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International Coastal Clean Up Slated for September 26th in South Walton

Friends of South Walton Sea Turtles, in partnership with Visit South Walton, will once again host the International Coastal Cleanup in its new form for 2020. As many things have changed in the era of Covid-19, so has the way that we will approach our local coastal cleanup. This year's ICC will look different as communities around the world have been called on to participate throughout September in ways that are effective and safe for the volunteers in each region. Some will be hosting virtual cleanups while other areas will be "Feet in the Sand" cleanups. As ICC has indicated to all of its partners, we may be physically apart but working together in spirit.

With that in mind, the Volunteer Beach Ambassador Team invites all community members and visitors to the Emerald Coast to join in our efforts to clean up the beaches of South Walton on Saturday morning, September 26th, from 9:00 to 11:00 a.m. We



will do it with little pomp and circumstance but rather with a heart for serving our community and our beautiful coastal environment. We won't come together to acquire the cute t-

shirts of the past but to gain the sense of serving for the greater good of Walton County and the health of the marine and bird life that make the Gulf of Mexico their home. Will you

join us? Can we count on you? For the safety of all who would like to participate in this community centered event, we

CLEAN UP
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Walton County Public Library System Launches Live, Online Tutoring Program

Just in time for the back-to-school-season, Walton County Public Library System announces the launch of its new Tutor.com program. Tutor.com connects students at their time of need to one of over 3,000 highly vetted expert tutors. With instant access to one-to-one homework help and tutoring, students can lower their anxiety and raise their confidence about their schoolwork. Over 95% of Tutor.com student users surveyed said that having the service available helped them complete their homework and improve their grades.

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ONLINE TUTORING
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CLEAN UP

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will be hosting clean ups at all Regional Beach Accesses so that you may work independently or in small family/friend groups, maintaining a 6 foot social distance from others; effectively spreading out over all 26 miles of Walton County beaches. We encourage and welcome local Private HomeOwners and condo/resort HomeOwner Associations to join us and organize a cleanup on their private properties.

All participants may choose to count their collected debris on the Clean Swell App, available through the App Store <https://apps.apple.com/us/app/clean-swell/id985692119> or at Google Play <https://play.google.com/store/apps/details?id=org.oceanconservancy.cleanswell>

Community Cleanup Vol-



Santa Clara Regional Access, 3468E Co Hwy 30A, Seagrove

Van Ness Butler Regional Access, 1931 E Co Hwy 30A, Seaside

Grayton Beach Neighborhood Access, 288 Garfield St., Grayton Beach



unteers may also sign in with a VBA host and count total time served. Or, participants may count both their debris and time. Others may simply choose to go about the task of cleaning the beach and disposing of their debris without keeping track of items or time. Guests of South Walton, Local Citizens, Private Home Owners, and Owner Associations may choose to keep time served and share those total hours with Laurie@VisitSouthWalton.com to be counted in the community wide total of time served in cleaning our community beaches.

If you would like to join in a clean up at a Regional Access, you will find Host Volunteer Beach Ambassadors at the following locations:

Inlet Beach Regional Access, 139 S Orange St., Inlet

Blue Mountain Beach Regional Access, 2365 S Co Hwy 83, Blue Mountain Beach

Gulf View Heights Regional Access, 186 Gulfview Heights St., Santa Rosa Beach

Ed Walline Regional Access, 4447 W Co Hwy 30A, Gulf Place

Fort Panic Regional Access, 5753 W Co Hwy 30A, Dune Allen



Dune Allen Regional Access, 5999 W Co Hwy 30A, Dune Allen

Miramar Beach Regional Access, 2375 Scenic Gulf Dr., Miramar Beach

We encourage all participants to provide their own trash bags or buckets, gloves, hat, sunscreen, water bottle, etc. There will be limited bags/gloves available for those without. In addition, we recommend wearing a facemask for your personal safety and the safety of others.

In past years, Walton County residents and visitors have turned

out in large numbers to support the cleaning of our beaches and subsequently the Gulf during the International Coastal Cleanup. Each piece of debris collected is one more piece of trash saved from our ocean systems. We think this year can be equally effective with your help and presence in this community cleanup. It may look slightly different in 2020 but with your help it will have the same positive impact on our coastal environment. Please join us, Saturday, September 26th at a beach near you. We look forward to seeing you there.



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ONLINE TUTORING

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To access the service, please visit www.youseemore.com/walton and click on the Tutor.com link at the bottom of the homepage.

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structive feedback. Students can submit their essays, book reports, and even their college or scholarship application essays for (1) live, on-demand writing help in an interactive, online classroom, or (2) for review through Tutor.com's Drop-Off Writing Review service. The latter option allows tutors to work asynchronously to provide thorough feedback to students with 12-hour turnaround.

ACT and SAT Essentials from The Princeton Review: Students preparing for college entrance exams can take practice ACT and SAT tests, receive a full score report that includes suggested areas for review, view video lessons on tested concepts, and use The Princeton Review's practice drills to help reach their target scores.

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Practice Quizzes: Students preparing for an end-of-chapter test, final exam, or standardized test can use Tutor.com's Practice Quizzes to assess their knowledge on over 100 areas in math, science, and social studies. Practice quizzes are also available for the ASVAB military entrance exam.

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Community

WCSD September 2020 Superintendent's Update

Walton Schools Open Safely and Smartly



Superintendent A. Russell Hughes

as well as instructional strategies for new methods of learning.

Governor DeSantis issued an order of school closures in early March, putting a halt to academic instruction in brick and mortar buildings. Concerning the effects of the mandate Superintendent Russell Hughes said, "We had an established goal of working toward becoming ranked first in the state before schools were closed; we reopen continuing with the same goal in mind."

Walton District schools are currently ranked 7th of Florida's total 67 school districts. Hughes' goal of becoming number one in the state seems to be achievable when considering Walton's ranking on the Florida Taxpayer Accountability & Transparency Project Local Government Report Card. The report shows

the health of a district and its accountability relative to economic management (taxpayer dollars), school grade and graduation rate compared to 35 other small state counties. Under Hughes' leadership, Walton County School District earned an A grade and ranking of 2nd. The report can be viewed at FloridaTaxpayers.com. The smooth and prepared reopening makes it easy to understand the district's high marks.

Roadways were busier than usual Monday morning as anxious parents headed to schools with their children. Conscientious of parent and student concerns, district administration collaborated together using the Florida Department of Education school re-opening guidelines with three instructional alternatives for student learning. Parents can choose to have their students enroll and attend school in the traditional brick and mortar classroom or opt for one of the two digital platforms; Innovative Learning Digital Academy (ILDA) or Walton Virtual School (WVS).

The Innovative Learning Digital Academy allows students to connect virtually into their scheduled classrooms in real-time, during the regular school day. The third alternative, Walton Virtual School, is a self-paced online environment with full or part-time learning capabilities following the regular school calendar, grading scale and work requirements.

School parking lots and drop-



off areas were full of parents seeking reassurance their child would be safe and left in capable hands. Tensions began to ease as parents observed district employees screening anyone wanting to enter through school secure lobbies. As usual, on the first day of the new year, Superintendent Hughes visited district schools greeting students with his characteristic smile and hearty "welcome back!" He says, "Being with the children in schools, ensuring they are safe and receiving the best educational opportunities are a few of the most enjoyable responsibilities of my job." Although Hughes wore a protective face shield during his visits it didn't limit his enthusiasm. It was clear, while watching excited students wave wildly calling out "Mr. Hughes, Mr. Hughes!" and seeing his spirited thumbs-up in response, that both he and the

students were eager to return for a new year!

District officials anticipated about three-quarters of the district's 10,000 students would return to traditional classrooms and the remaining would elect ILDA or WVS. At the close of the week, Walton schools were able to safely accommodate 7,624 students in brick and mortar buildings, 1,030 working through the Innovative Learning Digital Academy and the remaining 562 selected coursework through Walton Virtual School. Superintendent Hughes was pleased with the success of the first week and hopeful about the days ahead remarking "What we've put in place has worked well. If the current health challenges keep us in this mode for the long haul, we must continue to practice and take our new safety protocols seriously."



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The Honey Hole

TIM BRADDOCK

Welcome to the first edition of your local 'Honey Hole' fishing report, sponsored by Bay Breeze Bait + Tackle. Every month we will provide current, reliable information on 'all things fishing'. We'll talk about what's biting, where to catch them, the best in fishing gear, and events and resources available to the local anglers. The Honey Hole will provide information for all types of anglers, from the flier to the

offshore enthusiast.

Here's what's biting: September ushers in one of the most productive times to fish any body of water in our area. Bait fish are abundant and plump and the big mature fish are hungry. The piers will hold plenty of King Mackerel and from other shorelines you can expect for the whiting to keep biting. If you are ready for a solid battle, offshore holes will hold large Amberjacks (Reef Donkeys).



So, get out there and get fishin'!

South Walton and Bay County are blessed with several great local fishing shops. Go by and pay them a visit, I am sure they will have lots of great local fishing tips. And don't forget to check out Bay Breeze's Grand Opening at their new Panama City Beach, location, Saturday, September 26th. The event will provide a perfect opportunity for you to purchase fishing gear at

great prices. The day will conclude with a 'Cigars & Guitars' concert starting at 5pm, featuring local artist Chris Alvarado owner of Driftwood Guitars in Santa Rosa Beach.

Tim Braddock is the owner of Bay Breeze Bait & Tackle opening Sept. 26th in Panama City Beach.



Coastal Seniors September 2020 Activities

PLANT SWAP AND BOOK SWAP - Sat. Sept. 12, 2020

Coastal Seniors of South Walton is having a drive-up plant swap and book swap/giveaway for our members on Saturday, September 12th from 9 am until 12 noon. The location is at 70 Logan Lane in Santa Rosa Beach, Florida. The event will be held outdoors in front of our meeting place. Social distancing and face masks will

be required. Hand sanitizer will be available. We hope you can join us. If you have any questions contact Nancy at coastalseniorsofsouthwalton@gmail.com or by phone at 850-280-5342. If you aren't a member yet there will be membership information available.

AT HOME COCKTAILS TUTORIAL - Tues. Sept. 22, 2020

Join us on Tuesday, September 22 at 10:30 AM for a virtual "At Home" cocktails tutorial. Local award-winning bartender, Kyle Walter, from Grayton Brew Pub will walk us through some great, easy cocktails you can make in the comfort of your home this fall.

GIVING BACK TO THE COMMUNITY

In cooperation with The Area Agency on Aging, the Coastal Seniors of South Walton (CSSW) is

providing care packages for homebound senior citizens during the current pandemic. The packages will include a mix of items, including hand soap, medical masks, helpful tips and phone numbers.

Seniors 50 years of age and up residing in Walton County are invited to join CSSW. Membership is \$15 for individuals, \$30 for family, and \$50 for businesses. You can become a member on Face-

book 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 we're looking for dedicated, enthusiastic persons to join our Board of Directors.

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Guest Columnist; The Concept of Citizenship at the Founding



BY TIM NORRIS

The United States, as we all know, was born of immigration. And most Americans talk proudly of when and how their ancestors arrived in the country. In fact, curiosity about family roots has helped make genealogy, by some accounts, the second-most popular hobby among Americans. People are fascinated with where they came from and

how they became citizens of the United States.

But rarely do we talk about citizenship itself, its benefits as well as its responsibilities, and its evolution from the exclusionary beliefs of the Founding Fathers through the post-Civil War expansion of rights to the post-World War II Civil Rights battles as African Americans struggled to exercise those rights of citizenship.

In a list of questions the Immigration and Naturalization Service makes available to people studying for American citizenship, the following question is asked: “What is the most important right granted to U.S. citizens?” Think about this for a moment. The answer may surprise you: It is, “The right to vote.” Not surprisingly, from the perspective of the Found-

ing Fathers, the first quality of a good citizen then is that he or she votes. Thus, a good citizen will never miss an opportunity to cast a vote. Although it is clichéd, the idea of one person and one vote is sacred to our governing system.

In a time when half of the American people don't bother to vote, one is surprised to read that John Adams, in 1761, implied that one of the best reasons for literacy is that it makes people better voters, and hence, better citizens. “Every man has in politics as well as religion a right to think and speak and act for himself,” Adams wrote. “I must judge for myself, but how can I judge, how can any man judge, unless his mind has been opened and enlarged by reading? A man who can read will find rules and observations that will enlarge his range of thought and en-

able him the better to judge who has and who has not that integrity of heart and that compass of knowledge and understanding which form the statesman.” Though the framers of the Constitution debated over who should be given the right to vote, all wished that those granted that right would employ it wisely and carefully. Therefore, the second mark of a good citizen is that he or she is able to think and thus to vote wisely and carefully.

Another important concept at the founding of our country was that government operates by the “Consent of the Governed.” Thus, the founders believed that citizens must be vigilant. It is not enough to be well-informed; citizens must also safeguard their liberties. Though Hamilton and Thomas Jefferson seldom agreed on much, both would echo Jef-

erson's assessment of the need for vigilance. “All tyranny needs to gain a foothold is for people of good conscience to remain silent,” Jefferson wrote.

The most important right granted to an American citizen is the right to vote. The founders hoped we would exercise this right carefully, knowledgeably, thoughtfully and with vigilance. When you cast your vote in any election be grateful that they bequeathed to us so rich a legacy.

If you are a Citizen, Go Vote!

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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Tim Norris Announces Bid for Re-election to South Walton Mosquito Control Board

I am asking for your vote for re-election on November 3, 2020, for the position of Commissioner Seat 2 – South Walton County Mosquito Control District.

I am a native to the area, born at Eglin AFB, my father was in the Air Force, and we lived in Ft Walton Beach. I graduated from Choctawhatchee High School, Okaloosa Walton Junior College, then I left to finish up at Florida State University, graduated and my first job was with Eastern Airlines. I have been married to Nancy for 31 years, currently live in Santa Rosa Beach, FL and have resided here in the area since 1998. We have 3 daughters. Twins are living in Nashville, TN and the youngest is finishing up her last semester in nursing school in Tallahassee.

My occupation currently is a Realtor specializing in residential and commercial real estate.

We have many accomplishments while I have served on the SWCMCD. The main job is to make sure that we protect health and welfare of the citizens of the district from mosquito borne diseases. To make sure employees have the tools necessary to do their jobs and an annual conservative budget with tax payers in mind. Today as we travel the world it's easy to bring one of these mosquito borne diseases to our area. We have implemented automated email and call programs to notify our citizens of spray times and via website. We have upgraded the programs to do more larviciding than spraying, we consider this a proactive program instead of spraying all the time, also saving the taxpayers' dollars. We get less mosquitos' by doing it that way. The District implemented a better education program with the local elementary schools, approximately 85 classrooms, with my guidance and participation. It is so well received that we are expanding the program to the Middle schools when the opportunity comes available.

The SWCMCD also manages and maintains approximately 30 miles of ditches, we call them mosquito ditches. These ditches



are to be used to drain off the swampy areas so to give the mosquitoes a smaller or no environment to grow in. With the growth in population in the area they have become somewhat of a drainage ditch for developers, county and state agency's. So I was tasked by our District Board to move forward to implement Stormwater into the District mission. After extensive research and engineering studies, it was determined that it would be a benefit of the residents of South Walton that the SWCMCD to take over the stormwater and connections to our ditches. I presented the potential Bill to our County and to our District Representative Brad Drake and to our representing Senator Gainer.

Both agreed to let's move forward on the Bill to improve our situation here in South Walton. The Bill is on the District Representatives desk for the next session in 2021, let's hope it passes both the House and Senate, standby for your future update. The Bill will then be brought to the voters of South Walton by referendum for them to vote on the stormwater district addition.

I have other activities and boards that I am a member of;

I have been a member of the Choctawhatchee Basin Alliance Advisory Board and former Chairman for over 10 years. I want to give back and being a good steward for our water resources is important to me.

I was appointed by the Govern

nor and approved by the Senate to be on the Northwest Florida Water Management District Board for a 4 year term. This led me to the better understanding of our Panhandle of Florida's water resources and teaming up with Choctawhatchee Basin Alliance to keep our watershed in as pristine condition as possible.

I am on the Tourist Development Council Advisory Board, bringing in approximately 4 Billion in gross revenues in 2019. Another reason to keep them pesky mosquitoes away.

I was on the Walton County

Design Review Board for the Scenic Corridor of Hwy 98 and 331 and Chairman for 12.5 years.

I have been the Chairman of the Republican Party in Walton County for many years and I am now currently your Republican Party of Walton County State Committeeman

Let me continue to represent you as your SWCMCD Seat 2 Commissioner, I would appreciate your VOTE. I would like to be your 'SKEETER DEL-ETER' once again!

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Tim



NORRIS

South Walton Mosquito Control - Seat 2

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Community

Food for Thought Celebrates Multi-Year Partnership with St. Joe Community Foundation

Food For Thought Outreach and St. Joe Community Foundation are excited to announce their multi-year partnership with Food For Thought receiving a \$105,000 grant over the next three years to support their efforts in fighting food insecurity and childhood hunger.

Food For Thought's mission is to remove the negative impacts of hunger, and to empower children to get the most out of their education and development by providing them weekly access to healthy, easy to prepare meals through their many programs.

The contribution will provide \$35,000 per year for Back-to-School and Holiday food programs at Food For Thought.

During the 2019-2020 school year before the COVID-19 "Stay at Home" Order, Food For Thought was providing weekly backpacks of food to over 3,300 students across Okaloosa and Walton counties. When the global pandemic hit and schools closed their doors, Food For Thought shifted immediately into curbside services and will continue to do so for the foreseeable future.

"We are expecting at least a 25% increase in enrollment this school year which will be over 4,000 students. Food insecurity and unemployment continues to affect our community and our services will help bridge that gap for families," says Tiffanie Nelson, Founder & CEO of Food For Thought Outreach. "We are

in order to prepare full meals for the entire family. Food For Thought is currently serving 500-600 families a month while staff and volunteers are strictly adhering to safety guidelines including wearing face masks, social distancing, increased sanitizing and cleaning procedures in the pantries, and less than 10 volun-

teers working together at any one time. For Thought's Stock the Pantry: Virtual Team Fundraiser. The annual Stock the Pantry Food Drive has been revamped to be a virtual team-based fundraiser this year. Instead of collecting food items, FFT will have a virtual fundraiser, where each team will contribute to raise money towards the goal of \$150,000



food for thought

so grateful to have generous partners like the St. Joe Community Foundation. Their multi-year commitment helps to ensure our services can continue and the food insecure children who need us the most, will be able to count on us for support."

Since March, families have been receiving curbside food distributions, each vehicle receiving 30 to 50 full size food items, often including twenty-five pound boxes of fresh produce generously provided by City Produce,

teers working together at any one time.

"The St. Joe Community Foundation is very proud to support Food For Thought's mission; in times like this, we are grateful to see them step up to meet the overwhelming needs in the community," adds April Wilkes, Executive Director of St. Joe Community Foundation.

This shift in programming means 60,000 food items are needed per month in addition to replacing \$120,000 in donation losses from postponed or cancelled events and fundraisers from March into September.

The community can join in the giving by supporting Food

which is equivalent to 300,000 food items.

This fundraiser runs virtually from July 14 through August 22, and will enable Food For Thought to be able to continue to provide food to families and students, as the need is ongoing and growing. Please reach out to: support@fftfl.org for more information or to register your team.

If you or someone you know is in need of support from Food For Thought, you can get information about food distribution the following ways: follow on Facebook @FoodForThought-Outreach, email support@fftfl.org or call 850-714-1960.

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Destin Charity Wine Auction Raises over \$1.35 Million for Children in Need in NW Florida Through its First Virtual Auction

Destin Charity Wine Auction Foundation (DCWAF) celebrated the 15th Annual Destin Charity Wine Auction presented by the Jumonville Family through a new virtual format on August 22. DCWAF is pleased to announce that the event raised \$1.35 million for children in need in Northwest Florida, despite the many challenges presented by COVID-19.

“We are so very grateful for the support of our board, our business community, and so many wineries that played a role in helping us produce the 2020 auction. The fact that we could raise over \$1.35 million for children’s charities while maintaining a safe environment for all is proof that we can continue to make positive impacts in our communities despite the pandemic. The lesson we learned is don’t stop fighting to find a way forward.”

The auction, originally scheduled for the last weekend in

April, has overcome a number of challenges during its anniversary year to include rescheduling to August before moving to a fully virtual format. The funds raised far exceeded the Foundation’s fundraising goal and are trending above the national average for funds raised through virtual charity auctions.

The live auction portion of the event was held simultaneously with a live broadcast streamed on YouTube from the Hilton Sandestin Beach Golf Resort and Spa. Hosted by auctioneer Ursula Hermancinski, friends from throughout the Foundation’s 15-year history sent in messages of support to kick off the live broadcast. Prior to the 2020 auction, DCWAF had yet to break the \$100,000 barrier for a single-sale live lot. DCWAF is pleased to announce that this year’s auction boasted two record-breaking lots, an immersive trip to Dakota Shy and Triple Creek Ranch featuring Honorary Vintner

Todd Newman and Honorary Chef Tim Creehan which sold for \$105,000 and a trip to Virgin Gorda with the Phelps family that sold for \$100,000. Other notable lots included a seven-day trip donated by Steve & Bridgit Griessel of Betz Family Winery to the South African winelands and Molari Lodge which sold for \$50,000 and a once in a lifetime trip to the Cayman Cookout, which sold twice for a total of \$70,000.

The funds raised at the annual auction are distributed to 16 local non-profit organizations for specific projects and programs that benefit children. Charity partners for 2020 include Ascension Sacred Heart Emerald Coast, Children in Crisis, Children’s Volunteer Health Network, Emerald Coast Autism Center, Emerald Coast Children’s Advocacy Center, Food for Thought, Habitat for Humanity of Walton County, The Arc of the Emerald Coast, Opportunity

Inc., Pathways for Change, Shelter House of Northwest Florida, AMIkids Emerald Coast, Boys and Girls Clubs of the Emerald Coast, Mental Health Association of Okaloosa and Walton Counties, Westonwood Ranch, and Youth Village.

As the top charity fundraising event in Northwest Florida, the Destin Charity Wine Auction has been ranked among the nation’s top ten highest-grossing charity wine auctions in the country by Wine Spectator Magazine for

seven consecutive years and is currently ranked sixth. The money raised at this year’s auction will be presented to the charity partners this fall in private check presentation ceremonies that adhere to current social distancing guidelines.

The dates for next year’s Destin Charity Wine Auction weekend are April 23 – 25, 2021. For more information on the Destin Charity Wine Auction Foundation, visit www.DCWAF.org.

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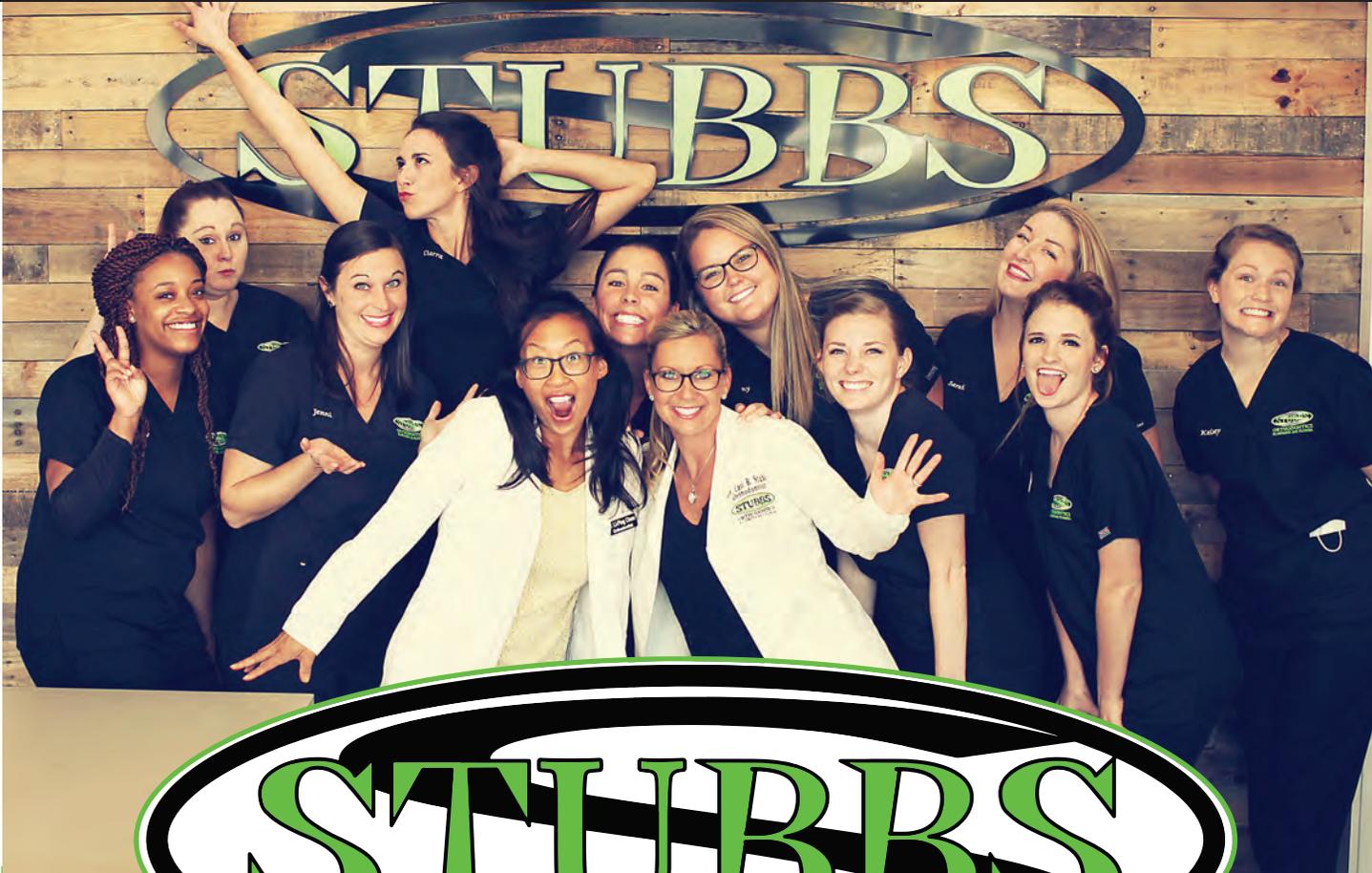
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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha K.



Faces of Walton County; Spotlight on Valeria Wallace

BY MARK STANLEY AND TRACY STEELY

Valeria Wallace has divided her time over the past eighteen years between the United States and her native Bolivia. Living in two different cultures has shaped her career path and the way she approaches life in general. In her own words, it has instilled in her “a love of languages, a deep connection to her cultural heritage, and a true understanding of the immense personal and professional value that comes with bilingualism.”

After nine years as a private college counselor and relocating to Santa Rosa Beach, Valeria founded The Language Studio, which allowed her to turn her passions into a business. Find out more about The Language Studio at www.thelanguagestudiofl.com.

What inspired you to turn teaching Spanish into a business? In 2016 my husband, two-year-old daughter and I moved to Bolivia and spent two wonderful years there. We were thrilled to witness our daughter learn Spanish and eventually become fully bilingual. Our second daughter was born a few months after moving to Bolivia, and she is now bilingual as well. As a family, we continue to foster our love for different languages and diversity.

Tell us more about your family. I’m married to Trent Wallace who is a Destin native. We have two daughters: Alex, 6, who goes to Dune Lakes, and Anna, 4, who attends Tree House Mon-

tessori School at Christ the King Episcopal Church which we are members of. My parents and extended family live in Bolivia and we are extremely close. We are lucky to have my mother-in-law, Ann, near us here in South Walton.

Tell us about your career. What do you love most about what you do? I’ve done private and school college counseling for about 9 years. I transitioned to teaching Spanish through The Language Studio thanks to encouragement from family and friends. I am both thrilled and blessed to bring this to our community in order to help our children become world citizens and encourage diversity awareness.

How long have you lived or worked in our community? We relocated here a couple of years ago after a two-year adventure in Bolivia.

Who is the most interesting person you’ve met here in our community? My friend Hillary Glenn, founder of the Point Washington



Michael Buble, Mozart to Buena Vista Social Club.

What current or former local business makes you the most nostalgic? Modica Market. Trips for rainbow cake are a fall tradition in our family.

What is your favorite thing or something unique about our community? I have met the most wonderful, generous women in this community who volunteer their time to local nonprofits.

Where do you see yourself in 5 to 10 years? I would love to expand The Language Studio and offer multiple languages for all ages.

What is the most beautiful place you have ever been? Our turquoise beaches still take my breath away every time.

Finally, what advice would you give to people? Travel makes one modest. You see what a tiny place you occupy in the world. – Gustave Flaubert

Tracy Steely 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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 Community

September 2020 30A Real Estate Update



Dear 30A Neighbors,

Take a look at the numbers for our area. With all that has occurred throughout 2020, we have held our own in the real estate arena.

During the past year, our area has been awarded two distinctions, "Best Beach, Grayton Beach" and ranked #1 in Investment properties throughout the U.S. Both distinctions have helped place our area in front of buyers that usually travel outside the U.S. to vacation or own vacation properties in other areas. It has certainly raised our profile with buyers outside our normal feeder areas.

Take a look at the numbers. I have included both Detached Single-Family Homes, Gulf Front, and Non-Gulf Front.

Rosemary Beach

There have been 2 gulf front sales, first \$3,295,000 with 1680 sq. ft. with 136 days on the market, and second at \$10,200,000 with 5208 sq. ft. and 1375 days on the market.

There are currently 32 available non-gulf front homes ranging from \$1,399,000 to \$8,100,000. The average property is \$3,747,156 with 3351 sq. ft., priced at \$1100.74 per square foot, and 290 days on the market. There are currently 10 pending properties ranging from \$1,150,000 to \$4,599,000. The average pending sale is \$2,604,500 with 3656 sq. ft., with 97 days on the market. There have been 46 sales ranging from \$1,250,000 to

\$4,000,000. The average sale is \$2,246,717 with 3032 sq. ft., selling at 94% of list price at \$748.49 per sq. ft. and 197 days on the market.

Alys Beach

There has been one gulf front sale at \$10,000,000 with 3631 sq. ft. and 4 bedrooms, 4.5 baths with 37 ft. of waterfront, and 198 days on the market. There are currently 11 active non gulf front properties ranging \$3,100,000 to \$6,395,000. The average sale is \$4,384,045 with 3737 sq. ft., priced at \$1202.96 per sq. ft., and 85 days on the market. There are currently 20 pending sales ranging from \$2,095,000 to \$5,775,000 with the average pending sale being \$3,673,300 with 3398 sq. ft., and 35 days on the market. There have been 47 sales ranging from \$1,800,000 to \$6,200,000 with the average property being \$3,686,192 with 3379 sq. ft., selling at 98% of list price at \$1,078.23 per sq. ft. and 113 days on the market.

Watersound Beach

There are currently 2 pending sales at \$5,445,000 with 5738 sq. ft. and 64.62 ft. of waterfront and \$6,695,000 with 4853 sq. ft. and 42 ft. of waterfront. There has been 1 sale at \$5,495,000 with 4433 sq. ft., 52 ft. of waterfront, and 289 days on the market.

There are currently 14 non-gulf front properties available ranging from \$2,625,000 to \$4,695,000 with the average property being \$3,445,993 with 4118 sq. ft., priced at \$843.14 per sq. ft. and 362 days on the market. There are currently 11 pending sales ranging from \$1,795,000 to \$4,450,000 with the average pending sale of \$2,724,273 with 3776 sq. ft. and 155 days on the market. There have been 47 sales ranging from \$915,000 to \$4,750,000. The average sale is \$2,399,180 with 3500 sq. ft., selling at 94% of list price and \$671.71 per sq. ft., and 240 days on the market.

Seagrove

There is currently one pending gulf front property at

\$14,995,000 with 9051 sq. ft., priced at \$1656.72 per sq. ft., and 112 days on the market. There have been 3 gulf front sales ranging from \$4,100,000 to \$8,995,000 with the average sale being \$6,981,667 with 4489 sq. ft., selling at 99% of list price, selling at \$1644.78 per sq. ft. and 26 days on the market.

There are 22 non-gulf front properties available ranging from \$549,999 to \$4,664,000 with the average property being \$2,313,909 with 3370 sq. ft. and priced at \$693.83 per sq. ft. and 167 days on the market. There have been 4 pending sales ranging from \$990,000 to \$3,150,000 with the average pending sale being \$1,975,925 with 3588 sq. ft. and 78 days on the market. There have been 31 sales ranging from \$530,000 to \$5,800,000 with the average sale being \$1,779,984 with 2867 sq. ft., selling at 94% of list price, and \$676.26 per sq. ft., and 158 days on the market.

Seaside

There are currently 3 gulf front properties available ranging \$1,830,000 to \$9,995,000 with the average property \$5,273,333 with 2548 sq. ft. and \$2,346.21 per sq. ft. and 116 days on the market. There are 2 pending properties, first at \$1,690,000 with 672 sq. ft. and second at \$6,199,000 with 2744 sq. ft. and 117 days on the market. There have been 7 sales ranging from \$1,700,000 to \$6,250,000. The average sale is \$3,607,143 with 2020 sq. ft., selling at 95% of list price and \$1960.97 per sq. ft. at 297 days on the market.

There are 5 active non-gulf front properties ranging from \$1,598,000 to \$3,500,000 with the average listing being \$2,688,600 with 3060 sq. ft., priced at \$981.99 per sq. ft. and 122 days on the market. There are 2 pending sales at \$1,580,000 with 1192 sq. ft. and 46 days on the market and \$2,350,000 with 2750 sq. ft. and 479 days on the market. There have been 16 sales ranging from \$750,000 to \$4,191,655 with the average sale being \$2,005,010 with 2236 sq. ft. and selling at 96% of list



price, at \$924.51 per sq. ft. and 134 days on the market.

Watercolor

There have been 3 gulf front sales ranging from \$2,919,555 to \$3,999,900 with the average sale being \$3,339,818 with 2537 sq. ft., selling at 86% of list price at \$1,322.06 per sq. ft. and 496 days on the market.

There are 24 non-gulf front active properties ranging from \$1,099,000 to \$4,400,000 with the average property being \$2,692,079 with 3752 sq. ft. and priced at \$709.29 per sq. ft. with 113 days on market. There are currently 27 pending properties ranging from \$989,900 to \$4,195,000 with the average pending being \$2,230,904 with 3367 sq. ft. and 94 days on the market. There have been 104 sales ranging from \$840,000 to \$5,500,000 with the average sale being \$1,987,561 with 3323 sq. ft., selling at 96% of list price, \$581.82 per sq. ft. and 135 days on the market.

Grayton Beach

There are two gulf front property sales ranging from \$3,700,000 to \$5,700,000 with the average property being \$4,700,000 with 3863 sq. ft. selling at 96% of list price at \$1570.85 per sq. ft. and 266 days on the market. There are currently 5 pending sales ranging from \$1,075,000 to \$2,898,000 with the average being \$2,004,400 with 3145 sq. ft. and 321 days on the market. There have been 13 sales ranging from \$587,000 to \$3,100,000 with the average property being \$1,610,808 with 2582 sq. ft. and selling at 92% of list price at \$678.70 per sq. ft. and 184 days on the market.

Blue Mountain Beach

There is one gulf front property available at \$3,875,000 with 4267 sq. ft., priced at \$908.13 per sq. ft., and 285 days on the market. There has been 1 sale at \$3,700,000 with 1967 sq. ft., selling at 93% of list price and \$1881.04 per sq. ft. and 167 days on the market.

Gulf Place Condominiums and Townhomes

There are currently 8 properties available ranging from \$325,000 to \$854,900 with the average price being \$501,350 with 972 sq. ft., priced at \$517.75 per sq. ft., and 272 days on the market. There are currently 19 pending sales ranging from \$334,900 to \$890,000 with the average pending sale being \$558,884 with 1322 sq. ft. and 184 days on the market. There have been 19 sales ranging from \$270,000 to \$526,000 with the average sale being \$355,211 with 744 sq. ft., selling at 97% of list price at \$501.65 per sq. ft. and 86 days on the market.

If you have questions, or if I can help you with any of your real estate needs, please contact me.

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VISIT SOUTHWALTON.LIFE TO READ OUR LATEST ISSUE



BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

Annuities are not for everyone. If however you are considering one or perhaps already own one, this article will address a few key takeaways for you. This is intended to speak to deferred annuities (letting it grow over time vs taking out the income now). Annuities come in all shapes and sizes these days and they have taken on increased interest from the financial media and investors and savers alike in 2020. Cost is a significant factor when examining an annuity and finding out just what you get for the costs is critical, especially if you want to make sure you are locking in any appreciation year over year.

Annuities mainly come in

two different types: Fixed and Variable. The fixed type is simply getting a fixed rate of return each year on the amount you have invested in the annuity. And the earnings or growth is tax deferred until withdrawn. The variable type simply means it is invested in sub accounts, similar to mutual funds, so the rate of return varies with the performance of the subaccounts in your annuity.

Annuities can also have features or benefits added to them and those are called Riders. A rider usually comes at an additional annual cost stated as a percentage of the amount in the annuity each year. One of these Riders is a step up in basis of the death benefit of the annuity. An example of that might be your beneficiary receives no less than your original contribution or the stepped up basis, the appreciated value of the deferred annuity. This is usually of added importance to the variable annuity holder because she or he typically wants to lock in any appreciation from year to year

(assuming there is appreciation) and not have the death benefit be worth less than the amount invested should the market and the subaccounts decline.

In the interest of managing cost and innovation, many issuers of annuities might offer riders a la carte or eliminate them all together. The good news is that will get your investment cost down. The components of cost are usually the annual mortality and expense charge, the management fee of the subaccounts (if it is a variable annuity) and any riders. Investors would want to make sure they know what they are being charged for each year and that there is benefit to them for the charges. And it is usually a seen as a good idea to comparison shop as well.

There are choices available today that make the cost of annuity much less than it has been in the past, which had been a main criticism of them. Investors should take note that when managing costs, they are willing to give up the associated benefits. One of the most often cited by investors is the annual step up of the death benefit. The reason this is so is that many variable annuity holders would want to indemnify their beneficiaries with any growth the subaccounts have experienced. As cost innovation has taken hold over the past decade many issuers offer to eliminate the cost of that benefit or rider and make the variable annuity more of a no-frills annuity. This results in greater cost efficiency which can be a key component to long term returns. They do however give up that benefit. If someone has held a variable annuity for several years and it has appreciated they may not want to lose that opportunity.

What if someone is already in a no-frills variable annuity that does not offer the step up for beneficiaries? They should check to see if they have choices: Can they add that rider if possible? Or, does the issuer offer alternatives that have the rider so that they maintain the increased value if any? Or, they might want to consider a lower risk annuity, the fixed annuity but also making sure that it offers the benefit they are seeking.

Is a Step Up in Basis Critical for your Deferred Annuity?



Changes to these types of investments should be thoroughly researched as there may be cost considerations (such as early withdrawal charges) in doing so. Investors would want to be sure they have conducted an analysis of the cost benefit and it meet their needs. Check with your issuer or advisor and be sure to review your options and any associated cost and if it is to your benefit. With variable annuities, any withdrawals may be subject to income taxes and, prior to age 59 1/2, a 10% federal penalty tax may apply. Withdrawals from annuities will affect both the account value and the death benefit. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. An annual contingent deferred sales charge (CDSC) may apply. A deferred fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 1/2, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

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 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee, and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.

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Community

Is Homeschool an Option for Your Family?

BY HEATHER BENNETT

Coronavirus has left the 2020-21 school year looking very different for many traditional students along The Emerald Coast. Whether parents chose the in-school or virtual distance learning option, this school year will be a memorable one for many. Students are either learning to navigate the new social distancing regulations set in place at their traditional school, or trying to create and adhere to a normal routine at home with distance learning. Many parents were very torn about their options this year, but there is another option some parents have turned to and it's been around for decades: homeschool.

Choosing homeschool is on the rise in many states, including Florida. Over the last year, while Coronavirus has uprooted many

students and families in relation to their learning, traditional homeschool students have had a sense of normalcy they could depend on when it comes to their education. While many social activities and in-person support group gatherings were cancelled, learning was not disrupted.

There are also many other reasons to homeschool your children. You can choose what they are being exposed to, what they are being taught, have a hand in their development, and spend more time with them while they are young. "One of the main reasons we chose homeschool was so we could grow our children strong in their faith, to have a strong relationship with their Creator," said Kelly Lee, a Bay County parent. "We wanted to focus on character building and help them learn about their interests, life skills and possible fu-



ture careers."

Another good reason to choose homeschool is that parents can set the curriculum. You can teach your children skills that are no longer being offered in traditional schools. If your children are interested in specific subjects, you can spend more time on those areas of study. You can have a hands-on approach with real life experience. "We love the freedom," said Kelly. "While still being diligent in our school work, you can take field trips to places

Wonder Works promote special offers for homeschoolers to take advantage of enriching educational activities. Florida State now provides Florida's Virtual online school to meet the growing demand of homeschool options. It is more and more common to see families doing school at home in the Emerald coast area at large.

So how do you get started? What does homeschool require? The first thing you need to do is submit a Letter of Intent to your

you just learned about, helping history become real."

As homeschooling families grow in number along the Gulf Coast, the community responds with enthusiastic efforts. Groups such as Emerald Coast Theater Company and Alfonso Company offer acting and dance classes during the normal school day to accommodate the needs of homeschooled children. Businesses such as the Gulfarium, Zoo World and

school district. You will have to develop a curriculum and keep a portfolio that lists all of the learning activities, reading material, and includes writings, workbooks, worksheets or creative materials your child has. Parents are also required to pay for an annual evaluation.

Many parents can be apprehensive about the loss of socialization their children are exposed to while attending traditional schools. Homeschooled children are still welcome to participate in extracurricular activities with peers in their school district. They can play sports, be on an academic team, or join theater. There are also many homeschool support groups that you can join. Children do not have to lose out on socializing.

If you are interested in learning more about homeschool in Florida, you can check out these resources:

- Florida-Parent Educators Association <https://fpea.com>
- Home School Legal Defense Association <https://hslsda.org>
- Homeschooling Florida www.homeschoolingflorida.com

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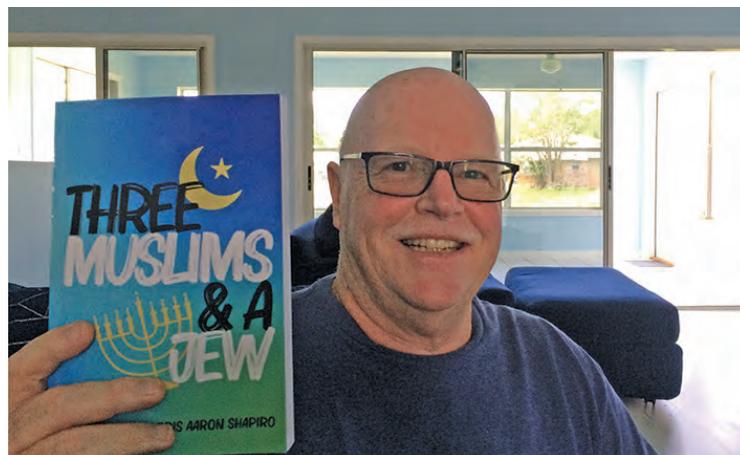
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September 2020 Book Review; Three Muslims and a Jew

Three Muslims and a Jew is the often hilarious memoir of Morris Aaron Shapiro- a Jewish man who has come through the school of hard knocks and graduated summa cum laude! Morey's childhood adventures read much like a Tom Sawyer or Huckleberry Finn story, since he had virtually no adult supervision in his early years. This lack of parental involvement in his life led to a near train wreck in his teenage years. Then, after being pressured into the «marriage from hell,” this completely undisciplined young man was drafted into military service— think of a male Private Benjamin. These are some of the funniest stories in the book. Though his life seemed to be just one disaster after an-



other for many years, Morey made a unique decision at age 22, which profoundly changed the course of his journey. This wild and crazy Bar mitzvahed and Hebrew-schooled Jewish boy had an encounter with Jesus

and came to embrace Him as the promised Jewish Messiah.

Though there were plenty

of tests and trials along the journey, for Morey, God was faithful and the peace and joy he has experienced in walking with His Savior through many decades has been completely transforming and fulfilling. It's interesting to note that of the world's population of seven and a half billion people there are only 15 million Jews, and of that number only 4.3 percent are considered Messianic—that is believing in Jesus as Messiah. The book describes many extremely colorful characters that have made an impact on Morey's life. There is a substantial

focus on his friendship with three Muslim men that came about in a very surprising fashion. Among the many fascinating stories recounted are testimonies of actual miracles he has witnessed including one in his immediate family. An appendix concludes the work with a comparison of the three Abrahamic religions: Judaism, Christianity and Islam. Three Muslims and a Jew is light-hearted and inspirational, but also possesses a profound depth which will captivate the reader's heart. It is available for purchase now on Amazon.com

Blood Plasma Donations Needed

Ascension Sacred Heart Hospital encourages those who have recovered from a confirmed case of COVID-19 to consider donating blood plasma for convalescent plasma therapy in critically ill patients. Such plasma is currently in short supply. People who recover from coronavirus infection may develop antibodies to the virus that remain in the plasma portion of their blood. In convalescent plasma therapy,

the plasma that contains the antibodies is transfused into a person still fighting the virus and can provide a boost to the patient's immune system and potentially help them recover. OneBlood is managing donations locally. Information about the treatment and the donation process can be found in the FAQs section of the OneBlood website at <https://www.oneblood.org/lp/covid-19-convalescent-plasma.stml>.

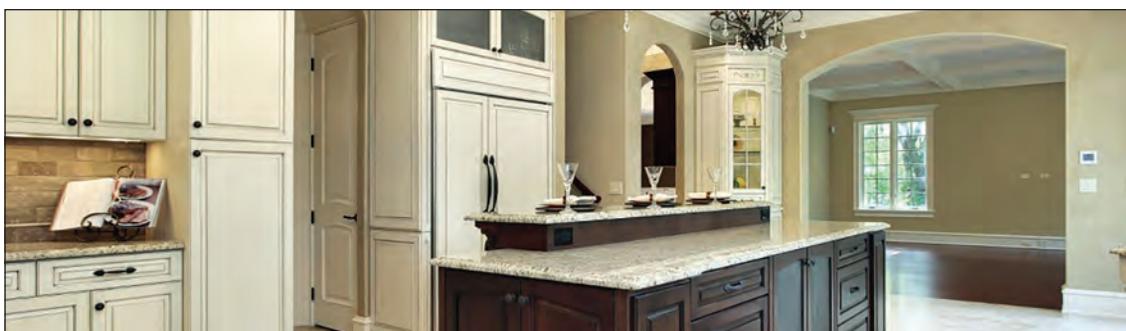
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Community

Serve with Those Who Serve

BY LORI LEATH SMITH

Did you know? There are more than 55,000 active duty service members in the Northwest Florida region and approximately 73% have deployed to Iraq and/or Afghanistan since the tragic events of 9-11. Roughly 41% have service-connected disabilities. Approximately every 65 minutes, a veteran commits suicide.

Further, a Blue H.E.L.P. study showed 228 officers died by suicide, while 132 officers died in the line of duty in 2019. (Blue H.E.L.P. is a non-profit organization that acknowledges the service and sacrifice of law enforcement officers lost to suicide and brings awareness to police officer PTSD.) And these numbers are growing with increased service-related stress and the perception of declining public support.

These statistics are precisely why Serve Ministries, Inc. (SMI), a multi-Christian faith ministry, was established in 2018 by Michael Belton, who recognized some of the unmet needs of those who serve.

A retired 27-year Army officer who served in both Iraq and Afghanistan, Michael is a 100% dis-



abled veteran. Knowing well the challenges for our veterans and law enforcement, he founded SMI to help combat the effects of PTSD and suicide through community chaplains who help those who suffer from physical, psychological/emotional, social, and spiritual wounds and lead them to love and healing through Jesus Christ.

Its Mission? To meet the spiritual needs and make disciples

(Matt 28: 19-20) of those who serve or who have served (military, first responders, and their families) and to equip them for Godly service. "The way we make disciples is through chaplaincy," says Michael.

The military objective is to recruit, train and equip community chaplains to meet veteran needs by:

- Assigning a Veteran Chaplain to every warrior in the SOF Missions Resiliency Project;

- Lead/grow effective Veteran Support Biblical Study Groups;

- Offer chaplaincy services to veterans' organizations, veterans' hospitals, and church organizations. When chaplain support for active duty service members ends at separation/retirement, SMI continues with this support.

For first responders, the objective is to train and equip chaplains for agency placement. "Our goal

to assign chaplains to every first responder agency that does not have one in our community such as law enforcement, fire stations, ems, and corrections officers," he says, "and to lead and grow effective first responder Bible study support groups."

For more information, call 850-842-2780 or visit ServeMinistriesInc.com.

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The decorative appeal of water fountains is obvious and these beautiful pieces are often



referred to as “art in motion.” In fact, medical experts agree

water fountains can lower blood pressure and stabilize respiration,

creating a calming effect that increases positivity in mood while relaxing the mind.

In addition to all of the other benefits of a fountain, the presence of moving water attracts hummingbirds, dragonflies, birds and other wildlife to the garden.

Maison30A Home and Garden has accumulated an impressive collection of water fountains for you to create your own retreat in your landscape design. With a wide variety of styles and sizes available to suit your personal taste, from a concrete Minimalist Modern to rustic Tuscan, you are certain to find just the right piece! They offer the largest collection

of pots and planters on the Gulf Coast and many of the planters can be converted into fountains offering many more options for a unique water feature at your home. The home store has a large selection of coastal chic furnishings, art and decor. Certainly worth the trip!

Maison30a is located at 16810 Panama City Beach parkway, Panama City beach Florida (98 and 79)

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Community



By ROBERT E. McMILLAN, MBA, CPA

We all know choosing the right college is one of the most important decisions in a young adult's

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life. It will impact their whole life, from choosing an occupation, where they'll be living, their future spouse and children, and certainly, their future standard of living.

Most High Schools begin the college selection process in the 2nd half of a Student's Junior year. But studies suggest the best time to start the process is the beginning of their sophomore year. Students with a strong well thought out plan early in their high school years have an 88%

percent chance of achieving their degree goals versus 50% that do not have a plan and graduate within 4-1/2 - 5-1/2 years. A well-designed plan will help each student follow-through and stay on course by anticipating each step in advance. Also, students with a plan will have a better chance at finding for them, and at the right price. Yes, there are a myriad of ways to reduce the cost of education. Most people know better than to pay the sticker price for a car. Why should we pay sticker price for education?

The first semester of the sophomore year is the ideal time for students to begin the college selection process and start to engage in the planning process. This could be as simple as selecting two or three organizations or clubs to join. This experience will be beneficial to the student's future. These will also serve as great assets later in the student's educational career when it comes time to apply for financial aid, scholarships, and admission to college. Additionally, the students should begin to explore career options.

The Sophomore's second semester the student should begin

a scholarship file. Included in this file should be a list of private scholarship sources. Additionally, the student should:

- Continue involvement in clubs and organizations as well
- Beginning to consider teachers for letters to be included in college admission applications.
- Students should take the PSAT for the first time and plan their schedule for junior year.
- Students should begin a list of important factors (location, size, enrollment, et.) to consider when creating a list of possible colleges.

Students may begin compiling a preliminary list of possible colleges (20-30 schools or more-money is not considered at this point in the process) they would like to attend. Information regarding the college's specifics (enrollment, location, etc.) may be obtained in a college guide (available in most bookstores), or by visiting the college's web-site.

Students should read and review all unsolicited mail received from colleges and place interesting information into a "possible" list of colleges.

Students and parents should

attend a college fair, and begin gathering available information about interesting colleges. A file should be created for each college or university.

At the beginning of the junior year a student should register to take the SAT, ACT and the National Merit Scholarship Qualifying Test. Students and parents should begin investigating any institution that makes educational loans, such as banks and credit unions-and create a file on each. Students should apply and/or register for advanced placement courses, which will allow them to take college courses while still attending high school. These courses will also prove extraordinarily valuable in the college application and acceptance process.

For most parents and students the college application process is a daunting task. Our company has developed a comprehensive planning software that will guide parents and students along the process to proper planning, saving time and great expense.

To learn more, please contact Robert E. McMillan, MBA, CPA at 850-376-0450 and email bobmmn1950@gamil.com.

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Choctawhatchee Oyster Gardening Creates a Splash under Local Docks

BY ALISON "ALI" JEAN, CBA EDUCATION TECHNICIAN

My title may be an Education Technician, but I am a multi-faceted employee at Choctawhatchee Basin Alliance (CBA). Of the many roles I play within our organization, my favorite is the manager of our Choctawhatchee Oyster Gardening Program where volunteer oyster gardeners raise oysters at their dock for our living shoreline initiative.

You may have read the article previously written by my colleague, Chad Perko, about our

oyster shell recycling program. Building a recycled-shell reef reduces shoreline erosion, provides habitat for over 300 species of marine organisms, and keeps spent shells from restaurants out of landfills. "The oyster gardening program helps jump-start oyster growth on a newly constructed reef by placing adult oysters at the site to seed the reefs," says Restoration Coordinator, Rachel Gwin. Some of the shells are set aside to use in our oyster gardens where they become the foundation for new oyster growth.



Oyster gardening spans eleven months, beginning when water temperatures reach 68°F to April of the following year. With billions of larvae floating in the water column, only a fraction survive and attach to a hard surface. "Providing more spaces for oyster spat to settle enables more oysters to thrive in places where they may not have been otherwise able to," states Monitoring Coordinator, Jenna Kilpatrick. Once oysters reach maturity, each garden of oysters raised in our program has the potential to filter up to 12,000 gallons

of water per day after planting. Imagine if all dock owners in Choctawhatchee Bay cared for at least one oyster garden on their property.

As a keystone species, the addition of oysters creates a foundation for new habitats throughout the bay. As oysters accumulate on the shells, they become the reef -- something like living infrastructure, providing shelter for invertebrates and fish within nooks and crannies. Some organisms feed on oysters directly, while larger marine critters will use reefs as hunting grounds.

Even the waste from oysters is an important form of food for detritivores.

Oyster gardening allows community members to volunteer small increments of their time over a long period without leaving their homes. Volunteers can log upwards of 40 volunteer hours by tending their gardens one hour a week. Our volunteers can spend family time exploring the plethora of critters that flock to your garden.

"Oyster gardening adds another outreach component to connect people to the local environment through hands-on activities," says Alison McDowell. Oyster gardeners play an important role in restoring oyster habitat. If oyster gardening seems to float your boat, the program application and the online workshop are on our website under the volunteer tab. To find out more information, please visit CBA's oyster gardening page or contact Ali Jean at jeana1@nwsc.edu.



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Arts

Emerald Coast Theatre Company Announces its Fall 2020 Offerings

“Given the extraordinary times we are all experiencing, we are especially honored to launch a thrilling season roster filled with exciting new program offerings for theater lovers of all ages,” said ECTC co-founder and producing artistic director Nathanael Fisher. “We are implementing our Safety Protocol Plan in accordance with CDC guidelines to ensure our patrons can enjoy all of our offerings in a safe environment.”

Enjoy a sampling of the season and special subscription rates at Taste of the Season launch party with the ECTC tribe on Thursday, Oct. 1, 5 to 7 p.m. at ECTC’s performance space located at 560 Grand Boulevard in Grand Boulevard at Sandestin. The event is free and open to the public.

The Professional Main Stage & Second Stage productions are as follows:

First Date

October 9-10, 15-16, 22-24 at 7:30 p.m.; October 18, 25 at 2 p.m.

Main Stage Production

The story of this romantic



fore the check arrives? Adaptation written by Austin Winsberg (Gossip Girl) with music and lyrics by Alan Zachary and Michael Weiner.

Cabaret on the Boulevard

October 13 at 7:30 p.m. Second Stage Musical Revue

Mix, mingle, and enjoy live musical selections performed

by our talented First Date cast. Meet the local and regional actors that grace our ECTC stage in this intimate cabaret setting. Don’t miss this unforgettable limited engagement performance.

Cabaret on the Boulevard

October 20 at 7:30 p.m. Second Stage: Musical Revue

Join the cast of First Date and other beloved ECTC actors for a spooky night with your favorite hair-raising Broadway show tunes. Spine-chilling selections include songs from Wicked, The Addams Family and Beetlejuice.

The Listening Lounge

November 17 at 7:30 p.m. Second Stage: Singer/Songwriter



musical comedy begins when blind date newbie Aaron is set up with serial-dater Casey, a casual drink at a busy New York restaurant turns into a hilarious high-stakes dinner. Can this couple turn what could be a dating disaster into something special be-



music uses only five actors to bring our most beloved holiday characters to life. From Ebenezer Scrooge and Tiny Tim to Bob Cratchit and Mrs. Fezziwig, Patrick Barlow’s take on A Christmas Carol uses nothing more than some simple props, fresh physicality and the power of imagination to convey this timeless story of redemption.

Christmas Cabaret on the Boulevard

December 15 at 7:30 p.m. Second Stage: Musical Revue

Mix, mingle, and enjoy live musical selections performed by our A Christmas Carol cast. Enjoy classic holiday songs and join in some carols as well. Like a mug of hot cocoa, this one-night-only event will warm your heart and get you in the holiday spirit.

For ticket information and a full schedule, please visit www.emeraldcoasttheatre.org.

Join us for a glass of wine or beer while listening to some of the best local musicians in the area. An entertaining evening of music you won’t want to miss.

A Christmas Carol

December 4, 5, 10-12, 17-19 at 7:30 p.m.; December 6, 13, 20 at 2 p.m.

Main Stage Production

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ECCAC Monthly Focus on Prevention Programs

Along with providing many services to children who have experienced abuse, abandonment or neglect, the Emerald Coast Children's Advocacy Center (ECCAC) also has significant prevention programs in place.

According to Jasie Landeros, who heads up the prevention department as ECCAC's Outreach Program Manager, "Because of the COVID-19 pandemic impacting our ability to go into the schools, we have had to temporarily put our Child Safety Matters programs on hold in Okaloosa and Walton County schools. Given the times, we are instituting monthly prevention programs, focusing on a different topic each month. In September, our focus will be on calling attention to suicide prevention for children, teens and young adults. It coincides with National Suicide Prevention Awareness, September 6 – 12."

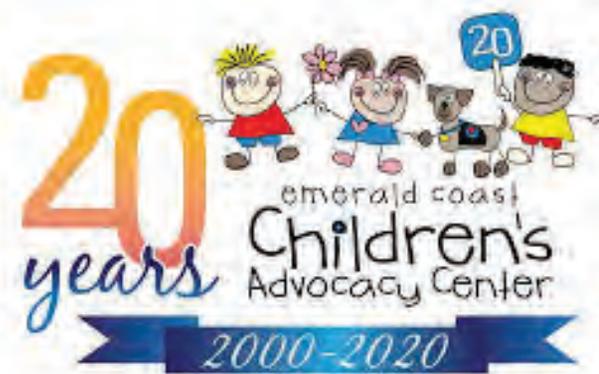
It is a proven fact during this pandemic, that depression, anxiety, stress and suicidal thoughts are on the increase. Unfortunately, regardless of the pandemic situation, suicide is



the **SECOND** leading cause of death in young people between the ages of 10 and 24.

The JasonFoundation.com and BetterHealth.vic.gov.au have compiled key facts related to suicide in younger people:

- 4 out of 5 teens who attempt suicide have given clear warning signs.
- Depression is one of the leading causes of suicide attempts, which may manifest in the following ways:
 - Declining grades and school performance.
 - Lack of interest in activities once enjoyed.
 - Withdrawal from family, friends, and relationships.
- Talking a lot about death and suicide (even jokingly).
- Previous suicide attempts.
- Final Arrangements.
 - Giving away prized possessions.
 - Saying goodbye to friends and family.
- Regularly self-harming.
- Doing dangerous/life threatening things.



Since school is being conducted in many different formats now, and young children and teens may not have access to teachers and counselors who can recognize suicidal tendencies, it is especially important for parents to be aware. Self-care and mental health awareness is critical, especially in these unprecedented times, and especially for children and youth. ECCAC will be providing additional data and information via their website and social media.

ECCAC is in its 20th year in operation this year with centers in Niceville and DeFuniak Springs. They have provided over 150,000 services at no

cost for children experiencing abuse, abandonment or neglect to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals to more than 14,000 children and their families.

For further information, visit www.eccac.org, or email or call Jasie Landeros at Jasie@eccac.org, 8i50-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

ECCAC's September prevention program will focus on suicide, the leading cause of death in young people between the ages of 10 and 24.



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Community

Red Bar Reopens!

By RITA L. SHERWOOD

The iconic Red Bar in Grayton Beach is finally rebuilt, back open, and looking better than ever. Walking in, it has the exact same vintage, cool vibe it always had. When asked how this was even possible, co-owner Philippe Petit says, "It was a huge undertaking and would not have been possible without Deron Strickman, our General contractor from Luke & Blue's, it truly was a blessing working with him. He guided us well throughout the whole process, never said no, but was always realistic with pricing and our timeline; it was a dream to

work with him." Add to that a labor of love for both, as the Red bar building and grounds date back to a 1930s general store and then gas station in the 1940s. Philippe and his brother Oli opened Red Bar in 1995, and about 10 years ago, had the forethought to make a copy of the measurements along with blueprints (after all, we live in a Hurricane area)!

Well thank goodness they did, and after the fire destroyed the beloved Red Bar in February of 2019, many contractors came knocking. What made Luke & Blue's Construction so special? Deron says, "I live very close and have been a patron



been possible without our many Luke & Blue's sub contractors. They really stepped up to the plate and hit it out of the park! They deserve much of the credit." You can say that again, once Luke & Blue's received the building permit; it took only eight months to rebuild.

And how were they able to replicate all of the photos, artwork and many vintage accessories? Philippe says that Oli and their dad worked off of photos they had of The Red Bar. "They both are collectors of all things vintage as well as new, so the process was a smooth one." Thank goodness, because 500-600 pieces to replace could not have been an easy task!

Philippe also mentions the tremendous community support they had to help their 90 employees who were suddenly out of work due to the fire, which happened right before spring break. Various local restaurants hired many of them, and the local community even got together and raised money through 30A.com's "Rebuild Red Bar" T-shirt sales, a Craft Bar fundraiser and anonymous donors, to a total of \$150,000. These funds were distributed among all of their 90 employees.

Be sure to check out the new and improved Red Bar in Grayton Beach, located at 70 Hotz Avenue, open for lunch 11-3 p.m. and dinner 4:30-10 p.m., with live music nightly starting at 7 p.m.



of The Red Bar for 15 years, you can't get more local than that. I truly care about my clients and always want them to be satisfied. For me, I took a sense of ownership and pride because I live here and The

Red Bar is the cornerstone of our Grayton / 30A community. I was happy that I could monitor progress very easily, even on the weekends." He goes on to say, "It was truly a team effort and none of this could have



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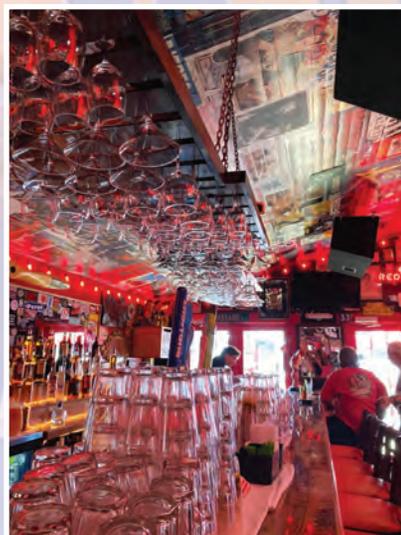


Luke & Blue's and The Red Bar want to thank the following professionals, suppliers and subcontractors for their outstanding and tireless efforts in rebuilding The Red Bar. The success of the rebuild could not have been accomplished without each and every one of them.

CONGRATULATIONS ON A GREAT JOB & THANK YOU!

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Ferguson Enterprises, Inc. – Shannon Prine, Katie Robinson – Plumbing Fixtures & Supplies
Frank's Cash & Carry – George Schissler, Casey Schissler, Zach Jackson – Lumber & Siding Material
Gasworks, LLC – Chuck Augustine, Ronnie Crews – Gas Piping Installation

Gomillion Electric & Construction, Inc. – Larry Gomillion – Electric
Gulf Coast Insulation, LLC – Jon LaGrosse, Colby Anderson – Insulation
Hardware Express – Jerry Armstrong – Interior & Exterior Door Hardware, Restroom Hardware
Hood Vent Pros, LLC – Dylan Levesque – Pressure Washing
Interior Exterior Building Supply – Scott Wagner – Drywall Supplies
JR & L Installation, LLC – Josh Rawluk – Commercial Flooring Installation
King's Windows & Doors, LLC – Frank Brogniez, Frankie Brogniez – Window & Door Installation
L & J Gutters, LLC – Jeffery Dangerfield – Gutter Systems
New View Windows & Doors – Ted Foret, Kevin Cleveland – Exterior Doors & Windows
O'Connell & Associates – Neill O'Connell, Denis Belevitin, Josh Barker, John Nash – Civil & Structural Design
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Wellness

Simplifying Medicare Advantage Plans for Seniors



Michael Roth, is a local representative for Florida Blue, specializing in Medicare prod-

ucts for seniors in Panama City Beach. Roth explains that this is the time of year when you should review your Medicare coverage and make important decisions about your coverage for 2021.

One piece of advice he offers beneficiaries is to get started on the process early. By doing so, you will have plenty of time to review your options before Medicare's annual Open Enrollment Period begins (October 15–December 7).

Interpreting insurance benefits can be confusing at any age but understanding healthcare

options for those 65 and older can be even more difficult. The already complex system is muddled even more by the barrage of annual advertising from insurance companies (Joe Namath should just stick to football).

Roth suggests considering three things when shopping for Medicare Advantage plans:

Choice: When it comes to Medicare, one size does not fit all. What works for your neighbor may not work for you. Take the time to learn and understand the benefits and costs of each plan so you feel confident in your

decision and your health care coverage.

Care: It starts with a strong relationship with your primary care provider (PCP). If your plan has a network, make sure you're comfortable with the doctors and hospitals in the network. Also check to see if your plan will coordinate your care with the rest of your providers.

Experience: Medicare can be complex and confusing. It's important to find a seasoned agent that works for you and supports you throughout your health care journey. We are here not only to

help you now, but in the years to come also.

For further information, on how Florida Health Connector and the benefits and resources at Florida Blue can help you live more and worry less call 850 899 7003, or email mhaalandroth@gmail.com

Michael Roth is a Regional Manager with Florida Health Connector and President of MrBenefits, Inc. Michael has been a local resident on 30a since 2008 and has over 40 year's experience specializing in Medicare, Health and Life Insurance.

Is it Safe to Work Out at the Gym?

A growing body of evidence is suggesting that working out at your health club carries no more risk than any other indoor facility that you might be visiting.

The most recent evidence comes from a random, two-week study that began on May 22, studying five different gyms in Oslo, Norway with 3764 study participants

ages 18 to 64-years-old with no underlying health conditions. During the study, 80% of the participants used the gyms once, with 38% visiting over six times. Half of the study group were also told to keep away from the gym, for the purpose of comparison. Sticking to social distancing rules (one meter for 'floor exercise' and two meters for high-intensity classes), the



study participants also used hand sanitizer regularly and had lock-

ers available. After the two weeks, the participants took an antibody test on June 8th.

The results of the study displayed an interesting result — of the 3764 participants, only one person caught coronavirus, but was part of the group that had not attended the gym. Conversely, over the study period, 207 people had contracted coronavirus in Oslo.

"This shows us that low-prevalence environments are safe for gyms and probably just about everything else. It is very unlikely you will get infected," explained Dr. Gordon Guyatt, a professor of medicine at McMaster University to the New York Times. "You can't stay locked down forever. We are never going to be completely free of this thing. And in a low-prevalence environment, the risk is low wherever you go — gyms or grocery stores or even restaurants."

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Florida Blue

MEDICARE

Journey Bravely; Sorry, Not Sorry



BY STEPHENIE CRAIG, LCSW

“I’m sorry. I was wrong. I can see that I hurt you and I shouldn’t have done that. I value our relationship. I will make every effort not to do that in the future.” Wouldn’t it be so helpful to hear that when someone hurt you?

What we often get instead is... “I wouldn’t have done that if you hadn’t...” Or, “I’m sorry you’re so sensitive.” Or, “I’m sorry your feelings are hurt but the reason I did this is because you....” Or, often we get silence and are expected to move on in a relationship with no acknowledgment or resolution around the hurt.

If you’re like most humans, you appreciate and need a sincere, heartfelt apology as a part of repairing a relationship. However, it’s often easier to receive an apology than to give one. Apolo-

gizing is the humbling act of taking direct, verbal responsibility for something hurtful you’ve done to someone else. And, following up the verbal apology with a behavioral commitment to change your behavior to prevent repetitive hurt. Apologizing is a cornerstone of a healthy relationship.

If apologizing is hard for you, you may have some of the following common objections to saying you’re sorry:

- I didn’t intend to hurt anyone.
- Parents aren’t supposed to apologize to their kids.
- The other person hurt me too and they need to apologize first.
- If I apologize, I’m giving away power I have in the relationship.
- The other person deserved the hurtful thing I did.
- I don’t do anything wrong so I don’t owe anyone an apology.

While these objections can be powerful motivations preventing apology, the cost is disconnected relationship that lacks trust and accountability. Apologizing is non-negotiable if you want honest, reciprocal, trustworthy relationship.

So, you know you need to apologize but how do you get it right?

5 Things NOT do when Apologizing:

Don’t make excuses. Someone you’ve hurt is not interested in why you hurt them.

Don’t lecture. If there is something you want the other person to do differently in the future of your relationship, address that issue at a separate time, not on the heels of your apology.

Don’t use apology to get results. Apologize because you care and you have remorse for hurting the other person. Don’t apologize to get the other person to quickly move on from their pain, to finish a work project, or to move back to life as usual because this is more comfortable for you.

Don’t insult the hurt person’s emotional experience. “I’m sorry you’re so sensitive” is not an apology. It’s an insult and indicates no responsibility for your hurtful behavior.

Don’t demand forgiveness. The hurt person gets to decide how they will receive your apology. If they choose to forgive you, they get to decide that in their own time.

5 Things TO do when Apologizing:

Take full responsibility for your part. Reflect on what you understand

was hurtful behavior on your part. Say you’re sorry and say specifically what you did that was hurtful. “I’m sorry I stood you up for our lunch date.” Even if the other person did something hurtful to you in this situation, now is not the time to say it. Own your part and hold them accountable for their part in a separate discussion.

Validate the emotion of the hurt party. “I can see and understand that it was hurtful to you when I did not show up for lunch.”

Communicate the value of the relationship. “Our friendship is important to me and my behavior did not reflect that.”

Communicate and follow through on a plan for change. “I commit to doing better in the future. If I make plans with you, I will show up or let you know in advance if I have a change of plans.”

Keep it simple. Apologize and leave it at that. Correcting, lecturing, or explaining your behavior will only take away from the apology.

While apologizing can be difficult at times, it’s a healthy prac-

tice that causes self-awareness, personal growth, and relational maturity. There is something freeing about admitting you are wrong sometimes and taking the steps to make things right with others. Sincere apology followed by behavioral change can be profoundly healing in any relationship. These tips can be used in marriage, friendship, parent-child relationships, work, and beyond. Connect with more emotional and relational health resources at journeybravely.com for your counseling and coaching journey.

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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Wellness

Our Immune System: Part 1



By Our microbiome is the bacteria that live on and in our body. There are also different types of microbiome systems including our skin, hair, oral (mouth), etc. The largest of these systems is our gut (large and small intestines, stomach, etc.).

KAY LEAMAN, HEALTH ARCHITECT

The Microbiome system has been studied over the last decade and is becoming a hot topic. But what is it?

Did you know that:

- There are over 100 trillion bacteria in the gut, 10 times more than cells in our body?
- 75% of our immune system is found in the digestive tract?
- There are more neurotrans-

mitters in the gut than in the brain and half of the body's nerve cells are located in the gut?

- Gut bacteria are responsible for making vitamins K, Biotin, thiamine, riboflavin, niacin and B12 (B vitamins)?
- Our gut is called the second brain?

The gut impacts all aspects of our health and the system we can most heavily influence by the lifestyle we lead. This system begins to evolve at birth by the choices

we make. The shampoo, body wash, soap, food, etc., we use can either destroy these systems or promote them.

Because there is only so much space in the gut there is always competition between the good and bad bacteria for this space as well as the nutrients they need to survive. Lastly, this microbiome system plays a role with cell signaling and can recognize pathogens or other harmful things before our body does. It sends signaling molecules to our body

to trigger the immune system to ramp up for what is coming.

In Part 2 we will cover things we can do to promote a healthy gut, which also promotes a healthy immune system. Our bodies can do amazing things and, as we understand what we can do to support these systems and take action, our health can improve.

Kay Leaman is a Health Architect with HealthyDay HealthyLife. You can reach her at succeed@healthydayhealthylife.com.

Modern Life and Heavy Metals

By HEATHER PIERCE

Digestive issues, anxiety, sleep

disruptions, inflammation, brain fog. These are all symptoms of

so many different health issues. One chronic health problem that is often overlooked with these symptoms and more is Heavy Metal Toxicity. Heavy metal toxicity can lead to lifelong health concerns including increasing the risk of cancer, damaging organs, memory issues, and many others. Unfortunately, toxic heavy metals are everywhere in our modern world. Aluminum cans, batteries, makeup, tooth fillings, cookware, even the food we eat and water we drink (pesticides and herbicides) are all sources of heavy metals. Our bodies work like a sponge to absorb all of those metals and they start to build up in our soft tissue. Avoiding heavy metal toxins even with an organic

diet is almost impossible. Heavy metals are slowly poisoning us and put a serious burden on our immune system. This opens up our vulnerability to a variety of different illnesses. Start today to rid your body of these harmful heavy metal toxins. Incorporate these simple steps into your daily diet and routine.

Cilantro – Binds to metals and removes them through the digestive process.

Lemon Water – Enhances the water's ability to latch onto metals and flush them out of your body.

Spirulina – Single celled organism that binds to metal.

At the Alternative Healing Center of NW Florida, we offer options to support you on your

journey to detox from harmful heavy metals. Our HMD therapy consists of multiple sessions that include essential oils to help aid the body in detoxification by supporting your main systems. Lymph drainage removes waste and carries white blood cells that help prevent infection, massage, and infrared therapy. This combination helps you get back to living the life you deserve.

The body is designed to heal itself.

Heather Pierce is the owner of The Alternative Healing Center of NW Florida and a graduate of East West College of Healing Arts & The Institute of Integrative Nutrition. For more information, call 850-775-6345.

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Gain a Pound, Lose a Pound



By DR. RICHARD CHERN, MD

Diet and exercise have always been at the core of weight loss. These sound so simple and easy but for many of us, no matter what we try, it seems like we cannot succeed at either of these. Little things sneak into our lives to prevent us from staying on track and sometimes it's difficult to know what foods to eat and what foods not to eat. The "perfect diet" has changed so many times it's hard to even know what's really good for us. Low fat, low carb, low calorie, eat six small meals a day, intermittent fasting. What are we supposed to do? It just doesn't seem possible to eat food that makes us feel good and still lose weight?

Exercise recommendations change frequently as well. Cardio, cardio, cardio changed to weight training and that has changed to high intensity for shorter time and some suggest low intensity for longer times. We certainly want the most out of the effort we put in so it's frustrating when you have no clue if you are doing the right thing and this often keeps people from even getting started. This doesn't even take into account those who have injuries or diseases that prevent them from being able to diet or exercise as suggested.

It would be great if everyone had a personal chef and personal trainer but the vast majority of us do not have that luxury. So what options are there?

At our clinic we have been asked so many times for diet plans and weight loss plans that we finally put together a plan to benefit nearly every patient. We have been able to consistently achieve safe, healthy and significant weight loss in many of our patients. There are a number of ways to accomplish this. Optimizing hormones and thyroid helps with weight loss but this can be a slow process and many people want some quick weight loss at the beginning to help

fuel that fire to continue and succeed. So, because of high demand, we decided to restart a dedicated weight loss program. This program has been used in the past with great success and significant results. We are now accepting new patients for this

proven program and would love to help you with your struggle to lose weight. If you are interested in feeling healthier, happier and lighter we can help. Please give us a call at 850-837-1271.

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Musing

The Bricks on Your Back, Are Just Your Stepping Stones Forward

By LAUREN CATANESE

Feeling stuck? Feeling the weight of life and all its complexities stacking up on your back like a ton of bricks? Struggles and stress weigh us down and can feel overwhelming. Instead of recognizing and dealing with the pain and fears, we ignore them because we don't want to face them. We are afraid that we won't have what it takes to deal with them. We feel inadequate, confused, worried that we don't know how to handle this situation. And so we stay busy, or take misguided actions acting out of fear, Hoping that it will just

go away! We are afraid to face the tribulations we are actually meant to face in order to grow. So they stack on up. The bigger and harder the strife the further it will carry us. Our hard places are where we need to be polished. What we don't realize is pain and heaviness is our teacher, with a big highlighter saying don't just keep ignoring this, this is where you need to grow.

So take those bricks off your back and use them to build your new pathway forward. The bricks are your growing blocks, your stepping stones to living a life of your design.

Steps to move you forward: Awareness is the first step- having the conscious thought that you feel this weight on your back, the pain, fear, whatever it is, you have to be aware that it is there before you can do anything about it.

Feel it- recognize it and instead of being afraid of what it may say or what it wants, or how it might derail your life; see it as a teacher as a friend. It wants you to pay attention to what it is trying to teach you. To feel it, close your eyes, and notice where in your body you are feeling it. Does it have a color? Shape? Without judgment or analysis just let the feeling happen. That's feeling it.

Ask it- when you feel it, ask it, what is this about? Why is this showing up for me? What is it wanting to tell me? You will get answers, hints, visions, ideas will pop into your head. It might

not come in a way you would expect, or be an answer you thought. But honor what comes.

wards healing this? Letting this go? What is a solution?

Give thanks and truck on- once you feel it, and honor it, notice how you feel. Do you feel lighter, empowered? Did you get some action steps or clarity? If not, maybe go back in.

It might come back up for you again, and that's ok. Repeat the steps. Shifting old beliefs and paradigms might take a few times. Make sure to give thanks to yourself for taking the time to pay attention. It takes courage to change!

*For further awareness of how to get unstuck check out "Uns*uck Yourself! The Guide to Designing a Life You Love by Samantha Buckley Hugessen . She was

the inspiration in front of this article...holding a vision and helping me take my bricks and build my path forward.



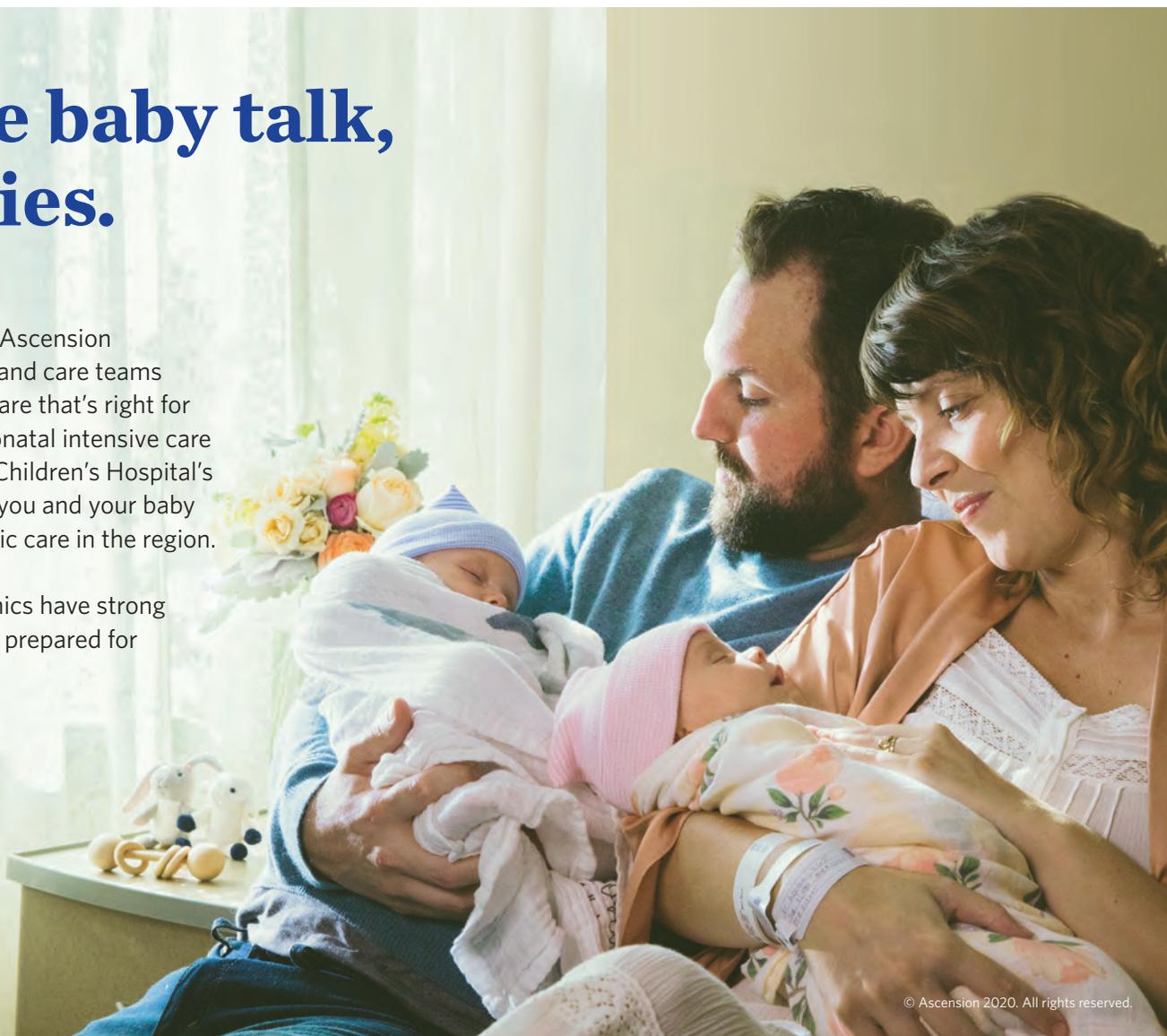

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Summer



BY SEAN DIETRICH

Remember back in church when they used to tell us to pray for the shut-ins? Well, that's exactly what I've become. A shut-in.

A lot of people have become that way since this coronavirus thing started, millions have been stuck inside. And it's the little things we've lost that hurt the most. Things like baseball.

I could have endured this quarantine if I would have had baseball. But it's the fourth official day of summer and baseball is still in limbo. Summer without baseball isn't summer.

We lost more than just baseball. We lost eating at restaurants where waiters don't dress like masked ninjas. We lost the pleasure of meandering in the grocery store without feeling like you're racing toward the last chopper out of Saigon.

Yesterday, I saw my neighbor in Publix, wearing a surgical mask. I waved at him, but he didn't see me. He was busy

sprinting for the door while disinfecting his hands with isopropyl alcohol.

Right now, my wife and I are on a leisurely drive because I had to get out of the house. Nobody tells you how hard it is to be stuck indoors. If I would have known how difficult it was, I would have prayed harder for the shut-ins.

So, we're riding dirt roads. Hank Williams plays on our radio. I don't know what we're looking for, but I'll know it when I see it.

And there it is.

A painted sign on a red-clay road that reads: "tomatoes." I feel a thrill beneath my ribs. I haven't felt this good in 109 days. Our vehicle splashes through mud puddles. Hank Williams sings another chorus of "Dear John."

After a few hours of following cow paths through a Floridian wilderness, passing trailer homes, swamps, creeks, and horse pastures, we find it. A vegetable shack in the distance, tucked among live oaks and magnolias.

An old man with a white beard is seated on an overturned bucket, swatting flies. "How're y'all?" he says. "Just picked the okree this morning."

When a guy calls it "okree" you know you're among family.

He also sells creamer peas, crowder peas, zipper peas, Silver Queen corn, and—hallelujah—homegrown heirlooms. Not the red aberrations you get in the

supermarket that taste like U.S. parcel. These are real 'maters.

He has a hanging scale dangling from his rafters, the kind used in grocery stores long ago. The ones from the days when you would visit the supermarket with your mother, still wearing your Little League uniform, and the butcher always had a butter-scotch Dum Dum for you in his pocket.



I buy two five-gallon buckets of tomatoes and lots of veggies. The old man only charges me a pittance. Country people aren't greedy.

On the way home, my wife and I strike gold again. We see a large roadside stand selling white peaches. We pull over and fill our trunk.

The cash register is manned by three children. Two 12-year-old twin girls and their 6-year-old brother. They are wearing surgical masks and selling lemonade. The girls try to sell me some.

"No thanks," I say.

"Please?" says the 6-year-old. "It's for a good cause."

"Really? What cause?" I ask. Silence.

I give them a buck, but I skip the lemonade. I will never in my long-legged life drink from another lemonade stand. A few years ago I bought some lemonade from a bunch of Cub Scouts in Virginia. One kid had a runny nose. The heathen wiped his snotty face with his bare hands, then dipped his whole arm into the pitcher and stirred it.

After that, I made a solemn oath to never drink lemonade prepared by anyone under 30.

We drive onward. We roll across backroads that I haven't seen in years. I pull over at a place where the blackberries grow wild. This is a spot my wife and I used to visit all the time when we were dating. We used to pick berries in the ditches because they were free. I don't know why we quit coming.

We have the entire ditch to ourselves this afternoon. Soon, we are in the open sun, picking dewberries, using our T-shirts as makeshift baskets.

And life is beginning to feel normal again. Since COVID-19, the Great American Summer began disappearing before it even started. It is almost Fourth of July right now, and where

has the year gone? God help us come Christmas.

The national parks closed. Supermarkets sell hazmat suits. Family reunions were cancelled. Baseball became a myth. Some places are open. Others aren't. It's hit and miss. In some towns it's hell on earth. In other spots, people are dancing the rhumba on the beach. There is no logic to it.

The worst part is, there is nothing anyone can do about it.

When we get home, I open our windows and let a summer breeze fill our den. The kitchen windowsill is littered with ripe tomatoes. My wife is making a blackberry cobbler. I hear the sound of a distant lawnmower fill the air.

I know I shouldn't, but something makes me turn on the television to catch the nightly news.

"Breaking news," the newscaster says. "Major League Baseball is returning..."

Baseball. My God. Can it be true? It's enough to make a grown man cry. I sit on my sofa, place my head into my hands, and I weep a little because it's been a long spring for us all. But thank heaven, summer is here.

Don't forget to pray for the shut-ins.



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Musings

Questions from the Mailbox



By KIRK MCCARLEY

As a Career Coach, not surprisingly in these days of Covid and uncertainty, clients and associates bring up questions especially about job searches and career growth. Here are some followed by what are hopefully thoughtful responses.

With so much uncertainty in the present work landscape, why should I even bother with a job search now? Why wouldn't I just wait until after the November elections, after Covid settles down, and when the unemployment rate is lower?

First, who knows with certainty what is going to happen after the elections? Depending upon who you believe might be the better office holders, what if things either stay the same as they are now or change? Second, what if Covid continues its rampage? Third, what if we are now at a new normal level of unemployment?

The reality is that none of us know what the future holds in store. There have also been other unprecedented times in our history. Those who best succeeded then made conscious efforts to not be impacted by challenging conditions, remained nimble to adjust to new technology, and reached into the most creative recesses of their minds to almost take advantage of the adversity. There's no time like the present to respond positively.

I'm concerned that a job search now in a down market might put me at risk if my current employer learns I am looking at other opportunities. Why wouldn't I just want to play it safe?

First of all, many "reasonable" employers these days "get" employee anxiety. Some may even

offer "outplacement" services. In the public sector and government, where jobs are publicly posted, it is acknowledged that professional advancement often includes moving to other jobs outside of the present organization.

An effective approach to an employment search might involve a targeted marketing strategy. A targeted strategy includes an active and conscientious tactic of connecting with those who may be in a position to know of opportunities. Rather than approach these individuals with the standard business card and resume, view the communication more as an exchange of information or a learning expedition whereby you, as the job hunter, aim to gain knowledge, and along the way share with your contact, experiences and stories that support common interests.

Speaking of these VUCA (volatile, uncertain, complex, and ambiguous) days that we currently exist in, how concerned should I be if my fuse is a little shorter, my patience is wearing thinner? What are some things I can do to have a healthier disposition and attitude?

The greater concern could be if you're numb to what's been happening.

Covid has caused the loss of life. Many Americans have tested positive, some asymptomatic, others quite ill. Resources have been stretched. We've all at least been

inconvenienced and aggravated. Typical symptoms of grief such as anger and denial may have manifested.

In sum, if you are experiencing these feelings, it is normal.

As to what to do, here are a few ideas.

Practice a healthy lifestyle, eat well, exercise, rest.

Reach out to someone. I have a friend who's made a point of calling former co-workers regularly. What an example! He inspired me to give it a try.

Invest in your faith and spiritual focus.

Treat this present period as an opportunity—what can I learn through this time to make an even greater contribution to society?

Limit time on news and social media. Watch some comedies, old movies, or play board games with your family.

Know that these days will pass eventually. Even if it is prolonged, find joy in your resilience.

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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A Pastor's Ponderings



BY PASTOR STEVE SQUIRES

Seems introductions are in order. My name is Steve Squires and I'm the new pastor at Community Church of Santa Rosa Beach. I know you have enjoyed the writing of Pastor Pete Hyde over the years. It is my hope that you find the same enjoyment in my writings as well. Thanks to Pastor Pete for making this process smooth. He is a very gener-

ous and great man. I'm a better person for knowing him.

A little bit about myself. I was born and raised in the Chicagoland area, but spent much of my adult life in New England. I've been married 25 years to my wife Melissa. We are blessed to have two teenage daughters (I know, pray for us!). Melissa is a professional artist as well as an elementary school teacher in Freeport. We are excited to be in Santa Rosa Beach and serve the surrounding area.

As many of you know, parenting is a tough, but rewarding job. Just when we think we have it figured out life throws us a curveball and it feels like we are back to square one. I guess we are all students in one way or another.

Some of my fondest memories of the girls is when they were young. Of all the activities we

shared, going to the mall was among the most nerve-wracking. I was constantly afraid that in the big crowds I would be separated from them as they gleefully ran down the concourse trying to get away from me. While they were having a blast my anxiety was going through the roof.

Being separated from them was what I feared the most. I would do anything to avoid it. We all have separation anxiety at one level or another. We don't like being separated from our loved ones or even from things we love. When we are separated from a loved one we experience so many emotions: sadness, loss, anxiety, etc.

Oftentimes, many of us feel separated from God. For whatever reason, we feel like there is a chasm between us and God. The good news is that this feeling of

separation is exactly that- a feeling. As I mentioned, I have been married for 25 years. Marriage has its ups and downs. Nevertheless, no matter how I "feel" about my spouse or how my spouse "feels" about me I know for a fact (truth) that my spouse loves me. Truth overrides feeling.

The truth is that in the person and work of Jesus God came close to us. Through Jesus we are brought near to God. This gives

all of us confidence. The one thing that we cannot be separated from is God and His love for us. There is nothing that can take away that confidence. We need to live each day knowing we live in the richness of God's love.

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Musings

Whatever Happened To Law & Order:



BY MYRNA CONRAD

The world was created in and functions through order. We can look at any living organism and see the order that must take place for it to function properly. We can examine any social system and see how order or chaos determines the success or failure of that system. The importance of order is evidenced in families, in businesses, in industry, in churches, in schools, and in all governments.

For a social system or society to function well, there must be order and to maintain that order, there must be boundaries, rules, or laws. There are natural or moral laws and there are

fundamental laws. Natural laws are universal moral standards that are inherent in humankind throughout all time. Some say they are the laws of nature. I believe they are based on the laws of God. These moral standards should be what lead to the development of our fundamental laws. Fundamental laws are the laws set based on the core values of that country or organization.

I think most people would agree that we need good and fair laws in any society to maintain order. However, it's not enough for the laws to exist. There must be a system put in place to make sure these fundamental laws are fair and that they are enforced with equality. There also must be a system in place to change laws that are no longer needed or to add new laws as societies change and grow.

Both moral and fundamental laws provide norms of conduct for citizens within any society. Without established and enforced guidelines everyone gets to decide for themselves what is right and what is wrong and survival of the fittest kicks in. Without law & order there is chaos!

We are seeing that played out throughout our country today.

Our country was founded on principles formed to protect the life and liberty of its citizens. Our country's founders believed that in establishing these principles they should take into account human nature and what they believed to be the purposes of government to provide for its citizens' "ordered liberty". They understood the importance of order in this new republic form of government. In a constitutional republic, while the will of the people is sovereign, it must be administered through a series of checks and balances to insure the rights of all are protected. Our country exercises these checks and balances through its three branches of government – the legislative, executive, and judicial branches. The legislative branch is the part of our government that makes laws. The executive branch enforces the law and gives veto power to the president in order to keep the legislative branch in check. The judicial branch is the part of the government that interprets these laws. What a wonderful system

our founding fathers put in place to insure "liberty and justice for all!"

However, when moral laws become skewed or ignored by any of these branches, this system falls apart and our country ends up in chaos. We see this throughout our country today. Lately I hear things and see things, and I am sure you do also, that I never thought I would witness. There are riots and destruction; businesses are being destroyed and looted; people are being injured and killed. Crimes are rampant and instead of enforcing the laws that bring back order, some in our country want to do away with or defund the very institutions our country count on to maintain law and order. How crazy is that!

We can already see what happens when law and order falls apart by looking at the rise in crime in the last few months in some of our larger cities. I recently heard a news report stating that crime is up 51% from where it was at the beginning of this year.

It is my personal belief that this decline in law and order started years ago with the decline in the moral values of our country. God gave us moral laws and guidelines for life, within His Word, in order to guide and protect us. When these are ignored, evil flourishes!

So what part do we play in restoring law and order in our country? It starts with us:

Be Aware:

"Ignorance of the Law is no defense." Therefore, understand the local, state, and federal laws under which you live.

Understand our constitutional republic and the checks and balances within our country to

maintain law and order.

Know those candidates running for office within your city, state and federal government. Be an informed voter. It is your most precious right of citizenship.

Realize that just because something is not affecting you directly today does not mean it will not affect you in the future. Alexander Hamilton said, "If you don't stand for something, you will fall for anything."

Be aware that our enemies are looking for ways to tear down and destroy our country.

Be Intentional:

Unless a law requires you to break God's moral law, choose to uphold the laws under which you live.

Be intentional about what you value most and what you will stand for.

Be prepared to defend what you hold most dear.

Example to those around you the importance of obeying our laws. Those you influence will likely do what you do.

Use examples of what is happening today to teach your children or grandchildren the importance of law and order within our society.

VOTE! Vote for those who care about God's law and the original core values of our constitutional republic that if upheld assures "liberty and justice for all"

Most importantly, pray for our nation. Put into practice 2 Chronicles 7:14 "If my people who are called by my name humble themselves, and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin and heal their land."

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My First Date

BY RICK MOORE

As a very stylish twelve year old, I wore my Panama Jack hat whenever possible. The truth is, I was more concerned about impressing others with my debonair style than keeping the sun from harming my skin. Since fellow students were not cool enough to wear such a hat, it became my secret weapon to impress the cutest girl in my class. Her older sister had dated my older brother, and our homes were only two blocks apart. We also shared an English class together at school. It was in such class I wrote her a note asking the big question: Do you want to go to the fair this Saturday? Check Yes or No. After folding the note like an expert origami master, it was passed from desk to desk, all while making sure the teacher wasn't looking. Out of the corner of my eye I saw her open it, mark her response, and discretely refold the paper to make sure none of the other students could take a peak. As the note made the return trip back across the classroom, the anticipation built. Being calm,

cool and collective, I placed the note in my pocket until the bell rang. I then strolled into the boys room, headed for a stall, said a quick prayer, and opened the note. To my pleasant surprise, not only was there a huge check by the word Yes, but she also drew a heart next to the check mark!

Since the entrance to the county fairgrounds was within walking distance, we agreed to meet at her home and walk from there. I wore my Panama Jack hat and she wore a pretty pink dress. After buying our tickets, we rode the bumper cars and the Ferris wheel, and then headed for the midway to play a specific game of skill that I was pretty good at. The way that specific game worked is, if someone can knock down all of the milk bottles by hitting them with a softball, that person can then select from any prize hanging on the wall. I do not remember how many times it took, nor how much money it cost me, but eventually the bottles came down. My date was able to pick out any prize she wanted.



She chose a straw hat. While it was a bit different from the Panama Jack hat I wore that day, we now both wore straw hats. Strolling side by side through the fair ground, we were like two peas in a pod.

One of my favorite memories of walking the midway is the smell of fresh cooked onions

and bell peppers at the Polish sausage stand. I could attend the fair without eating the funnel cakes or the cotton candy, but we absolutely had to have polish sausage sandwiches. After eating, we had two remaining tickets, so we decided to ride on one last attraction before leaving; the Tilt-a-Whirl. Not to give away

the ending, but never, ever ride a Tilt-a-Whirl after eating Polish sausages. As we spun around, the taste of bell peppers began to fill my mouth. The good news was the throw-up did not land directly on her pretty pink dress, and my Panama Jack hat was fine. The bad news was, the straw hat she was holding in her lap would never be the same. I walked her home that evening and then ran to the house for a bottle of Pepto-Bismol. It's not clear why she never went on a second date with me. Who knows? Girls can be so fickle.

There are three coping skills that can help prevent regurgitation. These same skills have helped me with life in general. They are: meditate, take deep breaths, and shift your focus. Why not give these coping skills a WHIRL yourself? Every time it seems the WORLD starts spinning out of control, or things are off TILT, try to apply these three remedies. As for dating advice, you're on your own.

Rick Moore is Communications Pastor at Destiny Worship Center.



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 Dining

30aEats.com Recipe of the Month; Summer Tomato Pie

BY SUSAN BENTON

Summer brings a bounty of wonderful tomatoes, and of those, ugly heirlooms are certainly a favorite. I grew up watching my Dad grow tomatoes, but now in his 80's and living on top of a sand dune with my mother in South Walton, he has retired from growing the sweet and juicy fruit.

I started a verti-grow system, so I'm hoping to have a nice crop myself soon! Hoping is the key word! In the meantime, I like to purchase my tomatoes from

growers that I know like at the Farmers Market.

When visiting my sister in Colorado recently, she had this beautiful tomato pie on her kitchen counter. It was for breakfast the next day, but we dove in into an appetizer while our husbands were outside cooking steaks on the grill. You can make your own crust like she did, or use your favorite store bought for ease. Ginger used a variety of her local heirloom tomatoes in this delicious ode to summer.



3 garlic cloves, minced

8 basil leaves, chopped (or 1 teaspoon dried if you don't have the fresh)

Tip: If you purchase pre-grated cheese it has cellulose on it and does not melt as well as freshly grated. Plus, I just don't like the thought of eating cellulose which keeps the cheese from clumping in the bag.

Preparation

Thinly slice the tomatoes and place them on a cooling rack with paper towels underneath.

Sprinkle with salt. This will allow some of the moisture to draw out.

Bake the pie crust per the instructions and cool.

Preheat the oven to 350° F.

In a medium bowl, combine the mayonnaise and minced garlic. Stir well and set aside.

Blot the tomatoes with paper towels to remove the excess moisture.

Layer 1/2 of tomato slices in the baked pie crust. Top with 1/2 of pepper, 1/2 of basil, and 1/2 of each cheese. Repeat.

Spread the garlic mayonnaise over the tomato pie.

Bake for 30-40 minutes or until the top is golden brown.

Tomato Pie

Ingredients

- 4 medium tomatoes, sliced
- 1/2 teaspoon sea salt
- 1/4 teaspoon ground pepper
- 1 regular store bought pie

crust, or homemade

- 3/4 cup mayonnaise, I use Duke's or Hellman's
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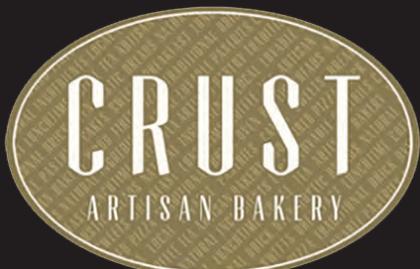
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30aEats.com Restaurant Review; Edward's Fine Food & Wine

BY HANNAH NEVILLE

If you are looking for a place to dine in Rosemary Beach after a day in the sun, then Edward's Fine Food & Wine is your go to spot. Nestled in a cozy building with a fabulous courtyard, Edward's has a very energetic atmosphere featuring live music with indoor and outdoor seating. Their menu caters to seafood and wine lovers (seriously, their wine list is incredible), and their dishes are absolutely stunning in presentation.

To start off the night, Chase and I both decided to order a specialty drink. When I glanced at the menu, I immediately knew that I wanted to order the peach Bellini, a drink that consists of sparkling wine and peach puree. The sweet and tangy effervescence was wonderful to taste and so refreshing. Chase decided to go with a white wine Moscow mule, a drink that neither of us had heard of before. Instead of vodka, Edward's uses white wine, and they mix the drink together with ginger beer, mint, raspberries, and lime to concoct the perfect cocktail.

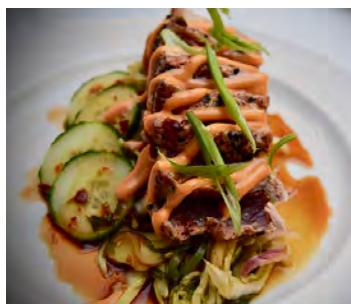
For appetizers, we asked our energetic waiter, Slava, what he recommended. "People come back for the crab cakes!" was the first thing he exclaimed, and we were immediately sold. The crab cakes did not appear to have any extra filling, but rather, just con-



tained a copious amount of lump crab meat. The dish was light and full of flavor. I can definitely see why people would be compelled to come back for these. We also ordered a side of roasted Brussel sprouts which happen to be my favorite vegetable. The sprouts featured the perfect amount of malt vinegar, candied pecans, and Manchego cheese; additions making the dish unctuous, especially from the crunchiness from being roasted.

We put in an order for our entrees, and while we were waiting, Slava brought us some fresh bread—it was so incredibly soft and delicious. A must to try when you visit Edward's.

For my entree, I decided to go with the Za'atar crusted Yellow Fin Tuna. The dish was complete with a spicy marinade and mayo, ponzu, cucumber, and Napa cabbage-wakame slaw. The flavors of the spicy fish combined with the tangy Asian slaw brought out



a unique and zesty flavor that was absolutely scrumptious (Not to mention the presentation was ah-mazing!!). For an extra side, I chose to add some potato fingerlings which paired perfectly with my light tuna dish.

I guess both of us were in a seafood mood because Chase ordered the grilled gulf grouper with creamed corn, grape tomato, Swiss chard, and scallion butter. The grouper was clean and tender—you don't even need a knife for this dish. The corn was extremely creamy—almost reminiscent of grits—and the hint of cumin gave the dish a bit



of a Latin flavor. late ganache—I was in heaven! Chase went straight for the key lime pie, which was freshly made with a strong lime taste and thin, flaky crust. Both desserts are fantastic, and I highly recommend ordering them.

Overall, our experience with Edward's was great! The service was fast, and the people were friendly. I highly recommend dining here when visiting Rosemary Beach. Edward's is located at 65 Main St, Rosemary Beach, FL, 32461. Edward's does not accept reservations and operates on a first come, first serve basis. For any further questions, please call Edward's at (850) 231-0550 or visit www.edwards30a.com. You can also see their content rich profile on GulfCoastRestaurants.com.

of a Latin flavor.

As per tradition, Chase and I each ordered our own dessert. A glance at the dessert menu led me to selecting the incredibly decadent double chocolate mousse—a dish that comes with a chocolate brownie, dark chocolate mousse, and white choco-

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Music

30A Songwriter Radio's Artist Spotlight: Sticky Too



By JOSETTE RHODES

“Sticky Too,” an Emerald Coast duo, brings together decades of experience from top musicians Jay Gurly and Tim Smith. Sticky Too has created an unrivaled sound within the music scene. Tim Smith began his life in north Alabama and Jay Gurly hails from the foothills of South Carolina. When asked about their musical past they summed it up as individually spending the 80’s, 90’s, and early 2000’s playing every beer joint and nightclub on the East Coast. In 2015 they got together to play in the band “Sticky Tea.” It was shortly after that they formed the duo Sticky Too and they have been playing coastal locations and lakefront venues from Alabama to Myrtle Beach ever since.



30A Songwriter Radio is a

huge fan of Jay and Tim. We first had them on air way back when we still operated out of our living room. We knew then that these guys had something special. I remember the next day we covered

them playing at The Out Post in Freeport Florida, a well known biker bar and music venue. What an experience! While they played acoustic on the radio show they shredded their electric guitars on

stage. It was awesome watching a few hundred leather clad bikers gather in front of the stage and thoroughly enjoy the show. Their immense talent and versatility are some of the things that make Sticky Too an excellent choice for any type of venue. Most recently

we saw Sticky Too at the new Restaurant / Venue in Miramar beach, Auston’s on 98. You can often find Jay and Tim playing Auston’s on Wednesday night. For booking information call Tim Smith @ 850-596-5544.



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Studio 237 Music: Meet the Teacher

Peter Lake "Freeing Your True Voice"

Peter Lake loves singing because he believes singing connects people together and allows their "true voice" to freely share their life experiences. Singing has given Peter opportunities to see the world, constantly grow, and the ability to give people relief and happiness when they needed it most.

He is recognized as a professionally performing opera singer and as a vocal coach teaching at Studio 237 Music Lesson. Peter has a rich and broad background of study and experience in singing, culture, and theatre.

We are excited about the private one on one voice and group lessons that Peter is gifted to provide. He and his wife have lived in Destin since June of 2019

As the son of a musical missionary family, Peter (born in Ohio) grew up overseas in Budapest, Hungary. His mother sang, and his father would play guitar or piano. Peter says, "We grew up making a lot of music in the churches we planted and often sang Christmas carols in four-part harmony. I've travelled all over the world on mission trips and experienced the music group voice classes in the culture of Brazil, Turkey, Italy, and China. My parents inspired me to pursue music and my sister inspired me to pursue theatre and the stage."

During high school, Peter listened to a lot of gospel, rock and roll, jazz, and rhythm and blues. He led music at church and formed a band which became an outlet for creativity while solidifying his desire to pursue music in college.

His personal musical journey of study has equipped him to help any beginner or advanced student develop their voice and personal style. He says, "I have made the journey from beginner to professional opera singer because I have done substantial rebuilding work on my vocal technique as an adult. I have a strong sense of the basic technique that connects all kinds of singing and can diagnose where



my students are struggling with something minor or more serious."

While attending the University of Mobile for undergraduate studies, Peter double majored in Theatre and Vocal Performance. Once earning his bachelor's degree in 2012, he completed a master's degree in Vocal Performance from the University of Southern Mississippi (USM) in 2015.

Peter served in the chorale, taught students, maintained a busy performance schedule in both Musical Theatre and Operatic productions. While at USM, he performed in roles including Bert in Mary Poppins, Raoul in The Phantom of the Opera, Don Jose in Carmen, the Duke in Rigoletto, and Ferrando in Cosi fan tutte. His passion for music inspired the completion of a doctorate degree by Spring 2021.

Along with his work in operatic performance, he has also performed at rock & folk concerts, broad-way reviews, and summer festival pops concerts across the country. "Vocal technique is like a wall of individual skills which grows from a foundation." Peter teaches that the goal of practice is to daily rebuild your technique from the ground up. He often says, "Rebuild the wall every day."

Peter says, "I approach all singing from the classical vocal technique which is effective for healthy singing and longevity." His lessons focus on areas

such as: breath support, posture, vowel formation, laryngeal position, and the dramatic emotional connection to words and melody. Good technique is used to ease and perfect singing from rock and roll (Journey) to classical singing (Mozart). With the help of a skilled teacher, one can become re-energized by realizing

their own unique vocal potential.

What is the difference between a vocal coach and a voice teacher? "A teacher builds technique and constructs the small aspects of a person's vocal system. A vocal coach will approach voice "from the outside in" helping a singer with technique for the goals of a specific song or

theatrical role. Peter Lake combines both approaches when teaching.

To schedule private or group lessons with Peter, call Studio 237 Music Lessons at 850.231.3199 Santa Rosa Beach, FL. Visit our website at www.Studio237Music.com.

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Northwest Florida State College Open for Opportunity

Northwest Florida State College personnel have been working diligently to prepare for campus re-opening and are striving toward a safe, healthy campus environment so that we can continue offering high-quality education and fulfilling our mission of improving lives on the Emerald Coast. The safety and wellbeing of our students, faculty and staff is our TOP PRIORITY. Working closely with our local Department of Health, the Florida Department of Education and other state government agencies, the College has developed an Opening for Opportunity Plan designed to increase students' access to high quality instruction and wrap-around support services that facilitate high rates of student success.

Decisions made for the Fall 2020 term move the institution forward with safety as the top priority and present an expanded, more diverse slate of online and hybrid course offerings. This shift toward online and hybrid classes allows the College to reduce the number of students on campus and to support social distancing among those in courses that require campus presence (critical infrastructure,

science labs, etc.). Students who attend class in person will be required to follow safety protocols while on campus, which include students and faculty wearing face coverings during class meetings and while in transit on campus.

The updated schedule will include the following instructional methods:

• **Online:** NWF Online provides optimal flexibility for students to log in at any time each week to complete classwork, connect with their instructor and participate with their peers.

• **Online – Live:** NWF Online—Live is a live-streamed class with scheduled Zoom meetings to meet with the instructor and your classmates each week during traditional class meeting times.

• **Hybrid:** Hybrid courses have in-person class meetings with social distancing and a reduced number of students at each class meeting. Hybrid classes are supplemented with online instruction and resources so that students take half of the course in-person on campus and the other half independently. The Hybrid delivery mode combines the best of NWF's traditional classrooms with the



greater flexibility of the online learning environment.

• **Traditional:** Select classes in clock-hour and critical infrastructure programs, as well as select science labs and other classes with required hands-on components that cannot be taught online will continue to be delivered in person through traditional methods. Safety protocols will be followed in accordance with the latest recommendations from health officials.

In all instructional meth-

ods, students will participate in learning activities, discussion and peer-to-peer engagement. NWFSC faculty are committed to delivering high-quality instruction that expands students' opportunities for success. The Learning Commons provides library and learning resources services, free tutoring and testing complete with virtual options for connecting to resources and staff for additional support. The Center for Innovative Teaching and Learning is ready to assist students with technol-

ogy, Blackboard and accommodations support. Our Student Success Navigators are standing by to answer any questions you may have regarding your class schedule for Fall 2020.

Your future begins here at Northwest Florida State College. The fall term begins August 19 and enrollment is underway. We encourage you to visit www.nwfsc.edu or call 850-502-2895 to learn more about our programs.

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30A TV Launches Answers That Count Roku and Amazon Fire Channel

We mentioned a few months ago, the power of podcasts, and in particular, video podcasting.

30A Media just released Answers That Count with Charles Musgrove.

Answers That Count Host Charles Musgrove discusses the topics that matter to your business, like impacts of legalized marijuana to the workplace, independent contractor vs. employee, cyber security, mail order and sales tax, plus many other topics that are critical to business success. Expert and entertaining guests along with awesome content make for a must-hear podcast.

"I am excited to launch our business focused content at Answers That Count on Roku, Amazon and 30A Media IPTV Network," said Musgrove. "This is a great opportunity for those that provide expert content on the Answers That Count video podcast and a great opportunity for viewers to gain more valuable information about how to be the best entrepreneur and business



manager they can be."

Have you ever wanted to know what the Laffer Curve is? When you install the ROKU or Amazon channel, the most recent segment will tell you all about it.

Charles recently interviewed Professor Joseph Calhoun, Economics Professor for Florida State University and co-author of the Third Edition of "Common Sense Economics, What Everyone Should Know About Wealth and Prosperity." In this interview he talked about key element #1, Incentives Matter – Changes in

benefits and costs will influence choices in a predictable manner.

The new channel has been developed by 30a TV's developer division for Roku, which has completed over 20 channels for video content producers. TV streaming devices such as Roku and Amazon Fire Stick let video developers start their own dedicated cable channel with revenue generation through commercials, or via subscription. 30A Media is a developer for these platforms, as well as IOS Apple and Android.

ROKU alone has a 44% share

of streaming TV, with over 3,000 free and premium channels available over Web TV. It can be bought via retailers such as Walmart and Best Buy.

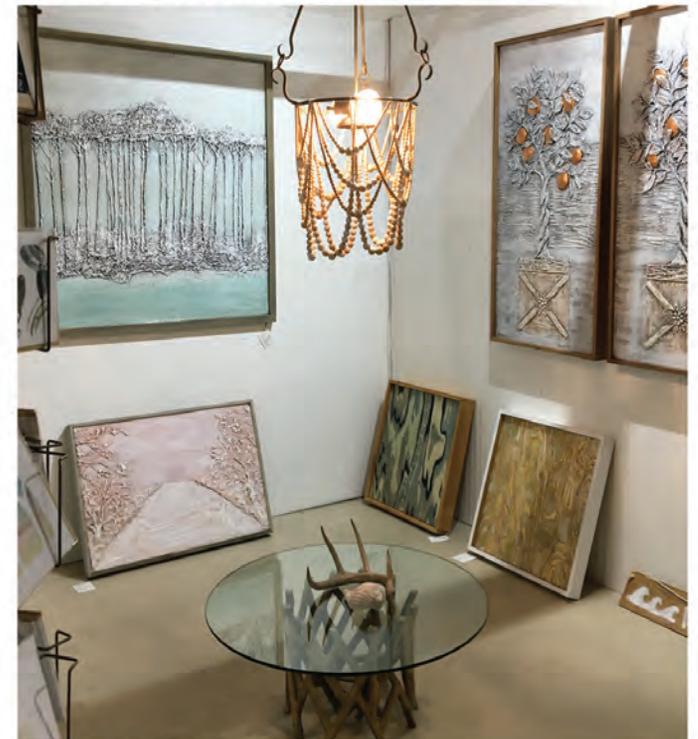
For episodes of Answers That Count visit www.30a.tv or search the channel in the Roku and Amazon App Stores.

About 30A Media

30A TV broadcasts 10 live channels of original programming, including 30A, Outdoors, Real Estate, Celebrity Interviews, music videos, and comedy. Available via iTunes, Android, ROKU - Amazon Firestick, and at www.30a.tv



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By CHRIS BALZER

But, soft! What light through yonder window breaks? It is the east, and Juliet is the sun. - William Shakespeare, Romeo and Juliet

No one would dispute having the beauty of soft natural light shining through our windows puts a smile on our face and warms our hearts. We have windows to let in light and give us views into our world. You may have a lake view, an ocean view, a pool view or simply a view of the outside. What I am finding out is that many of us have windows that are letting in much more than soft natural light and have become a nuisance. We purchase blinds and curtains to block the heat. We search for dark or mirrored film to help against the heat while maintaining some of our view. We place towels and blankets over our furniture and wood floors to protect them from fading and cracking. We even go to the extreme of replacing our windows with expensive Low E glass. There is a solution, ERF



(energy reflective film) or smart film. I know what you are thinking, another film, great, tried that, didn't work or my HOA won't allow it. ERF is not your typical window film. In fact, it has some of the most technological advances built into this smart film. Most films use dyes and aluminum, ERF uses a proprietary technology to sputter gold and silver allowing the film to be virtually clear and highly energy efficient. A client of ours in Inlet Beach built their home in 2017, they struggled with trying to keep their master suite cool due to all the windows letting in heat. We coated their windows and after two months they contacted us and said, "Thank you so much! We are very happy with the heat

reduction we have noticed." There is a science behind this magic. Astronauts use a visor assembly coated with a thin layer of gold that filters out the sun's harmful rays and protects the spacewalker from extreme temperatures. This technology has been adopted and available to solve the problems in our homes and offices. One popular question we are asked is, do I need to coat all my windows? The answer is no. We want to only address the problem windows. The windows which get direct sunlight, the windows which you feel heat radiating from. Because the film is virtually clear, you will maintain your original architectural integrity, basically, it won't change the look of your home.

What our ERF film won't do is block glare or shade a room. ERF blocks the heat, not the view. Another benefit of our ERF film is that it rejects 99% of Ultraviolet (UV) rays which damage floors, furniture, blinds and drapes, saving you money. If you have been searching for a solution to block the heat and not your view, contact us for an in-home demonstration and see for yourself how we can block the heat and not view.

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.



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By VICTORIA OSTROSKY

She still couldn't believe it was happening. Her husband was too young. Their children were too little. They had too many plans for their life together. His battle with COVID-19 had lasted several weeks. It started out as just a cough. And now this. And she couldn't go to him and be there in his last moments. Joanna's brain was spinning out of control. She couldn't focus on anything. What were they going to do? "Momma," said little Angela, "Why are you crying?" Her precious little face was filled with concern.

Joanna and Doug's friend and insurance agent Steph called Joanna to find out the latest on her friends. "I'm so sorry, Joanna!

What can I do for you and the kids?"

"I don't know what I'm going to do!" cried Joanna. "He's only 45 and always took care of his health."

"Maybe this will bring you a small measure of comfort, Joanna," replied Steph. "Doug has a life insurance policy. So, you and the kids will receive money to pay for any medical, burial and other final expenses. It will also be enough to keep you comfortable for awhile. There should be plenty to send the kids to college, too. He loved you all so much!"

"I know, Steph," said Joanna. "It does help, it really does. Knowing we won't have to move and that I can take some time off work is huge. But I will miss him!" Joanna's sobbing brought tears to Steph's eyes. She wished she could do more.

September is life insurance month. That pesky subject no one likes to discuss or think about since that means you're thinking about death. But, we also know how important life insurance is because our loved ones will still have to deal with funeral expenses and mortgages and college and so much more. Recent Market Research shows that close to 40% of households

need more life insurance.

Let's discuss the two most popular life insurance products. Term Life and Permanent Life. Your goal and budget will determine which policy will best fit your needs. Both of these forms of protection pay an income tax-free death benefit. Term life covers you for a limited period and permanent life provides lifelong coverage.

Term Life is the most affordable and is for a set period of time – 10, 20 or 30 years typically, and does not accrue cash value. This is a great tool for someone on a limited budget and who needs a certain amount of coverage for a specific number of years, like until a mortgage is paid off, or the kids are grown and you've retired and reduced your monthly expenses. It also allows for the highest amount of death benefit with the least amount of premiums. Although term policies do not have a cash value feature, most policies can be converted to permanent life without providing evidence of medical condition.

Permanent Life comes in the form of Whole Life or Universal Life, and both offer varying degrees of flexibility through the life of the policy. Whole life insurance is a simple, good choice

for the conservative buyer. Premiums remain the same over the life of the policy and the death benefit and cash value, which can be taken as loans, is guaranteed as long as you pay the premiums. Universal Life provides the same features as whole life with added flexibility to adapt to changes in your personal situation or changes in the financial marketplace. With this type of product you can adjust the premium payment, death benefits and the insurance company's investment portfolio. And some companies will allow adding a long-term care rider to a universal life policy to help prepare for potential long-term care expenses.

Now, there are other types of universal life insurance policies that provide Long Term Care coverage along with a death benefit. These fixed premium products pay for services that fit your needs based on the plan of care provided by your licensed health care practitioner. The services are paid for either your home or a facility when you are no longer able to perform two out of five

of the ADLs (activities of daily living) such as bathing, dressing, toileting, transferring and eating.

There are also some life policies (term and permanent) that can provide for the security and longevity of a business. Business Life products can help keep a family business in the family, protect a key employee or fund a buy/sell agreement.

Term and permanent life insurance plans are important components of your overall financial planning. A well-structured Life Insurance Program often contains both term and permanent life insurance.

No matter what kind of life insurance policy you purchase, your beneficiary will be the person or persons who will receive the death benefit. This death benefit, no matter how large, is usually tax-free (one exception is annuity payouts). Most carriers offer options for other than a lump sum death benefit payout.

Joanna and Doug's tragedy, although heartbreaking, had a silver lining. Take the time to talk to your insurance agent about life insurance.

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MKAF Names 2020 Poster Art Contest Winner

Mattie Kelly Arts Foundation (MKAF) names talented artist Estelle Grengs the 2020 Festival of the Arts poster contest winner. Born and raised in New Hampshire, Estelle is a self-taught artist that molds a unique and whimsical folk art style that embraces her experiences growing up in New England as well as her adventures as an Air Force spouse. Estelle uses mostly acrylics, but enjoys the versatility that mixed media art offers her pieces. Through vivid, bold colors, Estelle continues to create lively and happy artwork for her each and every customer. You can find Estelle's work on her website estellegrengsart.com and in many



galleries along Florida's Emerald Coast.

As the annual poster art contest winner, Estelle receives a cash prize of \$500. The winning poster becomes the signature

artwork to promote the 25th annual festival with the poster as well as postcards, the festival guide, t-shirts and souvenirs on the MKAF website, social media pages and more.

Known as one of Northwest Florida's premier fine arts shows, the MKAF Festival of the Arts is one of the most anticipated cultural events of the year. The 25th annual event is set for Oct. 24-25, 2020, at the Mattie Kelly Cultural Arts Village in Destin. During the Festival, artists from across the United States will offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photography, sculpture, pot-

tery, wood, paper, fiber, mosaics, mixed media, jewelry designs and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

A celebration of art, music, food and family fun, special features of the Festival include a live music lineup, arts, and craft activities for children, souvenir posters and t-shirts and more.

General admission of \$5 per

person helps to fund the Foundation's annual cultural outreach activities and programs. Children 12 and under are admitted free. All MKAF members receive complimentary admission.

With the safety and well-being of guests, artists and staff as a top priority, MKAF asks that festivalgoers adhere to social distancing measures.

Tickets are \$5; cash and credit accepted. To make a tax-deductible donation or provide corporate sponsorships or learn more about the Festival of the Arts, visit mkaf.org or call (850) 650-2226. The deadline for sponsorship opportunities is Sept. 24, 2020.

"Send in the Nouns"

Owner and artist at J.Leon Gallery Studio, Jason Lindblad, and talented friend and writer Marti Veto, have launched "Send in the Nouns," a just-for-fun ABC book for grown-ups! "Send in the Nouns" is filled with fantasy through circus-themed illustrations, vibrant colors and clever narrative. Each sentence carries a whimsical, philosophical message of positivity, motivation, inclusion, gratitude and good humor. Available for sale at the J.Leon Gallery Studio and available for pre-order on Amazon, this book is a perfect gift for the creative in your life.

Shawn Tomasello, Lindblad's mother, inspired this unique collaboration. Her vision combined

the writing talent of Veto and the whimsical ABC illustrations



of Lindblad into a book that is creatively unmatched.

J.Leon Gallery Studio is open Tuesday - Saturday, 10 a.m. to 6 p.m. Join JLeon Gallery in Sep-

tember for Sip N' Stroll!, Friday, Sept. 4 from 4-6 p.m., 13370 U.S. Hwy. 98 in Miramar Beach, 32550.

For additional information,

class and workshop signup, and to view upcoming events, visit jleongallery.com and follow the gallery on Facebook and Instagram.

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Business

United Way Emerald Coast announces virtual singing competition fundraiser, Rock United

United Way Emerald Coast is excited to announce the first virtual singing competition to come to the Emerald Coast. Rock United will celebrate and recognize the great musical talent in Okaloosa and Walton Counties while helping our community grow stronger through the efforts of United Way Emerald Coast. The virtual singing competition and fundraiser is for local bands and musicians. The Grand Prize winner will receive \$2,000, plus perform as the opening act for Billy Currington at the Gulf on Okaloosa Island on September 26, 2020, Professional Photoshoot with blacksuitFM photography, and 2 nights stay at The Island Hotel by RL the weekend of the performance. Money raised during tournament voting will benefit the United Way Emerald Coast in the fight for the health, education and financial stability of every member of our community.

“At a time when COVID-19 has seemingly taken away so much, we are thrilled to bring a virtual event to the Emerald Coast that we know will not only lift spirits during the course of the competition, but will have an ongoing impact in our community,”

said Kelly Jasen, CEO of United Way Emerald Coast. “Throughout history, music has helped to unify and heal people. We hope Rock United will inspire some fun and friendly competition, all while boosting spirits and raising funds for our community.”

Rock United will be organized in a single elimination bracket tournament organized by a selection committee. Musicians/bands must submit registration for the tournament by 10 am on August 16. The bracket and first round match-up dates will be announced soon after. The winner of each match-up is based on the number of votes in the United Way Rock United fundraiser. Each \$1 contributed counts as one vote!

For eligibility requirements and to enter the tournament, musicians and bands can visit www.unitedwayemeraldcoast.org/rockunited. To keep updated with Rock United during the course of the contest, follow and like the Rock United Facebook page @RockUnitedUWEC. Artist registration is open immediately.

For information about the September 26 Billy Currington concert at the Gulf at



Okaloosa Island, visit www.bigtickets.com/e/adams-ent/billy-currington-the-gulf/.

ABOUT UNITED WAY: United Way Emerald Coast is a local, volunteer-governed organization that works with hundreds of partners to fight for the health, education, and financial stability of every person in Okaloosa and Walton counties. To drive positive change, United Way Emerald Coast evaluates our community’s diverse needs, mobilizes the caring power of the community and directs resources to the areas that will have the most positive im-



United Way Emerald Coast

For more information, go to unitedwayemeraldcoast.org or find United Way Emerald Coast on Facebook, Twitter or Instagram.

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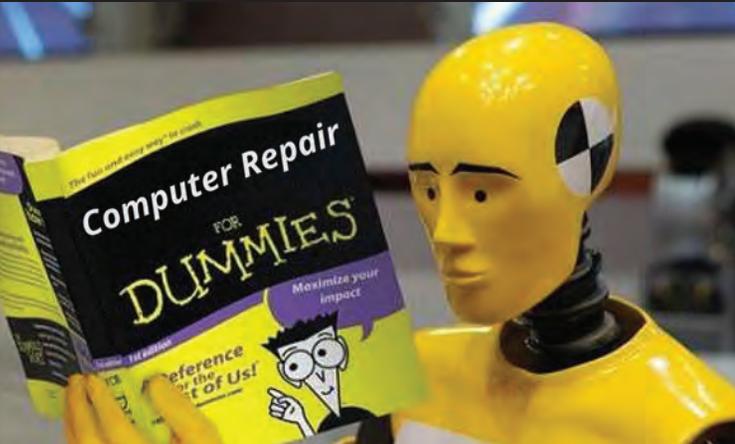


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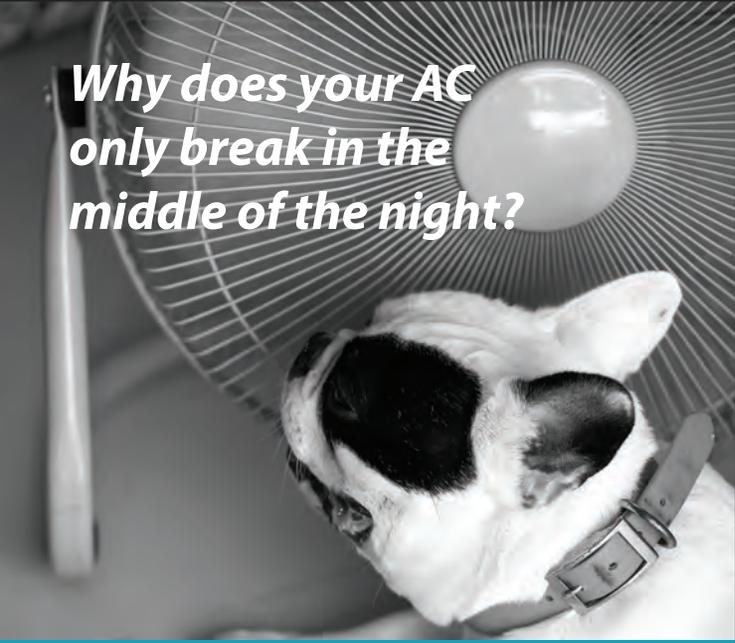
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SOLD

15 Nancy Drive, Santa Rosa Beach, Gorgeous 3 Bedroom, 2.5 Bath, situated on an Oversized Corner Lot with Huge Wrap Porch, 2 Car Garage, Renovated Kitchen with New Cabinetry, Bosch Professional Gas Cooktop & Range, Stainless Vent & More! \$459,900



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9100 Baytowne Wharf, Extraordinary 2 Bedroom, 2 Bath with 1023 SF, Located in Observation Point North beside of The Marlin Grill in The Village of Baytowne Wharf! Huge Party Deck! \$279,900!



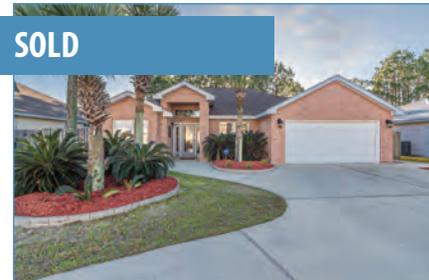
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SOLD

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WATERSOUND BEACH, 70 S. Watch Tower, 4895 SF, Elevator, Close to the Beach, \$3,575,000!



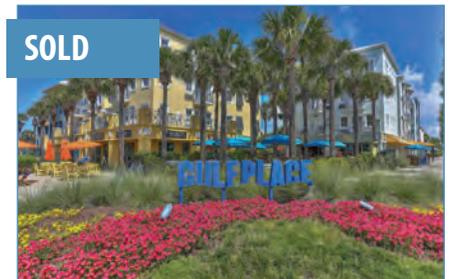
SOLD

DRIFTWOOD ESTATES, 543 Driftwood Estates, 6587 SF, Bay Front with Double Lot, \$4,150,000!



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5300 Tivoli Drive, Miramar Beach, Tivoli By the Sea III, 3 Bedroom, 3 Baths \$550,000!



SOLD

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SOLD

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SOLD

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