trustworthy leadership. I also shared a personal story about unethical behavior on the part of one executive who motivated me to depart an organization. We

were left considering whether ethical compromise must always result in our leaving an otherwise attractive job.

First, have I always been 100% ethical in my professional life? Might have I made a personal copy on the office machine a time or two? Could I have accepted a meal here or there from a vendor? Ok, I've fessed up. Hopefully, however, I also improved over time through better insight, responsibility, wisdom, and maturity.

My intent as a coach is to first model ethical conduct with clients through an attitude of professionalism, moral integrity, full disclosure of expectation acknowledgement, and active listening to discern and understand their needs. Second, the International Coaching Federation (ICF) Code of

Ethics provides an excellent template for establishing a solid honorable relationship with customers. Finally, I strive to achieve a clear understanding with a client that differences of opinion are encouraged: just because we differ on a topic is an inconclusive test as to whether, "I'm ethical and you're not."

Many of us know of Texas Instruments as a tech industry giant. In their business dealings they take a six step progressive approach to ethics that I've found quite helpful in making sense of what can be a "grey" subject.

1. Is the action legal? If it's not then don't do it and the test ends there.

2. Does the action comply with our rules, policies, and values? Again, if not the test ends.

3. Although you may not like the decision you had to make, will you be comfortable and guilt free having made it? Again, if not, don't do it.

4. How would the action and the ramifications of it sound on TV or radio, or look on the internet? What would my family or friends think of my decision?

5. If an immediate answer is required and you need time to process your response, always say no until there's

a chance to more carefully consider the situation.

6. If in doubt, ask. Keep asking until you get an answer. Seek the counsel of someone you respect for demonstrating high ethical standards and a strong sense of right and wrong.

Ethics and conduct have a strong correlation to professionalism...and civility. As further consideration here is a short test I developed a few years ago. It would seem to have application to not only coaching, but many business environments.

1. Do you carry through with what you say you are going to do?

2. Can you be trusted? Are you respected by others? Why do they respect you? How do you know?

3. Are you approachable? When was the last time someone came to seek your advice?

4. What does your body language say to others? Are you inviting? Do you text or talk on the phone in the presence of others?

5. Who mentors you? Who are you a mentor to? If you're not involved in a mentoring relationship should you be?

6. Remember, Perception = Reality.

Sometimes our actions to try to do the right thing are vindicated. Today, I am blessed to have the opportunity to coach a diverse and interesting array of unique people from around the US and Canada in pursuing their goals. The leader of that last organization I was with now serves a federal prison sentence for fraud and bribery.

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



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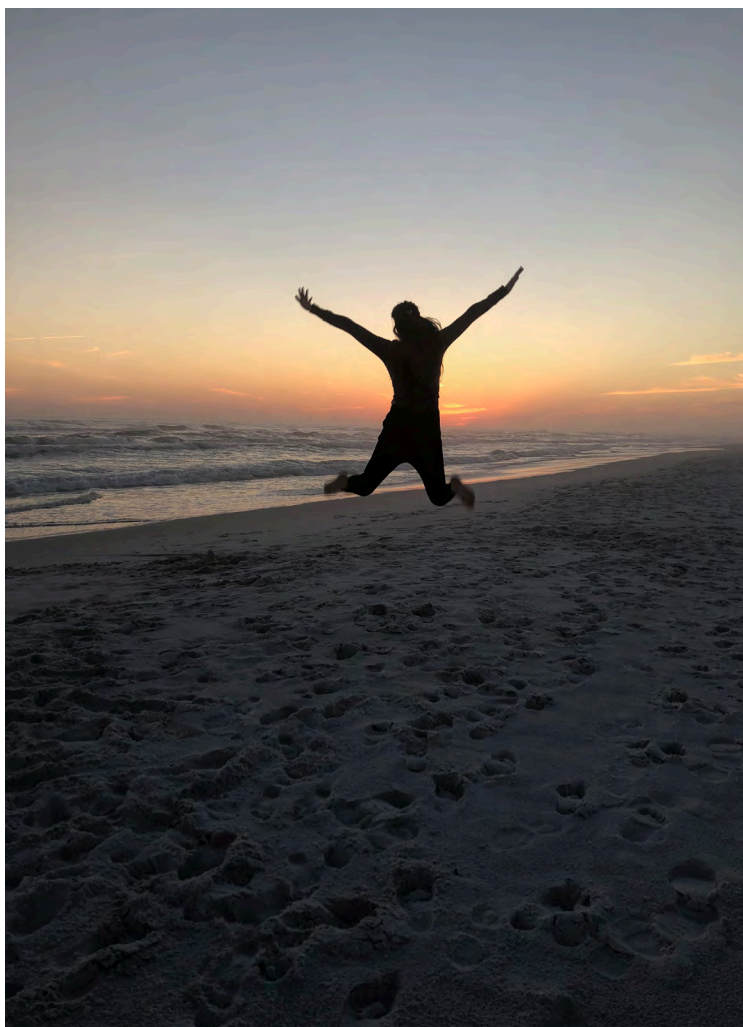
BY LAUREN CATANESE

I have found that most answers to our troubles can be found in nature. Nature's storms are like our struggles. They are the storms we experience. Struggling is a part of life. It's when we struggle that we learn the most about life, ourselves, and those around us. In areas where we become complacent, struggles shine the light into where we are wounded and where we still need to grow. Hence the "struggle." We are struggling because we do not know yet, how to get through or how to deal with whatever is causing our discomfort. No one gets through life without experiencing struggles! Knowing that we all struggle, doesn't necessarily make it any easier when we are faced with them. So, what does help us get through struggles? Accepting our feelings, writing a gratitude list, honoring the teachings, making changes for the highest good, reaching out for support; these are all great tools that can

benefit us. They will create shifts so we can make the changes that we need to make.

But it's not just about working on the pain, we also need to reach towards the other side; trusting and believing that there is a beautiful, miraculous sun shining just for us. There is joy after the rain. To speak to ourselves not from where we are, or where we have been, but to speak to where we are going. To speak to the higher version of ourselves. To have an understanding that this too shall pass, and we will not be the same person after we have survived our struggles. I love the quote, "even flowers have to go through a lot of dirt to bloom." Our struggles are not our failures. They are what makes us stand taller, giving us wisdom. Struggles are necessary to get us to where we want to go.

As we conquer through them with triumph, confidence, valor and strength, we begin to feel the peace that's on the other side. The sun shining through the clouds. And what better way to celebrate the victory than

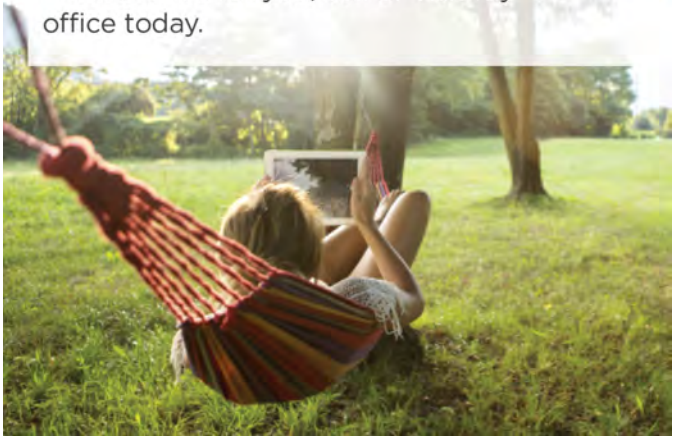


to show off with a miraculous, colorful, one of a kind, rainbow. One of the magical encounters of life. The rainbow is revealed when a storm transitions back to sunny skies, no? The rainbow is the reminder of the love that is created as we heal. Every rainbow you see is a miracle being brought to your eyes, a visual representation of what hope and faith can bring you. A rainbow is God's way of showing that there is beauty in transformation and healing. So get through that storm. See that rainbow. Feel the sunlight on your face. What more could God do to show us, that like us, nature too has its struggles. That it's a "life" event but we can get through them, together. So with each storm that passes, keep talking and reaching for that sun. Let the rainbow's colors light your path. You will get through this. You can do hard things. You will feel the sunshine warming your face and your heart with love once again. It's always there just waiting for you on the other side of the rainbow.

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Musing

A Pastor's Ponderings



BY REV. PETE HYDE

Heavy rain in the distance blocked the satellite television signal. The house was almost refreshingly quiet. I stepped out on the front porch. The night was eerily still. The heavy rain of the past few days dampened the traffic. An orange streetlight cast an ominous glow over the front yard. The roll and rumble of thunder signaled the coming of another round of storms

that would add another couple of inches to what was already dumped from the rain gauge.

In the dark of the night, lightening scattered across the clouds lighting up the sky like a florescent bulb having a hard time get started. The light arced its way across the sky followed by a constant roll of thunder sounding like a concert of kettle drums playing in the distance. An occasional flash of cloud to ground lightning added a dramatic exclamation point to a light show only God could have orchestrated. This was followed by a boom of thunder like a bass drum finale. There was darkness and silence for just a moment as if a deep breath was being taken by the production crew before scene two and verse two took up where scene one verse one left off. Then the applause began. It was light at first – almost a

hushed hand clapping as the light rain tapped against the street and the metal roof of the house next door. The rain grew heavier and, in a few moments, the rainy applause was almost deafening. There was even a rhythm to the rain, another orchestration to the heavenly drama God was performing in the night sky. Sheets of rain passed by the orange streetlight as the applause of heaven rose and fell, adding another dimension to the background of lightning and thunder.

As the storm began to pass, the applause of rain slowed to a hushed silence. The light and sound show had made its way from west to east and now was sharing its performance with others. The night grew quiet once again. Water running down the gutters of the house and dripping off the trees and roofs

nearby began to subside. The swish of a car or two on the highway signaled the end of the rain – at least for a time. The wail of an ambulance siren pierced the night with a dose of reality. The television flickered back on as I went back inside. The Hollywood elite dressed in their finest were awarding themselves little golden statues for the best in the film industry. However, I had witnessed the greatest show. Nothing Hollywood could produce, even with all the electronic technology that money could buy, could have put on a show like God had just produced. There wasn't even any need for editing or casting or any of the other myriad of categories that received Oscars.

God produced and directed a show that was beyond comparison. He did it just because He could. He did it to

bless those who would notice. He did it to nourish His thirsty creation. He did it to bring the springtime renewal of growth to full bloom when the light of His sun ignites spring. He didn't produce such a show for his own gratification. He did it for us and His creation. He didn't do it for applause or little gold statues. He did it to announce that he is God in hopes that we would turn our eyes up to Him and acknowledge that He is the true and almighty God - King and Creator of the universe.

“Our God is an awesome God. He reigns over heaven and earth with wisdom, power and love. Our God is an awesome God.”

Rev. J. Pete Hyde, Senior Pastor
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Progress

BY RICK MOORE

The most traveled road for locals and visitors alike throughout the Emerald Coast is Highway 98. Many are surprised to discover Highway 98 extends through several states. Decades ago, I would travel that road several times a year from my home in Mobile, Alabama, through the state of Mississippi, and into the state of Louisiana. During the 1980s, there were so many accidents due to construction on the highway that it was nicknamed "Bloody 98." But today, the ride from Mobile through the state of Mississippi on that highway is very nice. Persistence paid off. If you've traveled between Destin and Sandestin over the past couple of years, you know what a mess Highway 98 has been. No one is really sure how much longer construction will continue. This project is managed by FDOT and was slated to take 1,220 days to complete. That is obviously not happening. But one thing we can count on; it will get done. One day, newcomers will travel the wide beautiful road without having a clue of the sacrifices, delays and challenges it took to complete.



While it is easy to complain about the rate of progress on Highway 98, there is something that seems to take even longer. That is... improving my own life. Just like Highway 98, it seems my life is always in need of repair. There are so many excuses (I mean reasons) I can give as to why areas of my life take so long to improve. It seems I've been working on these areas for many years, yet with little to show for the effort. When you get old, you get tired of being under construction. While FDOT isn't perfect, perhaps we can learn something from them; namely, consistency.

"Consistency, thou art a jewel." This was a favorite saying a friend of mine used to quote regularly. While so many were talking about getting out of the box and making changes,

he focused on consistency. His favorite proverb was, "A little sleep, a little slumber, and suddenly poverty and destruction are upon you." The sculptor chips away until the stone becomes a work of art. The painter brushes until the final details reveal a masterpiece. The sloth scratches his head and wonders why nothing good ever seems to happen to him.

While producing some leadership videos, I had the privilege of filming two highly successful people. Neither one knew what questions would be asked. The interviews began with the same question, "What is the secret to success?" They both gave the same answer; "do what you say you will do." That answer surprised me. They went on to explain, there are so few

people who have the discipline to do what they say they will do, that those who are consistent rise above the crowd and are always in high demand.

But what about the times we miss our deadlines? What about the slip-ups and fall-backs? Why do we become troubled and have anxiety about the imperfections in our life? Why do we let life's little problems get us down? When trouble knocks you down, and it will, you need to become a rebounder. Learn to bounce back quickly. If you messed up your diet, bounce back. If you missed your daily exercise, bounce back. If you forgot to pay a bill that hurt your credit score, bounce back. If you missed your meditation time, bounce back. Learn to consistently bounce back and there will be nothing that can hold you back.

While recently walking the halls of a hospital, I noticed signs throughout the facility which read "Pardon Our Progress." Floors were being ripped up, wall paper torn down and light fixtures dangling from the ceiling. Much like the highway under construction, in order to make improvements, some of the old needed to be taken away. It made me ask myself, what needs to be taken away from me before I can improve. In that moment, the realization of how impatient I was made me realize the need to get rid of the impatience in my life. How about you? What needs to be removed in order for there to be real progress in your life?

Rick Moore is Communications Pastor with Destiny Worship Center in Miramar Beach.

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Dining

Chef Profile: Adam Yellin of Local Catch Bar & Grill

Serving Coastal Cuisine With A Southern Twist

The Blue Mountain Beach culinary scene became much more delicious when Executive Chef Adam Yellin decided to settle in South Walton and open Local Catch Bar & Grill with longtime college friend, Jimmy Hasser. Chef Yellin hails from New Orleans, and quickly moved up the ranks in the culinary world after attending the University of Alabama. He was in pre-med, but switched to restaurant and hospitality management, as he could work in food establishments and get credit for school. While in Tuscaloosa, he began in dishwashing at Depalma's, a popular Italian restaurant, but rose to other positions, learning the back of the house, as well as the front.

Yellin drove to San Diego, where he went on to manage restaurants with the Catalina

Restaurant Group, before becoming the manager of World Famous, serving California coastal cuisine by the water's edge. It was there that he decided his passion was in cooking food, rather than managing, so he pursued his dream by graduating at the top of his class in 2009 from Le Cordon Blue, Austin, Texas.

Chef Yellin has held positions in South Walton at the former Restaurant Fire location at Gulf Place, The Old Florida Fish House, and Commander's Palace in New Orleans. His style has unfolded to be one that specializes in traditional seafood techniques and West Coast creations, mixing Baja Mexican flavors with classic Southern cuisine. "By studying different cultures, I've put together a fusion of flavorful food," Yellin

says.

It has been four years now that Adam and Jimmy have been in Blue Mountain beach at Local Catch Bar & Grill. They wanted a locals place, where their friends worked alongside them, serving fresh local food, with local art showcased on the walls, and local bands playing live music for their patrons. "It's fine food on a casual level, and I pride myself on sourcing the best raw products and ingredients we can find. All food is made in house and from scratch, even the smoked meats and Andouille." Yellin says.

The restaurant space allows for patrons to cozy up to the bar for lively conversation and to watch sports on one of several televisions situated throughout the restaurant, but family-friendly dining is offered tableside inside the restaurant, as well as outside on the covered porch. Yellin says, "The goal at Local Catch Bar & Grill is to serve high quality cuisine, in a relaxed casual atmosphere, at affordable prices."

One of the most popular appetizers on the menu, (and my favorite) is Yellin's slow roasted pulled pork nacho's, piled high on fluffy flash fried flour tortillas chips, and topped with fresh Pico de Gallo, house-made pickled jalapeños and Monterrey Jack



4 Fish Salad that was recently showcased in Southern Living Magazine allows you to really appreciate the great produce Florida has to offer. And of course you can't forget their most popular dish- the Fish Tacos. Yellin is a master at creating his own unique and incredible sauces, like his house white sauce that many customers are asking him to bottle which combines his southern roots with fresh coast flavor.

"Being in the restaurant business for years, we are just honest and straightforward. We treat our guests and employees how we would expect to be treated. We are locals serving locals!" he said.

Local Catch Bar & Grill is located at 3711 West County Hwy 30A. It is open seven days a week, serving lunch and dinner from 11am to 11pm. Sunday Funday is from 4pm-7pm, featuring live music by Forrest Williams Band. For more information, call (850) 622-2022.

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Foods Are Medicine

By BARBARA DAY, M.S., R.D.

March is National Nutrition month. Being a foodie and registered dietitian since 1973, I like to promote real foods as medicine! In the early 60s, a famous nutritionist, Adele Davis, coined the phrase, "You are what you eat." Many people during that time refuted the phrase, however, fast forward to today, and it's apparent YOU ARE WHAT YOU EAT.

Research suggests that many diseases such as heart disease, stroke, and certain types of cancer are due to inflammation from the production of free radicals in your body. Free Radicals are cell damaging molecules that are formed in response to toxins or natural body processes. Antioxidants from foods we eat help protect our body from the effects of free radicals.

Eating a rainbow of colors each day help ensure you are getting lots of vitamins and minerals that may help prevent many diseases by fighting inflammation and neutralizing destructive free radicals.

Maximizing the Rainbow of

Color for Your Health

Yellow Green Foods Antioxidants: Lutein and Zeaxanthin. **Health Benefits:** Protects from macular degeneration and cataracts. **Food sources:** spinach, kale, Swiss chard, arugula, asparagus, yellow corn, green peas, celery, parsley, watercress, artichokes, okra, avocado, honeydew melons, kiwi.

Green Food Antioxidants: Sulforaphane. **Health Benefits:** Cancer fighters by reducing tumor growth, blocks carcinogens from initiating cancer, fight hormone related cancers. **Food Sources:** Brussel sprouts, broccoli, cabbage.

White Green Food Antioxidants: Organ sulfides. **Health Benefits:** Cancer fighters and clot busters, contain strong antibacterial properties. **Food Sources:** garlic, onions, endive, chives, potatoes, mushrooms, cauliflower, leeks, jicama, rutabagas, bananas.

Blue Purple Food Antioxidants: Anthocyanins. **Health Benefits:** Cancer fighters and possible brain boosters, prevent blood clots from forming, inhibits production of certain inflammatory chemicals including cytokines &

prostaglandins, contribute to the health of connective tissue. **Food Sources:** eggplant, purple cabbage, purple potatoes, blueberries, plums, blackberries, prunes, dark grapes.

Red Purple Food Antioxidants: Flavonoids. **Health Benefits:** Clot busters. May help prevent heart disease. **Food Sources:** grapes, grape juice, apples, cranberries.

Orange Food Antioxidants: Alpha and beta carotene. **Health Benefits:** Cancer fighters which improve immune function. **Food Sources:** sweet potatoes, carrots, butternut squash, pumpkin, orange bell peppers, apricots, mangoes.

Orange Yellow Food Antioxidants: Cryptoxanthin. **Health Benefits:** Cancer fighters which improve immunity, improves reproductive & bone health, improves pressure. **Food Sources:** yellow bell peppers, yellow summer squash, cantaloupes, oranges, tangerines, peaches, papaya, nectarines.

Other Antioxidants with Health Benefits

Vitamin C. Health Benefits: one of the nutrients responsible for health of collagen, a major

component of cartilage. **Food Sources:** oranges, grapefruit, strawberries, sweet peppers (all colors), broccoli, kale, kidney beans, kiwi, cantaloupe, mangos, etc.

Selenium. Health Benefits: helps lower oxidative stress in your body which reduces inflammation and enhances immunity. **Food sources:** Brazil nuts, tuna (to avoid mercury, buy canned light tuna), crab, tilapia, pasta (whole wheat), cod, shrimp, whole grains, turkey, wheat germ.

Bio Antioxidants: Quercetin. **Health Benefits:** anti-inflammatory effects of quercetin similar to nonsteroidal meds like aspirin & ibuprofen. **Food Sources:** onions (all colors), kale, leeks, cherry tomatoes, broccoli, blueberries, black currants, elderberries, cocoa powder, apricots, apples with skin (Red Delicious).

Health Benefits of Spices

- Spices come from plant sources.
- Spices that may help prevent cancer: garlic, ginger, turmeric, rosemary.
- Spices that may help prevent heart disease: cinnamon, garlic, ginger, oregano, thyme.

• Spices that may help control diabetes: cinnamon, garlic, ginger, fenugreek, coriander. Cinnamon helps to increase insulin sensitivity which may be effective in treating Type II Diabetes and Metabolic Syndrome.

• Spices that may help prevent Alzheimer's disease: turmeric, rosemary, ginger, garlic.

• Spices that may influence obesity: chilies, garlic, fenugreek. Spices that may help control autoimmune diseases: bay leaf, black pepper, garlic, ginger, green tea, oregano, rosemary, thyme, turmeric.

Two Superstar Spices

Ginger contains chemicals that work like anti-inflammatory meds & can act as a blood thinner. NOTE: Check with your physician if you add lots of ginger. Turmeric shown to suppress inflammatory body chemicals.

Barbara Day, M.S., R.D., is a registered dietitian with a Master's Degree in clinical nutrition. The former publisher of Kentuckiana HealthFitness Magazine, Kentuckiana Healthy Woman magazine and radio show host of Health News You Can Use.



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 Music

Mattie Kelly Arts Foundation Resurrects Beloved Arts Guild Luncheon for 25th Season

In honor of the Mattie Kelly Arts Foundation's (MKAF) 25-year historical journey, the popular Arts Guild Luncheon titled "Love for the Arts" returns on Feb. 19, 2020. Hosted at the Emerald Grande, Emerald Ballroom from 11:30 a.m. - 1 p.m., the Arts Guild Luncheon will feature acclaimed guest speaker, Wendy Rodrigue, presenting "The Life & Legacy Tour of George Rodrigue." This MKAF event is sponsored in part by the Emerald Grande at HarborWalk Village.

Award-winning public speaker, author, and art historian, Wendy Rodrigue, is a native of Fort Walton Beach. Since 1991, Wendy's work, has been to share and celebrate her late husband's life and art in as quality and broad a manner as possible. George and Wendy partnered on the development of all aspects of his career and life, including his galleries, museum exhibitions, a dozen books published both nationally and internationally on his art, and extensive education outreach. Wendy now continues this tradition with Life & Legacy, honoring one of America's most important artists, George Rodrigue.

The George Rodrigue Life & Legacy Program inspires



audiences with the life and art of George Rodrigue (1944-2013), explaining his vision by showing how one person can overcome obstacles to achieve their dreams, while also making a positive difference in the world. Within each piece of Rodrigue's artwork, audiences will find common elements, including the distinctive Rodrigue Oak, the Cajun people, the "famed" Blue Dog as well as flowers, suns, butterflies and even hurricanes. The enlightening program will feature many works from Rodrigue's private collection.

George and Wendy enjoyed a long partnership with MKAF. Together they brought

unique art experiences to many Florida Panhandle schools, a form of outreach that Wendy continues today. "Bringing back the Arts Guild Luncheon is an exciting initiative as part of our 25th Anniversary celebration," said MKAF CEO Marcia Hull. "We believe this program will be engaging for all ages and look forward to welcoming back members who have fallen out of touch with MKAF over the years as well as welcome many new faces including young professionals and winter guests."

Tickets are available online at MKAF Love for the Arts Guild Luncheon at \$40 per person for MKAF Members



and \$50 per person for non-members. Space is limited and tables and sponsorships are available. For more information on how to join the MKAF 25th season as a member, please visit the Foundation's website at www.MKAF.org or call (850) 650-2226.

The Mattie Kelly Arts Foundation (MKAF) is a non-profit member and volunteer organization that has inspired over 320,000 children in over 70 schools, and United Way agencies including children with special needs and wounded warriors. For more information on MKAF events, community outreach program, volunteering

or investing in the arts, visit online at www.MKAF.org or call (850) 650-2226 to get involved.

MKAF "Love for the Arts" Guild Luncheon
 Guest speaker Wendy Rodrigue
 February 19, 2020
 11:30 AM - 1:00 PM
 Emerald Grande at HarborWalk Village / Emerald Ballroom

Cost: \$40/members; \$50/non-members (includes plated lunch, beverage, & program)

Seating is limited. Purchase tickets on Eventbrite

Silver Oak and Twomey Cellars Kick-Off Vin'tij Wine Dinner Series Benefiting Mattie Kelly Arts Foundation

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Join Vin'tij Food & Wine in Grand Boulevard, on February 27, 2020, at 6 p.m., for the first in a series of wine dinners benefiting the Mattie Kelly Arts Foundation (MKAF). Vin'tij, known for its creative menus and impressive wine boutique, presents Silver Oak and Twomey Cellars in celebration of MKAF's 25th season.

The vintner will educate guests on each of the wines, regional influences, and the dishes carefully selected to accompany. Jeff Flood with Silver Oak and Twomey Cellars has 35+ years of experience in the wine business. Representing Silver Oak and Twomey Cellars

is the pinnacle of his years in the industry. Through his career, he's been involved in every aspect of wine, from vine to bottle to shelf. However, Flood finds that with wine, there is always something new to learn. "Wine is a subjective product that is never the same twice," stated Flood.

Tickets are available online through Eventbrite, Facebook, and the Mattie Kelly Arts Foundation website event page. Tickets are \$150 (gratuity not included) per person and seating is limited. For more information please visit the Foundation's website at www.MKAF.org or call (850) 650-2226.



Studio 237 Music School; Meet The Teacher

Introducing Stacie Marie Ballman

Stacie Marie Bollmann is a professional performer, singer, teacher, and songwriter originally from Virginia Beach, Virginia. She sings, plays ukulele, and piano. At the young age of 6, Stacie began her musical training while singing with her unique family band (Blended). They traveled throughout the United States which connected her to perform on national television shows such as: Showtime at The Apollo (age 11), Oprah, Good Morning America, and My Life is A Sitcom. Over the years, she has performed in a variety of bands, groups, and solo. She studied voice with Chris Keller under the Brett Manning method in Nashville, TN.

Her opportunities to collaborate with recording artists and producers include:

- Timberland
- Pharrell and Justin Timberlake
- J. Cole and Jhene Aiko (Sparks Will Fly)
- PrismSurf ("Hurricane" which was featured on the

show "Good Trouble on Freedom")

Stacie has previously taught voice at Music Makers School, Virginia Beach including private instruction and group chorus.

"Teaching is such a special process to be a part of! I love giving a student the tools to help them grow and become their best!"

Stacie loves to teach students of any age and skill level to develop and mature their musical talent in order to be confident performers! Since students are very vulnerable when learning, encouragement and making learning fun is important during a lesson. She likes to help a shy student become comfortable with their voice/self so they can shine on stage.

"First and foremost, I want my student to have fun! Music has brought so much joy to my life and it's so awesome to see my students having a blast while learning and being creative!"

"I always end my day of teaching by thinking about



different ways to help each individual student. Everyone has different

learning styles and a unique personality. I take notes and

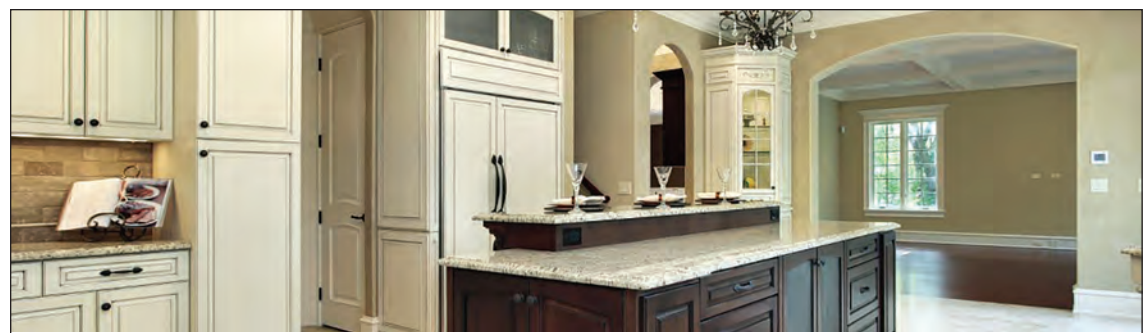
think of things to do for them at their next lesson in order to help them achieve their next level."

"When I sing, I am 100 percent myself. You can hear my soul through my voice Like a large family, I enjoy music the most when jamming and collaborating with other musicians, when we are all in "the zone", that's what makes music magical to me."

Stacie is a polished, accomplished, gifted, and heartfelt singer/musician with a fun, loving, and easy personality. You can listen to her vocal recordings on the below links. We are very excited to have her teach at our studio. Listen to and view Stacie Marie Bollmann singing on her youtube page and Instagram.

To visit or schedule voice,ukulele, or piano lessons with Stacie Marie, call Studio 237 Music Lessons at 850-231-3199 or email us at Studio237Dawson@gmail.com. To learn more about the Studio, call us or visit our website at Studio237Music.com.

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- 9:00 am: Children's and Adult Christian Formation
- 10:30 am: Holy Eucharist, Rite II w/Sanctuary Choir

WEEKDAY WORSHIP SCHEDULE:

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Monday - Friday
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CELEBRATE THE SAINTS! A casual Holy Eucharist & Healing service commemorating the saints of the Church.

Wednesdays 12:00-12:45am

CENTERING PRAYER and Contemplative Christianity Discussion
Thursdays

Centering Prayer: 10:30-10:50am

Discussion Group: 11:00-12:00 (in Hughes Library)



Registration Opens for Emerald Coast Theatre Company Spring 2020 Education Classes

Emerald Coast Theatre Company (ECTC) continues to see the fruits of its labor during its seventh season, celebrating new attendance records for educational final performances as well as the continuing partnership with the Florida Chautauqua Theatre in DeFuniak Springs. "ECTC was founded because of the need for educational theatre opportunities in our community," said Anna Fisher, ECTC's Associate Artistic and Education Director. "We are thrilled with the growth we have seen at our Grand Boulevard location, and we are so excited about the new partnership with the Florida Chautauqua Theatre in DeFuniak Springs." ECTC has increased the duration of its educational programs for its youngest cast members, the Little Rascals. ECTC Kids and Teens programs continue to span roughly 13 weeks. All programs are offered at either ECTC's performance space at 560 Grand Boulevard in Miramar Beach or at the Florida Chautauqua Theatre at 848 Baldwin Ave. in DeFuniak Springs.

ECTC Little Rascals "Disney's 101 Dalmatians"

Jan. 16 - Apr. 2 for K (5 year olds) and 1st grade (6-7 year olds), Thursdays 3-3:50 p.m. at ECTC. Performance on Apr. 4 at 2 p.m. Jan. 16 - Apr. 23 for K (5 year olds) and 1st grade (6-7



year olds), Thursdays 3-3:45 p.m. at FCT. Performances on Apr. 24 at 7 p.m. and Apr. 25 at 2 p.m. Who let the dogs out? Join ECTC this spring as ECTC brings "101 Dalmatians" to life. Little Rascals will be learning the basics of theatre while enjoying singing and dancing to music from "101 Dalmatians."

ECTC Kids

"Disney's 101 Dalmatians KIDS" Jan. 14 - Mar. 31, 3rd-5th grade, Tuesdays, 4:00-6:00 p.m. at ECTC. Performances Apr. 3 at 7 p.m. and Apr. 4 at 7 p.m. Jan. 16 - Apr. 2, 2nd-3rd

grade, Thursdays, 4:00-5:30 p.m. at ECTC. Performance on Apr. 4 at 2 p.m. Jan. 16 - Apr. 23, 2nd-5th grade, Thursdays, 3:00-4:20 p.m. at FCT. Performances on Apr. 24 at 7 p.m. and Apr. 25 at 2 p.m. Earn your spots as ECTC barks out the story of 101 Dalmatians. Based on the classic animated film, "Disney's 101 Dalmatians KIDS" is a fur-raising adventure featuring Cruella de Vil. Join ECTC as they dive deeper into theatre with song, dance, costuming, and all the fun things it can teach you. \$360 per person.

ECTC Teens - "High School

6:30 p.m. at FCT. Performances on May 1 at 7 p.m. and May 2 at 2 p.m. What time is it? Time to welcome back your favorite East High students in Disney Channel's sequel to the smash hit musical. Join your fellow Wildcats — this time for a summer break that promises hard work and fun in the sun, dancing, and, of course, plenty of catchy songs to sing no matter what challenges these East High students encounter along the way! Cost is \$375 per person.

Teen Theater & Film Intensive

Feb. 15 - May 16, 5th-12th grade, Saturdays, 1:30-4:30 p.m. at ECTC.

Spring Break Showstoppers

Mar. 16 - 20, 2nd-5th grade, 9 a.m.-3 p.m. at ECTC.



Musical 2 Jr." - Jan. 11 - Apr. 18, 6th-12th grade, Saturdays, 10:30 a.m.-1 p.m. at ECTC. Performances on Apr. 17 at 7 p.m. and Apr. 18 at 2 p.m. & 7 p.m.

Jan. 16 - Apr. 30, 6th-12th grade, Thursdays, 4:30 p.m.-

For more information and to register for one or more of ECTC's Spring Theatre Education Programs, visit www.emeraldcoasttheatre.org. For questions for more information on ECTC, call (850) 684-0323.

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Looking at The Law; Are You One of Those People?



BY GREG CROSSLIN

Depending on what survey you review, between one half and two thirds of all American adults do not have a Will. So, I pose the question opposing: Do you really need one?

The answer is absolutely YES, if you can answer yes to any of the following questions:

1. Do you care who gets your property if you die?
2. Do you care who gets your money if you die?
3. Do you care who is appointed as guardian of your minor children if you die?
4. Do you own a business either as a self-proprietor or in a corporate capacity?

If your answer to any of these questions is yes, the Will is a must.

A Will is a legal document where a person declares what he or she wants done with their property at the time of their death. A Will has no effect

until the person who wrote it dies. If you die without a Will, the State will distribute your property to your heirs according to the State's intestacy statutes. The statutes might call for a distribution that is similar to what you want. But, then again, maybe it won't. State intestacy laws will provide how the total sum of your property to be divided among your heirs. It can't provide for who will get certain specific items of your property however. Of course, this can lead to many problems.

Many people are under the misconception that having a Will triggers the probate process. In Florida, there is a summary process which makes the distribution of your assets via your Will, smooth, streamlined and relevantly simple. Again, If you die without a Will, the Court will make all the decisions. If you do have a Will, not only can you choose the person who administers your estate, but you can also provide that he or she will not have to post a surety bond. This can result in great savings.

I have taken the liberty to identify the top ten reasons to have a Will. Obviously, I believe that having a Will is arguably one of the most important things you can do for yourself and your



family. While every situation is different, these are my top ten reasons:

1. You, not the State, decides how your estate would be distributed.
2. You decide who will take care of your minor children.
3. To avoid a lengthy probate process. Contrary to common belief, all estates must go through the probate process, whether you have a Will or not. However, having a Will speeds up the probate process through the Florida Summary Probate Proceeding.
4. You decide who will wind up the affairs of your estate. .
5. With a Will, you can disinherit individuals who would otherwise stand to inherit.

6. Make gifts and donations. The ability to make gifts is a good reason to have a Will because it allows your legacy to live on and reflect your personal values and interests.
7. Avoid greater legal challenges.
8. Because you can change your mind if life's circumstances change, You can change the terms of the Will at any time while you are still alive.
9. Minimize the estate taxes.
10. Because tomorrow is not promised. Procrastination and avoidance of the topic

of one's death are the most common reasons I hear from people for not having a Will.

There are many more very good reasons to prepare a Will, but I hope I've made my point. And, while there is nothing wrong with the internet or preprinted forms, do you really want to trust such critically important decisions to the world wide web or a legal form drafted that "fits all"?

Seek out a knowledgeable counselor, who can answer your questions and help draft a Will is designed specifically for You. The decision is entirely yours.

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Look for Changes in Retirement Plans



By SHELLEY ALBARADO

It might not have made the headlines here in Florida, but a recently passed piece of legislation could affect IRAs and 401(k)s of millions of Americans beginning in 2020. If you have either of these accounts, or if you own a business, you'll want to learn more.

The new laws, collectively called the Setting Every Community Up for Retirement Enhancement (SECURE) Act, include these noteworthy changes:

• Higher age for RMDs – Under current law, you must

start taking withdrawals – known as required minimum distributions, or RMDs – from your traditional IRA and 401(k) or similar employer-sponsored plan once you turn 70 1/2. The new law pushes the date to start RMDs to 72, which means you can hold on to your retirement savings a bit longer.

• No age limit for traditional IRA contributions – Previously, you could only contribute to your traditional IRA until you were 70 1/2, but under the SECURE Act, you can now fund your traditional IRA for as long as you have taxable earned income.

• Limitation of "Stretch IRA" provisions – Under the old rules, beneficiaries were able to stretch taxable RMDs from a retirement account over his or her lifetime. Under the SECURE Act while spouse beneficiaries can still take advantage of this "stretch" distribution, most non-spouse beneficiaries will have to take all the RMDs by the end of the tenth year after the account owner passes away.

Consequently, non-spouse beneficiaries who inherit an IRA or other retirement plan could

have tax implications due to the need to take larger distributions in a shorter timeframe.

• No early withdrawal penalty for IRAs and 401(k)s when new child arrives. Typically, you must pay a 10% penalty when you withdraw funds from your IRA or 401(k) before you reach 59 1/2. But now, with the new rules, you can withdraw up to \$5,000 from your retirement plan without paying the early withdrawal penalty, as long as you take the money within one year of a child being born or an adoption becoming final.

Some provisions of the SECURE Act primarily affect business owners:

• Multi-employer retirement plans – Unrelated companies can now work together to offer employees a 401(k) plan with less administrative work, lower costs and fewer fiduciary responsibilities than individual employers now encounter when offering their own retirement plans.

• Tax credit for automatic enrollment – The new law provides a tax credit of \$500 for some smaller employers who set

up automatic enrollment in their retirement plans. And a tax credit for establishing a retirement plan has been increased from \$500 to \$5,000.

• Use of annuities in 401(k) plans – It will now be easier for employers to consider including annuities as an investment option within 401(k) plans. Previously, many businesses avoided offering annuities in these plans due to liability concerns related to the annuity provider, but the new rules should help reduce these concerns.

The SECURE Act is the most significant change to our retirement savings system in over a decade. Fellow Walton County residents, I encourage

you to contact your financial advisor, tax professional and estate planning attorney to assess the potential impact on your investment strategies and determine any possible tax and estate planning implications of the SECURE Act.

Shelley Albarado is a local financial advisor with Edward Jones, on the corner of 30A and Hwy. 83. Shelley helps individuals and small business owners develop investment strategies geared toward reaching their unique, long-term goals. Edward Jones, 2166 West county Highway 30a Suite C, Santa Rosa Beach, (850) 622-2122, shelley.albarado@edwardjones.com

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/ˈTHˈrmˈl ˈimɪjɪŋ/



leaks occur are; light fixtures, electrical receptacles, windows and doors, attic entrances, and plumbing penetrations. Using thermal imaging allows us to see what other devices can't. NOAA (National Oceanic and Atmospheric Administration) released this January that the Earth's warming trend continued making 2019 the 2nd warmest year since 1880, when they

saves money. Unless your home was specifically built to be energy efficient you can benefit from an inspection and adding insulation and Beat the Heat!

Chris Balzer is Founder and

President of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more

information on how to save this summer and become energy efficient schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat.

ENERGY TIPS

by Emerald Coast Energy Solutions

Definition, noun; the technique of using the heat given off by an object to produce an image of it or locate it.

Now that we know the definition, what is it used for and how can it help us? A thermo graphic camera (infrared camera) detects infrared light (heat) invisible to the human eye. This characteristic makes these cameras incredibly useful for all sorts of applications, including security, surveillance, detection, and military uses. Archeologists deploy infrared cameras on excavation sites. Engineers use them to find structural deficiencies. Doctors and medical technicians can pinpoint and diagnosis problems within the human body. Firefighters peer into the heart of fires and can detect fires not visible to the eye. There are many different tasks and different types of thermal imaging, however; each camera relies on the same set of principles in order to function, using the heat given off by an object to produce an image. At ECES (Emerald Coast Energy Solutions) we are not Archeologists, Medical Doctors or Firefighters. We are passionate about finding and curing energy inefficiencies in your home to make it more comfortable and efficient, saving you money. That's why we use Thermal Imaging when we inspect homes, for quick and accurate identification. An infrared camera can help diagnose a variety of home performance problems, including air leaks and missing insulation. Some common areas where air



Emerald Coast Energy Solutions

started recording temperatures. The world's 5 warmest years have all occurred since 2015. We also have experienced a pretty mild winter so far and this summer looks to be a hot one. Most homes and homeowners can benefit from having a thermal imaging inspection. Using this technology saves time, accurately identifies problem areas and once addressed, increases comfort and saves energy. You can beat the heat with sealing those leaks, adding missing insulation, upgrading to a radiant barrier and coating windows with our virtually clear ERG film which blocks 94% of heat and 99.9% of harmful UV rays. Adding insulation will increase your comfort; extend the life of HVAC systems (because they don't work as hard), increase air quality and



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Lee Campbell

Business

Whats on 30aTV - Carlie's World



30A Television (www.30a.tv) is expanding programming with more original content featured shows. The latest addition is "Carlie's World," hosted by Miss World contestant Carlie Bass Gintoli. The show will follow Carlie on her adventures along the Emerald Coast, to find and showcase positive stories of interesting people, places and happenings.

"I am absolutely thrilled to be partnering with 30A TV to create some fun and original content, says Carlie. The opportunity to host my own show is very exciting, and I am looking forward to the endless possibilities of what we can do here at the network."

Carlie Bass Gintoli, was crowned Miss Great Britain World in 2019. She will be competing for the Miss World title, July 28th, 2020. The Miss World Pageant is for married, single and divorced naturally born females. Carlie also has an

International campaign to prevent bullying, which has been a three-year project, raising thousands of donations for nonprofit organizations. Carlie is the granddaughter of one of

Florida's oldest families in Fort Walton Beach, her grandmother was Agnes Staff.

Paul Vizard, 30A Media CEO said, "Carlie is a perfect

compliment to the plans we have for 2020 and beyond. Working with first rate talent is always rewarding, and Carlie's experience and expertise is well matched to our business model."

New Therapists Offer Advice on When to Seek Relationship Counseling

By HOPE MCCORMICK AND EMILY ROSE PROCTOR

With Valentine's Day falling in the month of February, couples may be reflecting on the quality of their relationships and wondering if they can make improvements. Fortunately, there are counselors in South Walton to help couples address any challenges they might be facing. We interviewed three fairly new therapists to the area for their perspective. Marcia Butcher and Stephanie Craig both currently see clients at Community Church in Santa Rosa Beach (you can read their profiles on psychologytoday.com), while Patrick McCorry has just opened up an office in Destin (https://www.beachbluecounseling.com/).

All couples have ups and downs, and some conflict is normal. But Marcia Butcher, a local therapist trained in EMDR therapy and spiritual direction and who also offers intensive weekend couples retreats, said, "I recommend seeking counseling early in the marriage to learn about ourselves and our spouse. It's much easier to work out differences when we understand who we are and who our partner is. ... That's one of the best things you can do for your

relationship."

Stephanie Craig, who recently moved here from Oklahoma after 17 years of practicing, said, "many couples postpone getting counseling until the relationship has eroded significantly, telling themselves, 'it's not that bad, we don't need counseling yet.' In contrast, I think it's wise to seek counseling when you notice there are recurring relational conflicts that you aren't able to resolve on your own. When you find yourself circling around the same issues and the same hurt feelings several times, it's best to seek counseling before bitterness sets in."

Sometimes individuals are dissatisfied with a relationship, but their partners won't come to counseling. Craig said, "There is great benefit in participating in counseling without your partner to develop a deeper understanding of the relationship dynamics and your part in the problems. You aren't able to control your partner, but gratefully, you are completely in charge of acknowledging any contribution you might be making to the difficulties in your relationship. And, you have the power to work on making changes to move yourself in a healthier direction regardless of

what your partner does. Often, one person increasing personal insight and making changes results in significant shifts in the entire relationship dynamic."

If you are considering therapy for the first time, Craig said this to help demystify the process: "In the midst of stress, it's often hard to sort through your experiences and emotions alone. Your counselor is trained to ask strategic questions to help you gain increased insight into how you're feeling and behaving. Your counselor is also trained to provide you with new tools to help you respond in more helpful ways to life stress and crisis. ... Thankfully, your counselor is not your judge, creating a safe space to talk about things you might be afraid to share in other relationships in your life. What you share in counseling is private, confidential and protected so you feel confident in sharing openly."

It's important to find a good therapist who is the right fit. When choosing a therapist, McCorry said, "Most therapists offer a free 15 minute phone consultation. I would suggest briefly explaining why you want to come to therapy. Then ask them directly if they have experience and are trained in the area that you need help with." Butcher added, "[During the first session] I would assess whether or not the therapist is a good listener, is able to stay focused, not distracted, and if you feel safe emotionally with them."

For more help finding a counselor that meets your needs, you may call the Mental Health Association of Okaloosa and Walton Counties (http://mhaow.org/) at (850) 244-1040. Our local 2-1-1 helpline also has information about local resources and an on call mental health counselor you can talk to 24/7 by calling 850-892-4357 (892-HELP).



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Last year, this event SOLD OUT, so make plans to be there and register early! For more information, visit: www.eventbrite.com/e/northwest-florida-communications-summit-formerly-er-for-pr-tickets-88956087051

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