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Our Thankful Community

By HEATHER BENNETT

One of the many great things about living along The Emerald Coast is our sense of community. We cheer on one another, we pray for one another, and we show up for one another when we are in need. Our community is passionate about showing up for each other during the holiday season in particular.

This Thanksgiving is a little different than others. We're a community full of hopeful people still recovering from the economic impact of Covid-19 on top of our everyday struggles. There are some really great nonprofit organizations and businesses here making sure that we still have a holiday meal to share with our families.

Caring and Sharing in South Walton will be providing holiday food items for pick up November 16th-20th, the week before Thanksgiving. People must apply by filling out an eligibility form and qualify for assistance, and must live in Walton County. They will get items for a holiday meal like mashed potatoes, stuffing,



cranberry sauce, a turkey or ham and produce. Caring and Sharing are expecting around 300 families to pick up meals. They are looking for any additional volunteers to help pack meals, and to hand out food the week of pick up. If you are interested in donating or volunteering you can contact them at 850-267-2866 or visit their website at <https://>

caringandsharingsowal.org for more information.

Food For Thought will be providing a pick up service for the families that are enrolled in their school programs in Walton and Okaloosa Counties, which will take place at different locations. They will be providing food that children need during Thanksgiving break, which is about 10 meals, and

they will also receive food for a holiday meal that includes a turkey, rolls and fresh produce. Donations are always welcome. Their holiday food list includes instant potatoes, stuffing, cornbread mix, canned veggies and rice. You can check out their website at <https://fftl.org> to

THANKFUL
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Destiny Radio!

Encouraging
Connection with
God and Our
Community

By LORI LEATH SMITH

Destiny Worship Center Pastor Steve Vaggalis might not have known what the former Miramar Beach Taco Bell/Kentucky Fried Chicken would become when the church had the opportunity to purchase it in 2018. But the building located next to the Destin campus had its own destiny—and God knew.

Recently, Destiny Radio Studios was launched on the same day as the church's 19th anniversary and is now live! Formerly 91.1 WPSM- FM Christian radio, Destiny Worship Center was offered the opportunity to keep the 36-year-old familiar and beloved station's legacy alive through a new local Christian, full-power FM radio station launched to serve our communities.

At the recent ribbon cutting with area residents, businesses and the

DESTINY RADIO
continued on page 1



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Community

DESTINY RADIO

continued from page 1

Walton Area Chamber, Pastor Steve took a moment to honor his former Pastor and mentor L.M. Thorn and his wife June—the local couple who had the vision to start a Christian radio station to reach this area back in 1984. “They started 91.1 FM and we have the privilege and honor of continuing the legacy,” says Pastor Steve. Just as Destiny Worship Center was founded on the ministry philosophy to build on its heritage, not abandon it, to serve and reach people from all denominations, help build and support families, and transform communities, the new radio airwaves are designed to do the same. “It’s pretty special that Destiny Radio will have the same influence in getting the message and the music out. We’re excited we get to take the ball and run with it and excited to serve and reach the Gulf Coast for Jesus Christ!”

Walker Beach, Destiny Radio’s new station manager, feels the same way. “It’s such an honor and privilege to have a voice of influence in this region,” he says.

“That’s why our key phrase for this station is ‘Encouraging Connection with God and Our Community.’ It’s our mission!”

Now 91.1 FM Destiny Radio, the station plays a variety of well-thought-out, cultivated inspirational praise and worship songs, is commercial free and covers three counties (Bay, Walton and Okaloosa). “You can trust us to put the right songs in your car, your home and for the whole family,” says Walker. “Commercial-free radio—yep, you read that right. 99% music – virtually uninterrupted. And, it’s the only local, Christian full-power, non-stop music, FM radio station.”

“We also plan to play music you want to hear,” continues Walker. “We’ve spent hours going through thousands of songs to bring you music that is fresh and relevant, truly curated for our local audience. Our song lists are handcrafted and updated often.” The station will also air exclusive live performances and interviews from its beautiful, new on-site studios. “We’ll be bringing these artists straight to you in real time,” Walker says.

Drew Powell is your Destiny

Radio DJ, a true local who has been with WPSM 91.1 for 18 years. Drew says he loves the way a single song can change somebody’s whole day, and even life, when it comes on at just the right



time. “I always pray that God would be the program director of the station and lead us to play the right music,” says Drew. “God always seems to play a song for me right when I need it. Even as I say this, I am tearing up because of how many times I have been



blessed by hope filled music at just the right time; to share God’s goodness feels like a dream.”

You can listen to Destiny Radio’s non-stop music on 91.1FM, DestinyRadio.Live, mobile app, Alexa and YouTube live! The new station is located right beside the Destin campus at 140

Poinciana Blvd. “Destiny Radio 91.1 FM is excited to inspire and encourage our local community through Christian music,” says Pastor Steve. “Please share Destiny Radio with someone in your world. You never know how a song of hope can change someone’s life,” says Drew.

THANKFUL

continued from page 1



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learn more about donating food or how you can sponsor a family at Thanksgiving for just \$40. If you would like to learn more about how you can get involved, you can email volunteer@fftfl.org to learn about volunteering opportunities.

Harvest House Destin will be providing food items for an all inclusive holiday meal to cook at home. Any families in the Destin, Sandestin and Mack Bayou areas who are in need of a holiday meal can contact Harvest House and they will be sent an invitation to attend a drive-

through pick-up on distribution day Monday, November 23rd. Harvest House is always looking for food donations if you are interested in donating. They are down to a limited number of volunteers, so if you are looking for volunteer opportunities you can call them at 850-837-2277 to find out how you can help. You can also check out their website at <http://www.harvest-housedestin.org>.

The annual Crop Drop Destin, which provides over 80,000 pounds of produce to more than 50 agencies and

6,000 families for Thanksgiving each year, is still scheduled to take place. They are still waiting on the details of how their produce will be delivered this year. The organization coordinates with farmers in Florida and Mississippi to buy produce that wasn’t sold to the marketplace. Donations and sponsors are always welcome. The more produce they can buy, the more people they can reach. If you are interested in donating you can visit their website at <http://www.cropdrop.org>. Keep visiting their website or Facebook

page for more details on the Crop Drop event as they unfold.

In addition to the nonprofit organizations, two restaurants will be hosting free meals on Thanksgiving. AJs on the Bayou in Fort Walton Beach will have free meals available. Harbor Docks will have free Thanksgiving meals to go. Donations are welcome.

This year, as every year, I am thankful for being a part of such a great community. I hope everyone gets to share a warm Thanksgiving meal with the people they love and care about.

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Coastal Seniors November Update

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 include a mix of items, including hand soap, medical masks, helpful tips and phone numbers. You may also pick up a package at the Coastal Branch Library at the front desk.

COASTAL SENIORS BOOK CLUB - VIRTUAL VIA ZOOM (see our web-

site calendar for a link to meeting on the day of the meeting)

The second Wednesday of each month – November 11th from 3:00 PM – 4:00 PM.

Join the Coastal Seniors of South Walton (CSSW) to discuss books you've enjoyed by participating in an online book club once a month. You choose your own book – there will be no assigned books for all to read. Each participant will have up to 5 minutes to share the book they read and their thoughts about it. Should members want to exchange books they can drop one

COASTAL SENIORS

OF SOUTH WALTON

they've read at our offices at 70 Logan Lane in Grayton Beach and pick up another there to read.

MEMBER APPRECIATION LUNCH AT 70 LOGAN LANE - NOV 17th at 11 AM

Please join everyone at our Logan Lane offices for a member appreciation luncheon. Thanks to a CARES grant we are install-

ing a medical grade air purifier, and will have disinfectant sprayers, masks for everyone, as well as other items to protect all of us.

Please let the CSSW know if you plan to attend and if you have any questions by contacting Nancy at coastalseniorsofsouthwalton@gmail.com or by phone at 850-280-5342.

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 Facebook at Coastal Seniors of South Walton, or via email at coastalseniorsofsouthwalton@gmail.com, or on the website at www.coastalseniorsofsouthwalton.org.

Coastal Seniors of South Walton, Inc. is a non-profit 501(c)(3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Directors.

Walton Area Chamber of Commerce Announces Fall Golf Classic



The Walton Area Chamber of Commerce is pleased to announce their Fall Golf Classic at Santa Rosa Golf and Beach Club, on Thursday, November 12.

Four-person teams are now able to register to play at the event, beginning at 8 a.m. with a shotgun start at 10 a.m. Registration for a four-person team is \$700 and includes a golf cart, complimentary food and drinks, and a chance to win prizes throughout the day, including a cash raffle which will be open the duration of the tournament. Teams also have the option to become an Eagle Sponsor for \$1,000, which includes a hole sponsorship, eight mulligans, four tee busters, and the overall entrance fee for the team. All teams are expected to sign up

prior to the day of play and will be checked in upon arrival.

All tournament players will receive complimentary food and drinks on the course, along with an invitation to the 19th Hole Celebration after-party sponsored by Okaloosa Gas and awards ceremony. Refreshments and food for the event will be provided by various local restaurants. Awards will be given out for the winners of the tournament as well the winners of the contest holes. The tournament and after party are open to the public.

For more information on sponsorship, volunteering, or to register to play, please contact Gabrielle Kilgore at gabrielle@waltonareachamber.com or call (850) 892-3191.

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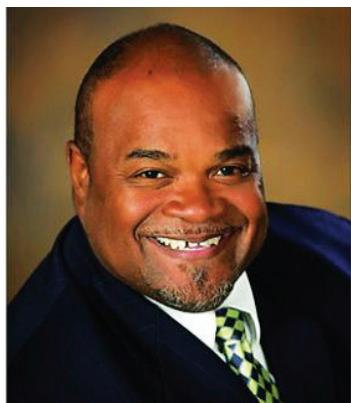


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 Community

WCSD November 2020 Superintendent's Update



Superintendent A. Russell Hughes

Dr. Komando's South Walton High School Drawing Honors class had the opportunity to discover the power of music through an on-line interactive classroom presentation. Via live stream, concert Pianist, Jihye Chang treated students to a live classical performance. The virtual event hosted by Rosemary Beach Foundation Director, Malayne

Demars, engaged students in creative drawing inspired by Ms. Chang's performance. The students interacted with Ms. Chang as she played and posed questions to challenge their thinking. Students were able to respond and share their ideas using the chat feature of the meeting platform. Walton County School District is dedicated to educating the whole learner and seeks to provide opportunities for artistic creativity. The correlation between music and the visual arts forms the foundation of The Rosemary Beach Foundation's goal in sponsoring the Music in Pictures program for art students of Walton County Schools. Created in collaboration with professional musicians and university faculty, Music in Pictures encourages lifelong appreciation of symphonic music, enhances learning, and provides educational enrichment.

Superintendent Hughes had the honor of welcoming and spending strategic conversation time with Chancellor Henry Mack of Florida's Department of Education. Mr. Mack was in our County to tour Emerald Coast Technical College. Chancellor Mack serves the FLDOE by overseeing workforce education and training programs for the state. The Chancellor's trip follows Governor Ron DeSantis' announcement of the "Get There Florida" program; a new workforce education initiative aimed at raising awareness of short-term, high-value career and technical education programs across the state. Principal Crozier was able to share the valuable work our teachers, staff and students are doing to maintain their number five (#5) rank among technical colleges in the state of Florida! ECTC is no exception to the Walton County Way!

On Monday, October 5, 2020 District Employees wore blue in recognition of National Bullying Prevention Month! The first Monday of every October is recognized as World Day of Bullying Prevention. On this day, students, schools and communities all over the world wear BLUE together in solidarity against bullying. The Campaign, #Blue Up kicked off National Bullying Prevention Month. Walton District Staff is committed to ensuring our students are educated in bully-free schools that practice

our "see something – say something policy." District employees and schools wore blue as an outward allegiance to educate, raise awareness, and encourage mindfulness and kindness.

October also marked the observation of Red Ribbon Week; October 23-31st each year. The mission of the Red Ribbon Campaign is to present a unified and visible commitment towards the creation of a Drug Free America. The National Family Partnership is the sponsor of the National Red Ribbon Week Celebration and the organization helps citizens across our nation work together to keep our children, families and communities safe. Each school observes the week in their own way with door contests, art contests or wearing the color red.

A highlight of the month of October is our collaboration with the Walton County FAIR. Although adjustments had to be made for social distancing the community was able to enjoy evening entertainment. Customarily, Walton School District has a booth at the FAIR to greet families and answer questions but, because the only planned activities would include the Midway and Livestock Shows this interaction was not available. Staff and students, however, volunteered and assisted FAIR staff with ticketing and admission. Students from Paxton participated in livestock shows with animals they raised and prepared for auction. We understand the new FAIR for-

mat and precautions were necessary to keep everyone safe, but we look forward to next year's FAIR.

Student success begins with our parents. Mr. Hughes wants to thank parents for "being good partners and helping us keep students safe by adhering to guidelines such as keeping sick students at home, encouraging mask wearing, hand washing and frequent sanitizing." Superintendent Hughes says, "Parent diligence and attention to helping us maintain a safe environment has made us one of the few districts with the highest brick-and-mortar attendance in the state!" Superintendent Hughes continues and states this couldn't be possible without parent and community help. With 86% of students learning in face to face environments (9% ILDA and 5% WVS), Superintendent Hughes believes the district will be able to "Hang On and Gain On (2020-21 district theme)!" Additionally, the Superintendent says "Some districts in the state have reported having only 40-60% of their students face to face. This is how we continue to make ground! We must take advantage of this time!"




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New Phase Offers New Opportunities in the Breakfast Point Community

By JENNY ETHEREDGE,

The Breakfast Point community continues to be one of the hottest new home communities in Bay County, and with good reason. Centrally located in Panama City Beach, this charming community boasts high quality homes, parks, playgrounds, and miles of sidewalks perfect for an afternoon bike ride or stroll. A Publix grocery store and the highly rated Breakfast Point Academy (K-8) are located at the front of the neighborhood, and the beach is only a two-mile drive away.

For those interested in becoming Breakfast Point homeowners, new opportunities are now available with a recent expansion of 80 new homesites in a new phase of the community. The St. Joe Company began development of the homesites in Spring 2020, and this phase will increase the total number of homesites from 369 to 449.

“The Breakfast Point community continues to attract homebuyers looking for a family-friendly, short-term rental re-

stricted neighborhood that is close to everything that makes Panama City Beach such a great place to live,” said Bridget Precise, Senior Vice President of Residential Real Estate for St. Joe in a press release about the expansion. “We have established relationships with homebuilders and closed on 88 homesites in the Breakfast Point community in 2019. This new phase will enable us to meet the continued demand from these homebuilders as the community continues to grow and attract new residents.”

The new 80 homesite phase is being developed to the east of Breakfast Point Boulevard off Graze Point Drive. The development of the homesites is expected to be completed later this year.

In additional community news, Bay County builder Samuel Taylor Homes recently announced that the company was joining the elite roster of builder partners at Berkshire Hathaway HomeServices Beach Properties of Florida. Samuel Taylor is one of two builders currently building



in the Breakfast Point community and offers a variety of floor plans from 1,587 to 3,100+ square feet with quality features and exceptional craftsmanship.

“We put the customer at the center of our planning process to create homes that truly meet the needs of today’s buyers,” said Matt Brandman, part owner of Samuel Taylor Homes. “The homes we’ve just completed are exactly what those buyers want, and we were able to keep the prices within the range they demanded.”

Berkshire Hathaway HomeServices Beach Properties of Florida will exclusively market Samuel Taylor Homes offerings within the Breakfast Point community. Visit the model home at 206 Basin Bayou Drive, Panama City Beach, FL, 32407. Weekly hours are Monday through Saturday 10am to 5pm and Sunday 12pm to 5pm, or email Breakfast-Point@BPFLA.com to schedule an appointment with a community specialist.

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Community

School Resource Deputy Sits with Student in Crisis

BY COREY DOBRIDNIA,
PIO, WALTON COUNTY
SHERIFF'S OFFICE

School hallways can be chaotic—a lot like kicking over an ant pile. When the bell sounds, hundreds of students pour from classrooms into the narrow corridors. Most of the time it's a mad rush to the next class.

But for some kids, chaos is internal. It doesn't consider convenience or location.

The year 2020 has been especially challenging for our youth. A pandemic, stay-at-home orders, isolation, a delayed school year, hurricanes and whatever else life throws at them at home.

It's all very sobering for

young children growing up in a world that won't let them be, well, kids.

An afternoon in late September was no different at Walton Middle School. School Resource Deputy Hunter Tice was going about his daily duties checking unlocked doors and doing security checks when he was told about a student in crisis.

The interaction was captured on the school's surveillance cameras and sent to us.

Tice didn't want to leave the student alone. So, he took a seat next to him and listened.

We're not sure what exactly the child was going through. But, sometimes that's not what's important. What is important it getting on someone's level who needs help and lending a hand. Or, in this case, an ear.

That's what we're here for. That's what we've committed ourselves to.

We are here at the Walton County Sheriff's Office (WCSO) if you need us.

Let me introduce our newly launched Handle With Care program at WCSO. The program is designed to meet the needs of any person requiring



- Neurological Disabilities
- Seizure Disorders
- Speech Impairment
- Vision Impairment

Once the information on the Handle with Care Citizen Form has been verified, an alert will be put into the WCSO database. Any time WCSO receives a call related to the address or vehicle identification information listed on the Handle with Care Citizen Form, the deputy or fire rescue crews responding to the call will receive an alert with a description of the member of the household who might require special attention or care. Members of the Handle with Care Program will also receive a Handle with Care decal to place on their vehicles or the windows of their home to alert first responders of loved ones with special needs.

You can complete the form for each member of your household that requires any special needs or any attention at waltonso.org/community-programs/handlewithcare.

For more information about the Handle With Care Program, please call (850) 892-8111.

special assistance during an emergency or non-emergency situation. We encourage Walton County residents to fill out a Handle With Care Citizen Support Form for each member of their household with any kind of special physical, behavioral and/or psychological needs.

Qualifications for the handle with care program include, but are not limited to:

- Autism
- Asperger's Syndrome
- Behavioral Disorders
- Cerebral Palsy
- Cystic Fibrosis
- Dementia
- Developmental Delays
- Down Syndrome
- Hearing Impairment
- Immobility
- Mental Disorders

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Spotlight on Marisol Gullo of Not Too Shabby in Miramar Beach and Inlet Beach

Marisol Gullo.

Is there anything this woman can not do? She is a business owner, an attorney, a mother, a wife, the artist of the year, and one of the best coastal décor designers in the area. Marisol is the brainchild behind all of the custom built furniture produced by Not too Shabby by Marisol in both the Miramar Beach and Inlet Beach locations. Marisol has quite the South Walton story to tell, having moved here from Costa Rica in 2001, she has enjoyed the thriving and supportive artist community which attracts the creative class of “makers” to Walton County. Her colors, textures and subjects are inspired by her South Walton surroundings.

“People search us out for our one-of-a-kind pieces of furniture that reflects our almost 20 years here on 30A,” says Tony Gullo, Marisol’s husband, business partner and her biggest booster!

Tony goes on to say, “Every piece of furniture is a work of art to Marisol, that’s the biggest



difference. How could someone explain to you the beauty of our area without living here? It’s the same with designing furniture. Marisol is a student of our area’s decor, so when she designs the furniture at our stores, that experience is reflected in every piece.”

“We build and finish custom furniture for our clients, like dining room tables, coffee tables, headboards, end tables and more,” Marisol says with a smile. “So the best part of what I do is help someone put together his or her own design.” She uses only the best quality woods to produce her furniture, from Oak, to cedar, to walnut and her personal favorite is sinker cypress.

Marisol also does commissioned pieces of art custom for a client’s home. An accomplished artist and 2017 Visit South Walton’s 2017 artist of

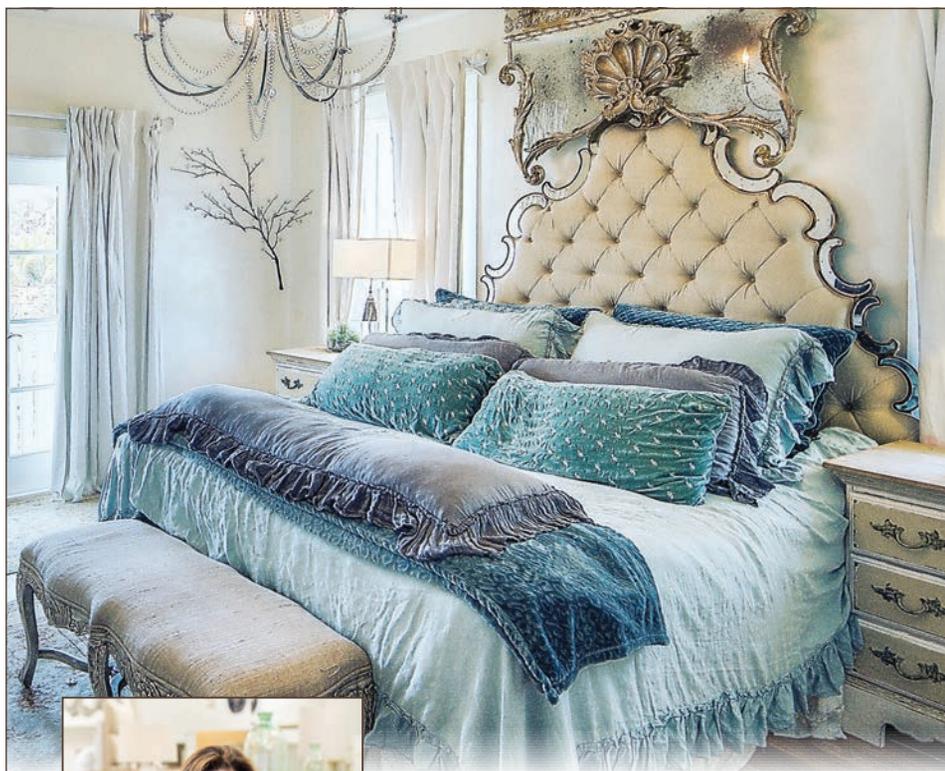


the year, she shows her work all over the country, from New York, Miami, New Orleans and Las Vegas.

Not too shabby is known for their amazing “turn key” service. From furniture to lighting to window treatments, rugs and more- the

store is known for their very large and readily available inventory that can be ordered or purchased off the floor. Tony says “come in and feel the difference.” Design services are always complementary.

Not Too Shabby by Marisol Gullo, 9755 US-98 West, Miramar Beach, 850-419-3976. 12805 US Hwy 98 E, Unit P201, Inlet Beach, 850-520-2390.



Not Too Shabby by Marisol Gullo

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Community

Hope On The Beach Church Announces Community Thanksgiving Gathering

Hope on the Beach Church invites locals and visitors to attend a Potluck Dinner and Thanksgiving Worship on Tuesday, November 17th at their US 98 campus. Recognizing that Thanksgiving week may be busy with visiting family or travel plans, Hope offers this opportunity to come together as a community the week before the holiday for fellowship and to praise and give thanks to Jesus.

Where: 3834 US Hwy 98 W,
Santa Rosa Beach

Date: Tuesday,
November 17th

Time: Potluck @ 5:30
~ Worship @ 6:30



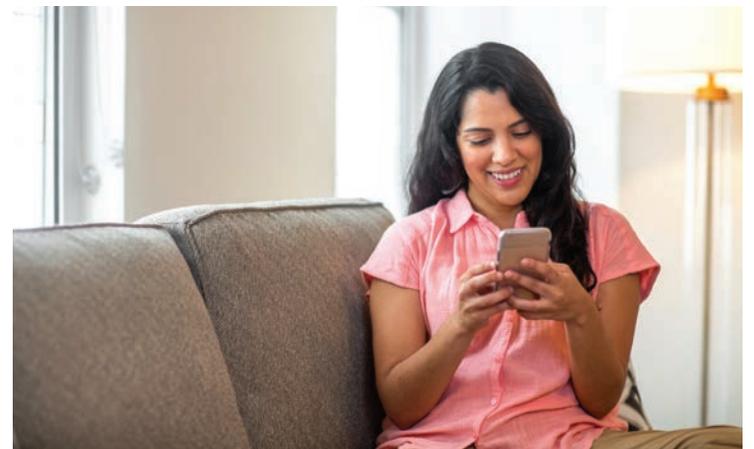
- Hope's facility is safe and secure.
- Bring a Thanksgiving dish to share.
- Take the stairs or the elevator to the second floor.
- The elevator is located on the Southeast corner of the building.
- Additional parking is available behind the building.

For more information about Hope on the Beach Church including our regular worship times please visit: Hopeonthebeach.com

Panhandle 2-1-1 Helpline Adds Texting Option

The Panhandle 2-1-1 Helpline recently added texting service. Residents who need help finding housing, food assistance or counseling in Okaloosa or Walton counties can text their zip code to 898211.

The Panhandle 2-1-1 Helpline is a program of Chautauqua Healthcare Services of Lakeview. Texting is convenient and improves access to help for residents who are struggling. Once a referral is sent by text, the information remains on a person's



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mobile device to use whenever he or she needs it, and it will remain there until deleted.

Panhandle 2-1-1 is an information, referral and crisis helpline that serves Okaloosa and Walton counties. Professionally trained staff answer questions about local, statewide, and national resources and assistance. The service is confidential at no cost by dialing 2-1-1. The telephone hotline is available 24 hours a day, seven days a week, whereas the texting feature is available 7 days a week from 8 a.m. until midnight. Call 850.892.HELP (4357) to learn more or visit the website at www.panhandle211.communityos.org. Language interpretation is available.

FWC Announces Fall Recreational Red Snapper Season



The Florida Fish and Wildlife Conservation Commission (FWC) announces a fall red snapper season for private recreational anglers and state for-hire operations in the Gulf of Mexico to open on the following Saturdays and Sundays: Oct. 17, 18, 24, 25, 31 and Nov. 1.

During this season, private recreational anglers may harvest red snapper in Gulf state and federal waters. However, state for-hire operations are limited to fishing for red snapper in Gulf state waters only.

“The years of collaborative work with stakeholders and partners has resulted in a significant increase in the number of fishing opportunities over the past few years, from just a few days to 51 red snapper fishing days in Gulf state and federal waters this year,” said FWC Executive Director Eric Sutton.

These additional days would not be possible without the State Reef Fish Survey (SRFS) developed specifically to provide more robust data for management of red snapper and other important reef fish. Planning to participate in the fall season? Do your part to continue the success of the State Reef Fish Survey. All anglers fishing from private recreational vessels must sign up as a State Reef Fish Angler to target red snapper and several

other reef fish in state and federal waters, even if they are exempt from fishing license requirements. Sign up at no cost at GoOutdoorsFlorida.com or by visiting any location where you can purchase a license.

To learn more about the recreational red snapper season in Gulf state and federal waters, including season size and bag limits, visit MyFWC.com/Fishing and click on “Saltwater Fishing,” “Recreational Regulations” and select “Snappers.”

The Honey Hole - Second Chances

By TIM BRADDOCK

Bay Breeze Bait & Tackle

All of us can relate to being thankful for second chances! There’s nothing like having a second chance at a great thing. Fall has given us a second chance at a few good things in the fishing community. October gave us a second chance to catch Red Snapper in state waters. Hope you all did well and we will look forward to the red snapper season return in June 2021.

November ushers in the secondary run of pompano in surf fishing. They will be hungry and ready to snack on plenty of sand fleas. Local surf fishers have found great success in pairing fleas with either Fish-bites or FishGum. These synthetic baits can also be fished by themselves. Be sure to stop by your local bait and tackle shop for the breakdown of the different flavors and colors available.

November will also hold yet another opportunity for fishers to show off, in some friendly competition. ‘The Reel Pompano Blitz’ will be hosted by Bay Breeze Bait & Tackle and Reel 30-A, on Saturday, November 14th. Registration is now available online, so check



us out on Facebook, or visit the shop, Bay Breeze Bait & Tackle, 21301 Panama City Parkway. Every entrant will receive a swag grab bag and a chance to win the Grand Prize - \$500, so be sure to enter! Registration is just \$20.

As the cooler weather moves in and daylight continues to diminish different types of fish will become more active. We will continue to see the bluefish in steady numbers as the temperatures drop. The larger redfish will continue to be caught and

released because of being too large for the 18”-27” from the surf. If you are a novice in fishing the panhandle in the winter time we encourage you to visit your local bait and tackle shop to get the latest information. There are several local shops that provide seminars and sessions on a range of topics from targeting specific species to the latest gear and the advantage it provides to the fisherman. Be sure to get out and fish!

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

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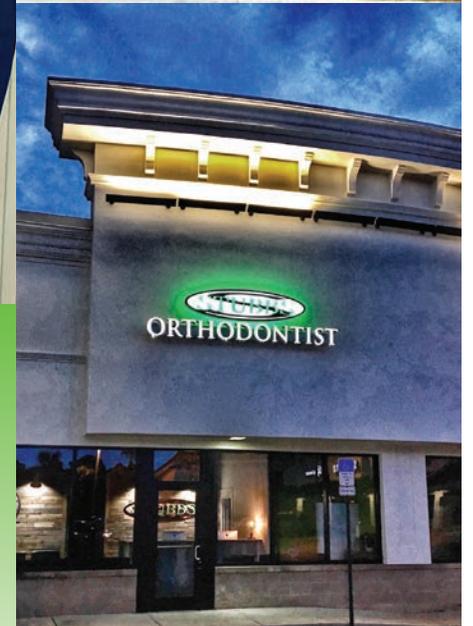
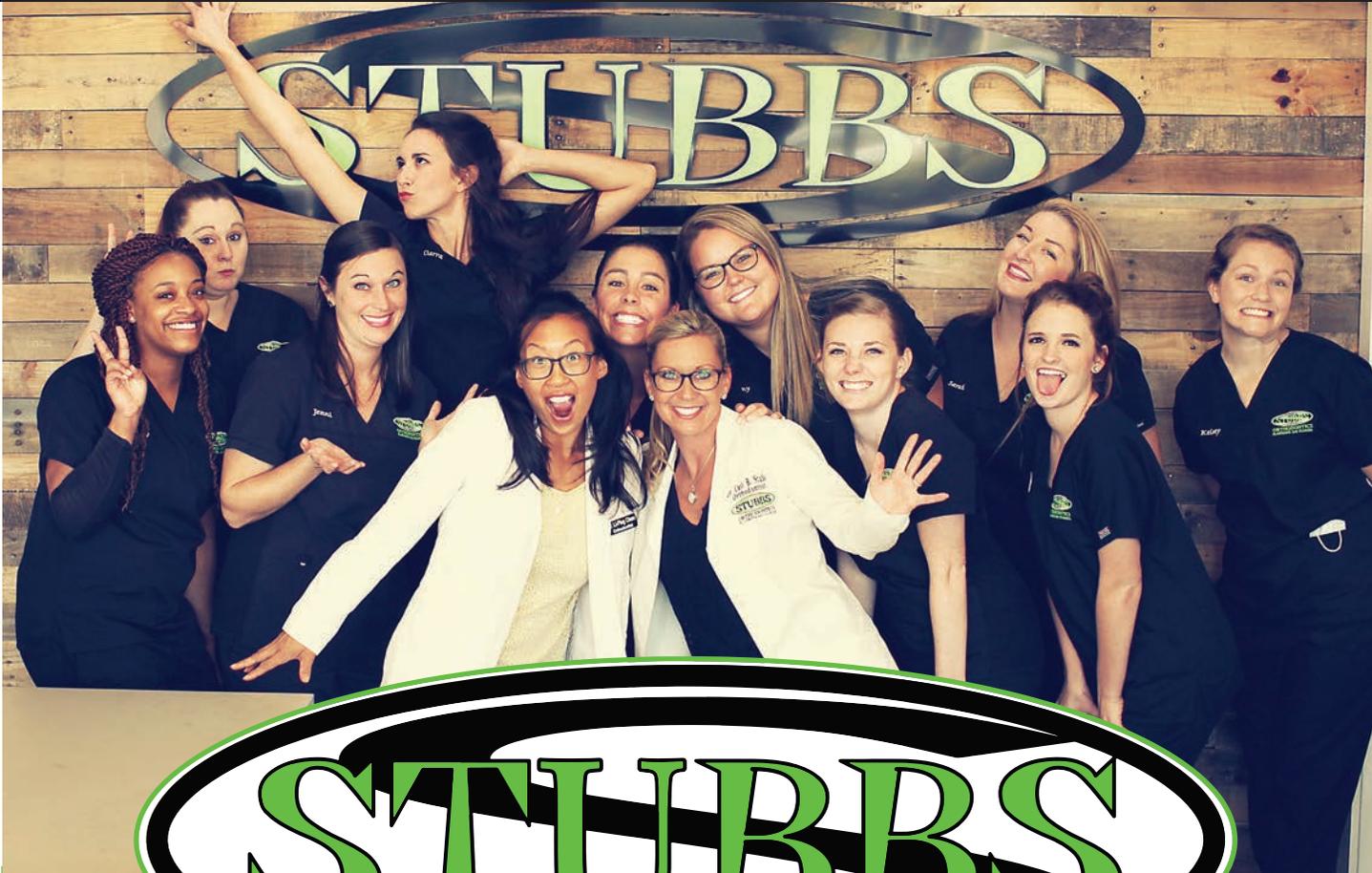
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30A Beach Express - Lose the Keys. Life's a Breeze.

By J.S. GREEN

As a local resident, Captain Clay Whittinghill saw a way to make our beautiful Santa Rosa Beach area even better along 30A, and it is 30A Beach Express' desire to extend coastal hospitality to customers by offering comfort and relaxation while travelling along 30A. 30A Beach Express, whose motto is, "Lose the keys. Life's a breeze," offers a unique transportation experience in their Department of Transportation compliant, low-speed vehicles (LSV), which can only enhance the Emerald Coast coastal lifestyle for locals and visitors alike to people along 30A. Need a ride? Call 30A Beach Express.



Safe for families, 30A Beach Express offers LSVs that seat up to seven passengers, are well lit, and have seat belts. 30A Beach Express helps to cut down on in-season parking problems at the beach and local restaurants. Clay lives in the 30A beach area, so he is at the ready, and can have you cruising quickly. 30A Beach Express provides safe, fun travel for customers, eliminating the need to find parking, and providing a pleasant open-air, beach cruising experience.

After 25 years of ocean life on board boats, yachts, and ships, Clay, as a local, saw the problem of limited parking and high traffic congestion along 30A and he saw an opportunity to help people. As a person who is passionate about the outdoors, has a love for the water, and a strong desire to protect and preserve our area, he identified the

need for a transportation service. With a desire to be closer to home, as well as alleviate transportation issues here in the county he loves,

he started 30A Beach Express. Clay's LSV has the capacity to carry families and groups to local restaurants and businesses, so that

customers can sit back and relax while breathing in the clean, sea-salt air and feeling the cool of the ocean breeze. By offering a way to carry beach chairs and other supplies, 30A Beach Express can help cut down on post-season beach litter. Instead of having to walk and carry beach equipment, beachgoers will be more likely to not leave beach chairs and toys on the beaches if they have an easier way to carry their gear back to their rental or home.

A bonus? Because 30A Beach Express are locals and they love their community, they know what upcoming events are scheduled and can help customers know where to go and what to do. With

over 20 years' experience in the charter fishing service, Clay can help customers locate a guide to enjoy a day of fishing or a Dolphin cruise. Clay's wife, C.C., as a local community volunteer and member of several beach groups, and as a local musician, knows about events and places in the area.

Life at the beach has become even more breezy. Ever wonder what it would be like to take a ride in an LSV? Now you can do so without having to rent or buy one. Don't want to wait for parking? Now you don't have to. With local businesses and proprietors support, Clay's 30A Beach Express is quickly becoming the best new way to cruise 30A

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 Community

Becoming More Knowledgeable with Investing



By MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Have you ever thought about what is meant by the various

terms you hear and see about investing? We will attempt in this article to cover several terms and hope it covers a lot of questions or curiosities. In today's markets – stock, bond and money markets—things have changed very quickly since the beginning of the year. Increasing your understanding might help you become a more informed saver and investor as you work toward your goals for yourself and your family.

Let's start by putting assets into classes: Stocks, bonds, cash, real estate. You can also classify these according to risk with

stocks and real estate carrying more risk than bonds and bonds more than cash. And then each of these can be further categorized by types of stocks, bonds, real estate or cash holdings.

One term in use is “asset bubbles.” What are they and how do they happen? Typically, as many of you have probably experienced, it is when a certain class of assets or a certain asset moves up very quickly in value, often-times outpacing the actual growth of the company or sector. In many cases, this is the result of a strong money supply (as we are seeing now), low inflation

and low interest rates. Alternatively, a stock or bond or asset class appreciates rapidly due to another term: “momentum.” Oftentimes a stock may rise and continue to rise mainly because of the velocity and sheer number of people buying the stock. This often increases the risk substantially in a short period of time. Nonetheless, many investors see it as an opportunity, but they should examine their tolerance for risk. The opposite of momentum or buying into an asset which has risen substantially is called “contrarian.” Put another way, running contra to current investor sentiment.

Stocks or sectors are often put into one of two descriptions categorized as growth vs. value. A growth investment means that the potential for growth of the company or sector is seen as significant, whereas the value investment means that the asset is probably selling or trading for less than it is potentially worth. Growth stocks tend to be found in technology, whereas value stocks tend to be found in financials for example (like banks). Currently, there are 11 different sectors of the market. Technology currently makes up the greatest share of market value (approximately 28%). Energy, by contrast (after five years of underperformance), is the lowest at around 2%.

The growth sectors generally are technology, communication services, consumer cyclicals, consumer durables and health care. Value sectors are generally industrials, basic materials, utilities, energy, real estate and financials. Sometimes a sector can be both – depending upon current market valuations.

When it comes to bonds, investors take note if those are issued by governments or corporations. They also take note as to the quality of the issuer and the likelihood of payment of interest and repayment of principal. In a low interest rate environment, investors also watch for the potential impact inflation can have on interest rates and hence the market value of bonds. Today, with interest rates so low and the money supply having grown, there is renewed interest in government treasury bonds by way of those bonds called TIPS – Treasury Inflation Protected Securities. Those

bonds rise in principal value with inflation but the payout remains the same. Should inflation be stable or perhaps we experience deflation, that value (not the payouts) could decrease. So, investors concerned about inflation and who might not want the risk of stocks or real estate, sometimes consider these types of bonds.

Investors might wonder when and where to invest in certain sectors along with how they want to be invested in bonds, cash and real estate. Becoming a more informed investor is at the heart of every financial plan and relationship with an investment firm or professional. Knowledge can help you be prepared for the decisions you make as you build and maintain your plan and work toward your financial future.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James. 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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Maurice Stouse
Financial Advisor

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Off the Hook

Winter Fishing? Try Flounder and Sheepshead

BY CALI HLAVAC,
TO DO IN DESTIN

Last year at this time, as it began to get cooler, we noticed different species of fish migrate into our Gulf waters – specifically Flounder and Sheepshead. That’s good for us since the cooler weather means the fish will school up in one area, making them easier to catch once you track them down.

“Flounder and Sheepshead are two popular winter/spring fish that anglers target in this area,” says Captain Lionel James of Lion’s Tale Adventures Fishing Charter. “Flounder will start to school up in October as they prepare to migrate during winter with the cooler water,” he says, “typically heading out into the nearshore Gulf areas.” This move allows them to settle



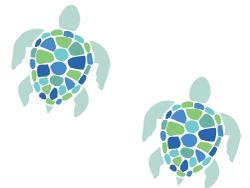
on natural and artificial reefs to spawn at this time.

Find Flounder burrowing along the bottom, waiting for their prey. One of the best things about targeting Flounder is that they will come back for your bait if you miss the bite, making them easy to catch. Typically, they’re found around 200 yards off the beach, in depths of 20 to 60 feet.

Sheepshead actually become more active with the colder water and are usually found hanging near structures like jetties and bridges, where oysters and barnacles grow. “Sheepshead can be a little trickier to catch,” Captain James says. “They like to steal your bait and leave the hook exposed. So, you’ve really got to feel for that subtle bite. Once you hook them

though, they’re quite a fight!”

Both these fish are abundant. So, the season is open year-round for these species. The limit per angler is 10 flounder per day, and 15 sheepshead per day. Many anglers will tell you they love catching these fish and bringing them home for dinner. Both species are considered prime seafood, with a delicious white meat that’s never oily or “fishy” in taste. Before it gets too cold, we recommend getting out and hitting the waters to stock up while they’re easy to find!



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 Community

Time with Wine: **The Year That Was**

At Kwiker Liquor they know that the key to having a great selection of Fine Wines, is knowing a great selection of Vintners and Winemakers. And they take pride in cultivating these relationships to bring the very best to their customers on the Beach and beyond. This month we



will explore the year gone by, with Kent Humphrey, Wine Maker and Co-owner of Eric Kent Wines

I didn't want to write about the record-setting fires out here on the west coast, I really didn't.

As I sat down to tell a

more romantic story – about sweeping vineyard views, gorgeous colors, wonderful harvest smells, intense friendships, the 18-hour days, the adrenaline and the thrill of making something magic – it just didn't feel right. The reality is many small wineries are facing an existen-

donnay for a summer day by the ocean. A delightful rosé that always hits the mark. Juicy, spicy, fruit-forward Pinot Noir for a five-star gourmet meal or just because you're in the mood. A bold and rich Syrah for a chilly winter's night. We are even about to introduce our first two

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tial crisis. For the little guys like us who have poured our hearts, our souls and every last penny we have into pursuing the dream of making world-class wine to share with family and friends all across the country and around the globe, the one-two punch of a pandemic and the worst fire season in California history will push many to the brink. Sadly, it may have sealed some producers' fates already. Even if vineyards were not in the direct path of the flames, smoke has threatened an enormous amount of the crop. Our family operation will harvest no more than 50% of our grapes this year and we count ourselves among the lucky.

How will the growers with destroyed crops survive? How will winemakers with no wine get by? Somehow, through one challenge after another, we always seem to find a way. We are a creative, passionate and resilient bunch, and every time we hear about you celebrating the joys of life with the product of our labors, it always seems worthwhile.

Our tiny Eric Kent team finds never-ending pleasure crafting something for just about every joy you can imagine. A crisp Sauvignon Blanc or lively Char-

Cabernets and some stunning red blends. I could go on endlessly about all the wines we lovingly raise from grape to glass and perhaps I'll have the chance to do exactly that in person on one of my many visits soon. I certainly hope so!

Yet here I am writing a story about the fires after all. Why? Because wine is stories, and this is ours right now. It's a terrible truth that will have lasting impacts on our entire industry – and on many wine lovers drinking choices – for years to come. How could I not share such a tale? After all, my favorite thing is to share a glass or three and swap real life stories for hours. Wine is full of cultural history and personal past. There are countless stories in every bottle, and by the end of the evening, so many more coaxed out among friends. Ever since we began back in 2003, there have even been stories on our bottles, told by the many artists we feature on the labels. Ultimately, this is why we do what we do – to create stories that weave the colorful fabric of our lives and make memories that will live on long after the bottles are empty.

This is 2020, a vintage story for the ages.

Faces of Walton; Meet Little Miss Creative: Fantasia Lyons

At a recent Gulf Place photo shoot for our new real estate business cards, my wife and I posed, relaxed and natural, our backs against a tall, fuzzy clump of ornamental grasses. I hate having my picture taken. The fact that I was doing so without trepidation is a testament to the people skills of Fantasia Lyons, aka Little Miss Creative.



Putting her subjects at ease is a skill she cultivated in response to growing up with a lack of confidence. She was raised by her sister, fourteen years her senior, and her sister's husband, in Pensacola, from the age of four. Her biological mother had addiction problems and was unable to provide a nurturing environment. Sister and Husband became Mom and Dad and their biological children became Fantasia's younger siblings. Her struggles with anxiety during her teenage years led to what she describes as an all-time low. She got caught shoplifting.

"I was disgusted with myself," she says, recalling the event. "I let my parents down. I let myself down. But what this and other experiences I had during these years did was help me have more compassion for young people struggling to find themselves."

Like most young people, Fantasia had no clue what she wanted to do when she grew up. She was bored and bewildered by math and science classes, finding solace only in art, music and dance. She decided that she was either going to be a professional pianist, a counselor or teacher of some sort, or a missionary.

She started dabbling in photography after her grandparents bought her a pink plastic Hot Shot camera at a dollar store when she was about ten.

"It was kind of like a toy. But it wasn't a toy. It really worked. It took real pictures."

The camera allowed her to express herself artistically, but it never occurred to her at the time that it could lead to a career. Her parents wanted her to do something that would allow her to get a job. So she enrolled in the graphic design program at Pensacola State College. One of the classes required her to have a proper DSLR camera with interchangeable lenses. She invested about \$600 and started getting serious about the craft.

While still in school the only outlet for her photographs was her MySpace page. A musician friend of hers saw her work there, thought it was pretty good, and asked Fantasia to take pictures of his Pensacola punk band, Revel. The gig earned her the first paycheck of her freelance career - \$25.

In 2007 Fantasia was lured to the 30A area by another musician friend, and almost immedi-



ately nabbed a full-time position working for local fashion designer Judith March. She was able to put her graphic design degree to work, creating textile patterns and artwork for clothing sold in March's Seaside store, Déjà vu. March also put her to work photographing fashion models for her online catalogs.

Fantasia launched her own photography business, Little Miss Creative, in 2010. She tested the

lucrative but left her feeling underutilized. What really got her blood flowing was working with young people. Her life experiences had predisposed her to identify acutely with teenagers, those who are often isolated and misunderstood. She found she had a knack for making young people feel comfortable and express their true personality for her camera. She had found her niche.

Fantasia met Jon Lyons, a real

estate agent, about the time she was launching her full-time photography career. They were married in 2015. Like Fantasia, Jon was not satisfied with the status quo in his chosen profession. He wanted to, in Fantasia's words, "help people help people." Jon and Fantasia founded Live 30a Real estate in 2019, with a portion of every transaction used to directly fund humanitarian projects, both locally and in Latin America.

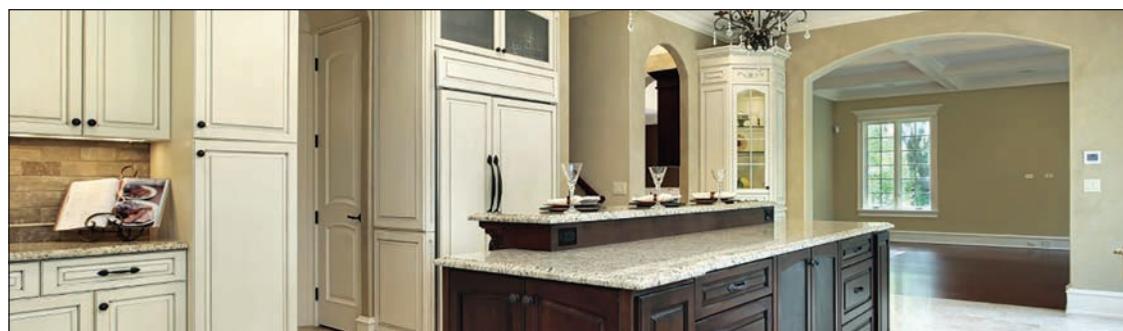
Artist, counselor, missionary. Looks like you have achieved your childhood goals, Fantasia. Congratulations. You can reach Fantasia through her website, www.littlemisscreative.com.

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 Community

Thanksgiving Dining and Activities in South Walton

There's no better way to spend the Thanksgiving holiday than with friends and family along South Walton's 26 miles of sugar-white sand and turquoise water. Plus, with plenty of to-go or dine-in options to choose from, it's easy to skip the cooking (and cleaning the dishes), without missing out on great food and family time. Here are some Thanksgiving dining and activity options in South Walton.

Nov. 25 - 26: The Hub 30A:
25th: 11 a.m. - 9:30 p.m.;
26th: 9 - 11a.m.

Centrally located on Highway 30A, The Hub30A is offering Thanksgiving Dinner To-Go! Pair all of the fixings with a bot-

tle (or two) of your favorite wines. Place your order online and the Hub will do the rest! www.toasttab.com/the%20hub%20@%2030a/v3 , 7000 E County Highway 30A, WaterSound, (850) 213-3884.ch: (850) 213-0701

Nov. 25: Thanksgiving Catering with Grayton Beer

The Grayton Beer Catering Team has created a menu filled with classic Thanksgiving dishes including Roasted Sage Butter Turkey and unique seasonal twists like Creole Cornbread Dressing. Call or email Catering@GraytonBeer.com to place an order. www.graytonbeer.com/brewpub/ , 170 E County Hwy 30A, Santa Rosa Beach, (850) 213-4000.

Nov. 25: Thanksgiving Menu at Roux 30A: 9 a.m.

Stress free Thanksgiving? Yes, that is Roux 30A's specialty. The entire Thanksgiving meal, from the black heritage, 18 lb, roasted turkey, to the scratched pumpkin pie can be picked up or delivered to you! Email Devin at Devin@Roux30A.com to place your pre-order today. www.roux30a.com , 114 Logan Ln., Santa Rosa Beach, (850) 213-0899

Nov. 24 & 25: Thanksgiving Turkey from Shades Bar & Grill: 11 a.m. - 10 p.m.

Shades Bar & Grill will be closed for Thanksgiving, but has the turkey covered! They are taking orders up until the last



Monday prior to Thanksgiving for their famous Fried Turkey and sides by the pint (Coleslaw, Potato Salad, & Mac N Cheese). www.shades30a.com , 10952 E County Hwy. 30A, Inlet Beach, (850) 213-9410

Nov. 25: Thanksgiving at Cowgirl Kitchen (Seagrove Location Only) and Blue Mabel: 5 - 8 p.m.

Cowgirl Kitchen will be accepting online orders until Thursday, Nov. 19 or when they reach capacity. Currently, online orders are available for the Seagrove location and Blue Mabel for pickup. For questions, please email thanksgiving@cowgirlkitchen.com. www.cowgirlkitchen.com/thanksgiving.html, Seagrove Location: 3005 Scenic Hwy. 30A, Seagrove Beach. Blue Mabel: 2260 W Scenic Hwy. 30A, Santa Rosa Beach, Seagrove: (850) 231-1120, Blue Mabel: (850) 744-0040

Nov. 26: Thanksgiving Turkey-to-go at Cuvee 30A

Cuvee 30A is offering Thanksgiving Turkey-To-Go Heat & Serve Holiday Dinners featuring Chef Tim Creehan's scrumptious Louisiana Fried Turkey, juicy Roasted Pork Loin, and an appetizing array of traditional trimmings, side dishes and desserts. Orders must be placed by Nov. 25. www.cuvee30a.com/about-cuvee-30a/thanksgiving, 12805 U.S. Hwy. 98 D101, Rosemary Beach, (850) 909-0111.

Thanksgiving Day Dine-In Options:

Nov. 26: Thanksgiving at Café Thirty-A: 12 - 4 p.m.

Reservations are available online or by phone for Thanksgiving Day at Cafe Thirty-A. Dinner options include deep-

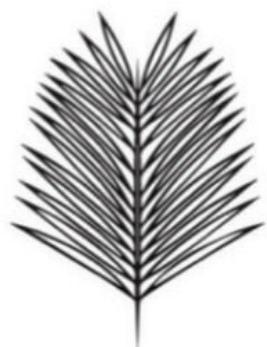
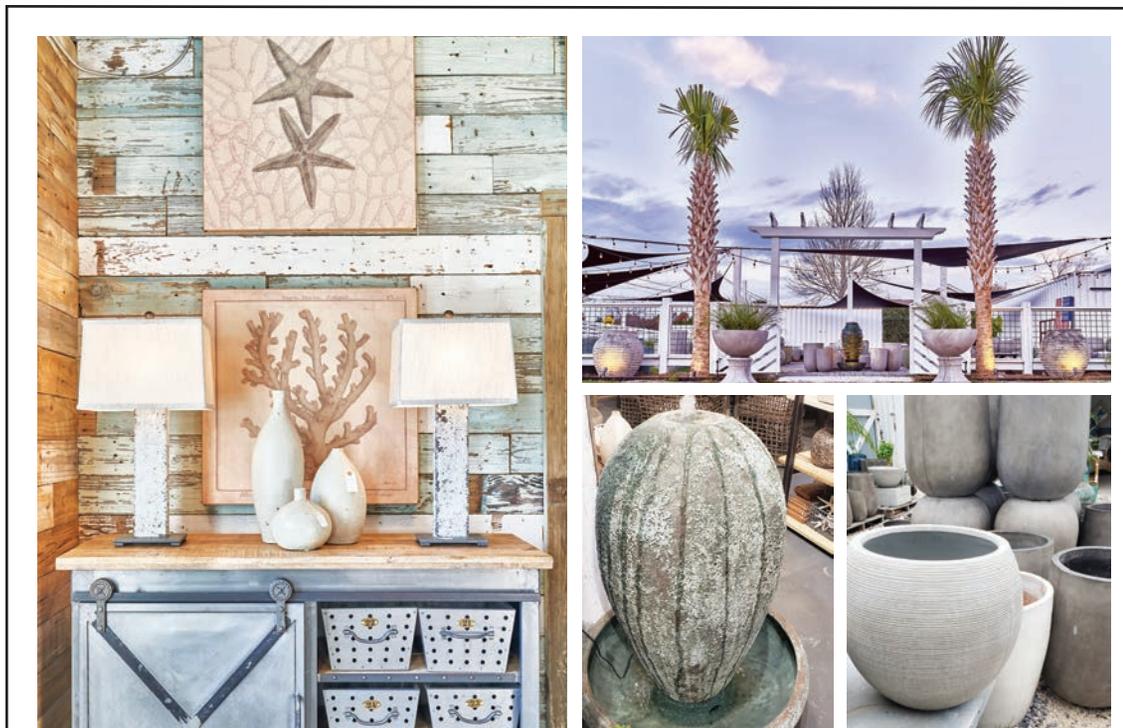
fried, brined turkey, tandoori marinated salmon, pan-seared red snapper or grilled filet mignon with double chocolate pecan pie or traditional pumpkin pie for dessert. A Thanksgiving Day Takeout Menu is also available for parties of six. Takeout orders must be placed no later than 5 p.m. on Sunday, Nov. 22. www.cafethirtya.com, 3899 E County Hwy. 30A, Santa Rosa Beach, (850) 231-2166.

Nov. 26: Annual Thanksgiving Day Buffet at Cuvee 30A: 11 a.m. - 2 p.m.

Enjoy Thanksgiving with Cuvee 30A's mouthwatering Thanksgiving Day Buffet menu featuring Chef Tim Creehan's scrumptious Louisiana Fried Turkey and an appetizing array of traditional trimmings, side dishes and desserts. Make your reservations online or by calling the number below. Looking to take your turkey to-go? Cuvee 30A's got you covered! Be sure all orders are placed by 11:59 p.m. on Monday, Nov. 23. www.cuvee30a.com/about-cuvee-30a/thanksgiving, 12805 U.S. Hwy. 98 D101, Rosemary Beach, (850) 909-0111.

Nov. 26: Feast with FOOW: 11 a.m. - 10 p.m.

Celebrate Thanksgiving at FOOW, located in the AAA Four Diamond and Forbes Four-Star rated WaterColor Inn. Gulf views are perfectly paired with holiday favorites including sliced turkey breast, scorched sweet potato mash, cornbread dressing, giblet gravy, orange-cranberry sauce and your choice of pie slice makes for the perfect evening! www.foow30a.com. 34 Goldenrod Cir., Santa Rosa Beach, FL, (850) 534-5050.



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Nov. 26: Thanksgiving Day with Havana Beach Bar & Grill: 12 - 7 p.m.

Havana Beach Bar & Grill, located in The Pearl Hotel, will serve up Thanksgiving classics with a special three-course Thanksgiving menu, right in the heart of Rosemary Beach. Please note, regular menu items will not be available, and reservations are required. www.thepearlrb.com/dining/havana-beach-en.html, 63 Main St., Rosemary Beach, (850) 588 - 2882.

Nov. 26: Thanksgiving Brunch at The Lakehouse in WaterColor: 10:30 a.m. - 3 p.m.

Join the WaterColor community as they give thanks with a special buffet style brunch. Reservations for this event are strongly recommended and this event is open to the public. 235 WaterColor Blvd. W, Santa Rosa Beach, (850) 534-5975 or email quinn.duprey@stjoecub.com.

Nov. 26: Thanksgiving Buffet at Old Florida Fish House: 11 a.m. - 5 p.m.

Enjoy the Old Florida Fish House spin on Thanksgiving with the Cajun classic - turducken with bourbon thyme gravy, drunken black forest ham with a rum gravy, herb roasted turkey breast with roasted turkey gravy, mahi-mahi, Old Florida fried favorites, southern style cornbread dressing, sweet potato puree topped with candied



marshmallows, and more. Reservations are accepted by phone. www.oldfloridafishhouse.com, 33 Heron's Watch Way, Santa Rosa Beach 32459, (850) 534-3045

Nov. 26: Thanksgiving Buffet at The Pearl: 12 - 5 p.m.

The Pearl Hotel's renowned Thanksgiving buffet will showcase Thanksgiving classics in a family-friendly setting. Reservations are required and the buffet is open to the public. www.thepearlrb.com, 63 Main St., Rosemary Beach, (850) 588-2882.

Nov. 26: Thanksgiving Buffet Cruise: 12 - 2:30 p.m. and 6 - 8:30 p.m.

Cruise along the Choctawhatchee Bay as your family enjoys a Thanksgiving Buffet aboard the Solaris Yacht. Dinner will include carved meats, vegetables, sides and Chef's dessert. The 125' Solaris is located at the Sandestin Golf and Beach Resort at the Baytowne Marina. The Solaris will cruise twice

on Thanksgiving Day, at lunch from 12-2:30 p.m. and for dinner from 6-8:30 p.m. Tickets include a 2.5-hour cruise and the Thanksgiving Buffet, as well as iced tea, coffee, and water. A full bar will also be available. www.sunquestcruises.com/thanksgiving-in-destin-florida-lunch-dinner-buffet-cruises, 9300 U.S. Hwy. 98, Miramar Beach, (850) 650-2519.

Nov. 26: Vin'tij Four-Course Thanksgiving Feast: 11 a.m. - 9 p.m.

Vin'tij is known for their artfully created meals, paired with world-renowned wines and this Thanksgiving is no exception! Take your pick of Spice Roast Grouper, Ribeye, or a house favorite - the Lucky Bowl or Khasma Bowl, filled with roasted vegetables, garlic chips, quinoa and more. Reservations are strongly recommended due to limited seating. www.vintij.com/thanksgiving, 500 Grand Blvd., Suite 100K, (850) 650-9820.

Nov. 21 - 29: 30A 10K Thanksgiving Day "Virtual" Races

Burn extra calories on Thanksgiving Day by signing up for the 30A 10K Thanksgiving Day "Virtual" Race, which features the new 18.6-mile distance - the exact length of Scenic Highway 30A!

Participants have the week of Thanksgiving, between Nov. 21 and Nov. 29, to complete their race. Race options include the traditional 10K, 5K, 1 Mile or the new 18.6 Mile stretch. All participants will receive a super-soft race shirt and signature medal OR the challenge distance.

For more information, including registration, visit: https://secure.getmeregistered.com/get_information.php?event_id=134705

Nov. 26: Thursday Night NFL on the Jumbotron at the Hub 30A: 7 - 10 p.m.

Looking for plans after dinner? Head over to The Hub in WaterSound to watch some of the NFL's biggest games on the Jumbotron! Bring the whole family and enjoy the wide-open space, where you can kick back

by an outdoor firepit, explore the Hub Shops, or let the kids play on the green. Here for the whole weekend? Check out their website for a full list of events. hub30a.com, 24 Hub Lane, WaterSound Beach. (850) 909-0111.

Nov. 24, 25, 27: Live Music at 30Avenue: 24 - 25; 6 - 9 p.m. 27; 11 a.m. - 1 p.m.; 6 - 9 p.m.

Make the most of your holiday week and enjoy the sounds of South Walton! 30Avenue in Inlet Beach is hosting nightly music (with the exception of Thanksgiving Day) with artists ranging from Heritage Duo, The Jon Hart Project, DJ Mike Witty and Joey Shaling! For a more detailed list of events at 30Avenue, check out their website. thirtyavenue.com/calendar, 12805 U.S. Hwy. 98 East, Inlet Beach, (850) 231-1127

Host a beach bonfire in South Walton

Looking for a unique way to brighten up your Thanksgiving holiday? Why not host a beach bonfire! Check out the Visit South Walton website to learn how you can create new traditions with your family this Thanksgiving.

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Community

Walk or Run to Support Local Education Efforts

BY MICHELLE HAYES UHLFELDER

Celebrating 25 years, the Seaside School is a tuition-free, public charter school serving Florida Panhandle students. Every year, the gap between the Seaside School standard of excellence and the funding provided by the state grows; thus the school increasingly relies upon fundraising efforts to endow existing programs. Given the challenges of this year for all non-profits, the school is asking for the community at large to lace up their running or walking shoes and register for the upcoming Seaside School Half Marathon + 5K to

support local education efforts.

“Participation in our fundraising events reduces class size, provides middle school and high school students the opportunity to enrich schooling experience with elective classes such as gardening, music, art, an award-winning robotics program, and allows for advanced placement classes, as well as career-readiness industry certification courses for our students,” said Teresa Horton, Executive Director of the Seaside School Foundation. “Whether you’re a runner or walker, or your business is a sponsor, please know that your sup-



Photo Courtesy of: Lynn Crow Photography

port is needed and appreciated more than ever!”

100% of the funds raised from the Seaside School Virtual Half Marathon + 5K race benefits the Seaside Schools Foundation,

which supports the operating budget for the Seaside Neighborhood School and Seacoast Collegiate High School.

The virtual half marathon

(13.1 miles) and 5K (3.1 miles) will start on Sunday, February 14th, 2021, and end at midnight on Sunday, February 28th, 2021. Participants can run or walk at any pace during the race dates, then simply report the time to be added to the national results leaderboard.

Registration for the cost for the 5K is \$75 and the half marathon is \$100. In order for participants to receive complimentary swag bags before race week, runners need to complete registration before January 17th, 2021. Register at runseasidefl.com.

Seagrove Garden Club Creates Beach-Inspired Cookbook

From three-ingredient appetizers to a gourmet sea scallop feast, a new cookbook created by members of the Seagrove Garden Club offers recipes for every cook.

Coastal Flavors and Flowers: A Seagrove Garden Club Cookbook celebrates food that brings people together. Celebrations can take place at the beach, by a pool, at a barbecue or in the dining

room. Each recipe contributed by garden club members, friends and local chefs represents a tried-and-true recipe that is truly special.

As people spend more time at home during the pandemic, everyone is looking for inspiration in the kitchen. “These recipes will be your new favorites,” said Marla Hudson, cookbook committee co-chairman.

The 146-page cookbook includes more than 300 recipes from appetizers, soup and salads to main meals, side dishes, bread and dessert. Club members also contributed photos of the Seagrove area and stories about club members who live along the beaches of 30A.

Seagrove Garden Club,

launched in 1963, has evolved to focus on giving back to the community. The club’s annual December Gifting and Giving

event raises money to support local charities, especially those that assist children and families. Last year, 20 local families and numerous community groups were helped.

“Proceeds from cookbook sales will help the club continue to support charity organizations in our area during this difficult economic time,”

said Mary Lamb, chairman of the Christmas charity committee.

Coastal Flavors and Flowers: A Seagrove Garden Club Cookbook is available for \$26 at three locations: The Blue Giraffe at Inlet Beach, 13123 E. Emerald Coast Parkway; 1920 & Co., 3906 US Highway 98 W., Suite 38, in Emerald Coast Plaza near the Santa Rosa Post Office; and at Bastide Home & Garden, 17 Tanglewood Dr., near the west end of 30A.

For more information about this release, contact club member Eileen O’Grady, eogrady3939@gmail.com or call 281-979-4783.



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10:30am: Service is open for public service and live streamed christthekingfl.org

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480 N County Highway 393 | Santa Rosa Beach, Florida 32459

(850) 267-3332 | christthekingfl.org

In February 2021, we welcome you to join *our community* for the **Seaside School Half Marathon + 5K**.

We are going completely virtual, so get ready to *sweat, connect and support* the Seaside School from your own neighborhood.

LOCALS HAVE PLAYED AN INSTRUMENTAL ROLE IN OUR SUCCESS OVER THE YEARS AND KEEP THE SPIRIT OF OUR BELOVED EVENT AND THE SCHOOL THRIVING.

run with us from february 14-28, 2021
Register at www.RunSeasideFL.com



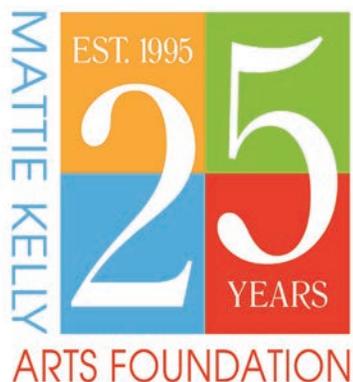
Tickets Available for Ruth's Chris Wine Walkabout!

Ruth's Chris Steak House at Silver Shells Resort in Destin will host its 8th Annual Fall Wine Walkabout to benefit Mattie Kelly Arts Foundation's (MKAF) Community Outreach programs on Thursday, Nov. 12 from 5:30 to 7:30 p.m. in the East Bar and Courtyard.

Chef Ruston Johnson has created an amazing special menu featuring multiple culinary stations with heavy hors' oeuvres paired with select fine wines courtesy of a variety of distributors. CEO Marcia Hull stated, "Once again, Mike Sable's team at Ruth's Chris stage an impressive culinary event as a valuable supporter of the arts. This annual event provides an opportunity for our members and art enthusiasts to learn the impact of MKAF's cultural contributions to sustain a thriving arts and culture community for our residents and visitors." Live entertainment will feature the award-winning soul and jazz artist, Cheryl Jones & Company.

Returning again this year, "Bubbles & Baubles," allow patrons to enter to win a variety of eclectic to fine jewelry from local artists and jewelers. Those entering will participate in a complimentary champagne tasting.

Patrons will have a chance to enter an amazing charity raffle where all guests have an opportunity to win packages creating exciting experiences. The MKAF Wine Pull has become a popular feature at this event that includes a collection of multiple bottles of fine wines donated from wine



enthusiasts, private wine cellars, distributors and restaurants. Purchase numbered wine corks to match your winning bottles of wine.

Tickets are \$60 per person or \$50 for MKAF members and available to purchase online at www.mkaf.org. Proceeds will fund the Foundation's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth and active/veteran military suffering from visible and invisible injuries in our community.

All Ruth's Chris team members, volunteers and event organizers will be wearing masks for the safety of the attendees. While we strongly encourage attendees to wear a face covering, it is not required. The event will be held outdoors with adequate space for distancing.

For more information about MKAF Outreach programs, visit www.mkaf.org. Interested in donating cash or wine to the MKAF Wine Pull or Bubbles & Baubles? Call (850) 650-2226.

Walton County Honored As "Academically High Performing School District"

The Walton County School District was recognized by the Florida Department of Education as an "Academically High Performing School District." This honor is based on 2018-2019 school and district grades, 2018-2019 financial audit reviews, and 2019-2020 class size compliance. The "Academically High Performing School District" honor has not been accomplished by the Walton County School District since 2012-2013! One reason for this year's designation is due to Walton County earning a district school grade of "A" for the past two years. Walton joins sixteen other districts who also received this honor: Brevard, Clay, Gilchrist, Lafayette, Liberty,

Martin, Monroe, Nassau, Okaloosa, Palm Beach, St. Johns, Santa Rosa, Sarasota, Seminole, Sumter, and Wakulla. With seventeen of sixty-seven districts earning this designation, this group represent the top 25% of districts in the state of Florida.

Superintendent Hughes Recognized As A 2020 "Superintendent To Watch"

Congratulations to Walton County Superintendent of Schools, Mr. A. Russell Hughes for being recognized by the National School Public Relations Association (NSPRA) as a 2020 "Superintendents to Watch" Honoree! Each year, the NSPRA recognizes up to twenty-five school district leaders

with fewer than five years' experience as a superintendent. This year, twenty-four superintendents from across the nation were recognized for this honor. Joining superintendents from California to New Jersey, Mr. Hughes represented Florida.

To be selected for this honor, superintendents must "demonstrate dynamic, fast-paced leadership with strong communication at its core." Superintendent Hughes was chosen for this honor because of his use of communication technology in innovative and effective ways that engage and inform the community – such as the newly adopted program, "Let's Talk"; the use of the district's website; Facebook; and Twitter.

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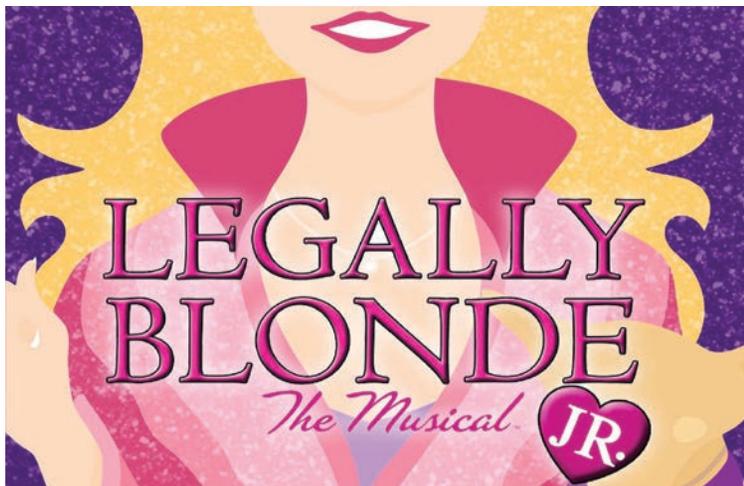
Arts

The Season to be Grateful for... Live Entertainment!

BY ZANDRA WOLFGAM

Emerald Coast Theatre Company (ECTC) continues its eighth annual season in November with three entertaining offerings. "We love the season of giving. What better way to show the ones you love you care than to enjoy an evening of family-friendly theater. We are proud of our talented ECTC theater kids. They are passionate and put their entire hearts into their efforts on stage as well as behind the scenes," says Nathanael Fisher ECTC co-founder and producing artistic director.

First, we have Annie Kids! ECTC's Educational Theatre program elementary students presents one of Broadway's most beloved family-friendly musical comedy classics. Performances are Friday, Nov. 6 at 7 p.m. and Saturday, Nov. 7 at 2 p.m. and 7 p.m. at ECTC's location at Grand



Boulevard, Sandestin. ECTC's outreach program in DeFuniak Springs has performances at the Florida Chautauqua Theatre Saturday, Nov. 21 at 7 p.m. and Sunday, Nov. 22 at 2 p.m.

With equal measures of pluck and positivity, little orphan Annie charms everyone's hearts despite a next-to-nothing start in 1930s New York City. Annie is deter-

mined to find the parents who abandoned her years ago on the doorstep of an orphanage run by the cruel Miss Hannigan. Throw in a grumpy billionaire and an adorable dog named Sandy and you've got something to smile about.

Ticket to Annie Kids are \$12 per person in advance and \$15 at the door. Proceeds benefit ECTC and its Theatre Education programs. Purchase tickets online at www.emeraldcoasttheatre.org.

Next is Legally Blonde Jr.: The Musical. Performances are on Thursday, Nov. 12 and Friday, Nov. 13 at 7 p.m.; Saturday, Nov. 14 at 2 p.m., 4:30 p.m. and 7 p.m.; and Sunday, Nov. 15, 2 p.m. and 4:30 p.m.

Performed by ECTC thespian teens, Legally Blonde Jr. follows the transformation of Elle Woods



as she tackles stereotypes, snobbery and scandal in pursuit of her dreams. Elle takes matters into her own hands by crafting a showy song-and-dance personal essay and charming her way into law school. As Elle begins outsmarting her peers, she realizes that law may be her natural calling after all. Legally Blonde Jr. features our talented teens in this energetic musical that's fun for the entire family.

Tickets: \$15 per person in advance and \$18 at the door. Purchase online at www.emeraldcoasttheatre.org.

Professional Theatre Second Stage is a new ECTC offering this year. As the name suggests, ECTC's Second Stage, is an additional, intimate performance space located separately from the Mainstage that will showcase mu-

sical cabaret acts, as well as small bands, solo musicians and performing artists. "We are thrilled to add an entirely new live series with The Listening Lounge," says Fisher. "We invite everyone to come on out, kick back, enjoy a cold beverage and great local music."

The first featured musical act in The Listening Lounge series debuting on Tuesday, Nov. 17 at 7:30 p.m. is Longleaf Drive. With an old time bluegrass band vibe. This local band's name Longleaf is inherited from our local Longleaf pines, and the suffix Drive is for the punching rhythm this band produces. Longleaf Drive loves to improvise over the songs they play so you'll hear some real Florida fresh pickin'. Known for playing many traditional tunes, as well as some classics, their song list ranges from the Grateful Dead to Jimmy Martin, with many stops between, and some originals to top it off. Tickets: \$22 for adults; \$20 for seniors/military; \$18 students. Purchase online at www.emeraldcoasttheatre.org.

Future Mainstage offerings continue with the beloved holiday classic A Christmas Carol, Dec. 4-20; the hilarious comedy Florida Girls (Jan. 15-31) and dramatic comedy Popcorn Falls, Feb. 12-28.

In accordance with CDC guidelines, all offerings will be performed in ECTC's performance space located at 560 Grand Boulevard, in Grand Boulevard at Sandestin in Miramar Beach. Purchase a season subscription and enjoy a 20 percent savings off ECTC's 2020-2021 season. All seats are general admission.

To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit www.emeraldcoasttheatre.org.

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Sinfonia Announces Fall Fresco!

Sinfonia is offering its “Fall Fresco,” a series of intimate events featuring an amazing lineup of musicians, in its 2020 fall schedule:

Moonlight Serenade: Classi-Palooza



Join a Moonlight Serenade: Classi-Palooza featuring members of Sinfonia Gulf Coast, on Sunday, Nov. 15 at 4 p.m. Held on the lawn at Bijoux includes Bijoux bento box with savory & sweet bites) and can be purchased at <http://bit.ly/classi-palooza20>.

The greatest hits of the 18th - 21st centuries will be hosted al fresco by Sinfonia assistant conductor Aaron King Vaughn. Ten musicians from Sinfonia’s orchestra will perform snippets of the most famous and popular

“classi” music of our time. This light, humorous and educational program is sure to have surprises around every corner (or page turn). The program will include a curated musical timeline including everything from Baroque to Broadway.

Each ticket includes a savory & sweet bites bento box from Bijoux. Limited seating of 2-10 people is available. sBijoux is offering a special post-concert three-course meal for those interested in dining after the performance.

Moonlight Serenade featuring VIOLECTRIC



On the Lawn at Bijoux Restaurant + Spirits, Thursday, Nov.

19, at 7 p.m., VIOLECTRIC illuminates the stage and the audience’s senses through the use of cutting-edge technology and interactive experiences. Their repertoire spans arrangements of classical music to classic rock ‘n’ roll from The Beatles to Queen, to Maroon 5 and Lady Gaga. Electrify your evening with VIOLECTRIC whose performances consist of proprietary arrangements you won’t hear anywhere else!

Tickets are \$75 per person and includes a savory & sweet bites bento box from Bijoux. Limited seating of 2-10 people is available. Bijoux is offering a special pre or post-concert three course meal for those interested in dining after the performance. Purchase at <http://bit.ly/VIOLECTRIC20>.

Special Event: Holiday Gospel Brunch featuring D’Vine

A special holiday gospel brunch will be held in the Coastal Ballroom at the Hilton Sandestin Beach Golf Resort & Spa, Sunday, Dec. 13 at 10:30 a.m.



Tickets are \$95.00 - \$125.00 (all inclusive) and can be purchased at <http://bit.ly/HolidayGospelDVine20>.

The National Endowment for the Arts describes D’Vine as an American masterpiece, whose artistic excellence and significant contribution to its artform has left a lasting impression on the national landscape. Paula Saunders, Pam Deas and Sheryl Pollard Riggins have performed for millions of people around the world. From the Olympic Games in Atlanta, Georgia, to Athens, Greece, D’Vine has traveled the world delivering songs that linger in the hearts of audiences long after the group has left the stage. Hilton Sandestin executive chef Dan Vargo will create

a tantalizing brunch menu to set the mood. Ticket price includes performance, brunch and all gratuities. Cash bar also available. (TBD on valet parking at main entrance included)

Sinfonia Gulf Coast was founded in 2005 on Florida’s Northwest Gulf Coast with the mission of redefining the symphony experience. Under the guidance of founder and Music Director Demetrius Fuller and a dedicated board of directors, the nonprofit orchestra is in its 15th season of innovative musical programming, designed to entertain, educate and inspire the community. Since its founding, Sinfonia Gulf Coast has presented more than 575 concerts and events that have reached over 350,000 patrons, has collaborated with numerous nonprofits and businesses throughout the community and has reached more than 150,000 children through its Sinfonia Guest Artists in the Schools program/music education outreach initiatives. For more information on Sinfonia Gulf Coast, visit SinfoniaGulfCoast.org, call (850) 460-8800 or e-mail info@sinfoniagulfcoast.org





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Community

Coastal Branch Library Presents "Art in Public Places"

As part of the Art in Public Places, artist Cheryl Gray will display her work at the Walton County Coastal Branch Library for the months of November and December.

When Cheryl created some silly flamingos for a show at the hospital about four years ago she had no idea where that would take her. Over the years she has painted countless numbers of these flamingos doing all sorts of crazy things from spending the day at the beach to dancing in the



moonlight. Her flamingos are a favorite with tourists along 30A and locals alike. Cheryl started painting after her children went off to college, her favorite medium being watercolor. Since moving to Santa Rosa Beach six years ago she has branched out adding mixed media and acrylics. Her most recent project is illustrating a children's book for author Teddi Coons. You can find Cheryl's Flamingos at Big Mama's Hula Girls In Seaside and at the Blue Giraffe in Inlet Beach. She also sells her art on her



Facebook and Instagram pages. "Gigiathome" Cheryl Gray artist.

Cheryl is married to Steve Gray. They have 5 children and 8 grandchildren between them. They both love their dogs and pretty much any dog they come across. When not painting, Cheryl and Steve enjoy traveling and "glamping" in their RV.

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Safe Water for Walton Celebrates Big Wins and Plans for 2021

BY BETH JACKSON AND
KELLY LAYMAN

There was a big “race” this year – and all of Walton County won!

A major “sea change” happened in early 2020 – and it was buried amid the national tsunami of challenging times.

Did you know ...

A group of locals took on a Fortune 500 company?

They prevented a “deep injection well” that would have threatened the only source of your drinking water underground? – and the long-term safety of our region’s rivers, creeks, and lakes?

They did it with no paid staff? Just with tons of hard-core research that filled 6 huge boxes and 2 tables in just one Board member’s home?

Did you know that **you** can still be a part of this win? We appreciate that individuals and businesses understand the stakes and continue to step up. If you’ve been waiting for Safe Water for



#safewaterforWalton

Walton to prove itself, we’ve done it. Four times over.

But this latest win, in 2020, was the biggest, and most complicated, since we mobilized.

Four times now in 3 years, we have fought for you in Tallahassee, our state capital, against either huge State permit applications, or proposed statewide legislation that would impact our region’s drinking water quality or relax standards.

Four times now, we won. **Every single time**, we won against a lobbying corps and a line of paid attorneys on the other side.

How?

We pick our battles carefully, and we plan the work and then work the plan.

We have the honor and responsibility to be the only local non-profit that advocates in this way for our community’s residents and businesses. We take high-stakes positions for our local watershed, and then execute.

Join your neighbors. Today. The more members we have, the more we can do. It’s that simple.

Safe Water for Walton is planning for our 2021 projects and turning attention to more localized issues. Have input? Send a message to admin@safewaterforwalton.org

That “deep injection well” issue, proposed by a private company, sought a comprehensive State-level permit that would have disposed of treated landfill

“leachate” about 4,000 feet underground. Down an uncapped well at the bottom. (“Leachate” is the liquid always collected at the bottom of a landfill by law; it contains known carcinogens and heavy metals.)

After multiple delays for a “final permit review,” the company withdrew all its submissions as the pandemic was emerging, and just as we were finalizing experts and legal representation to challenge the permit in court.

Safe Water for Walton is the only non-profit environmental organization in the 6-county watershed that worked against this State permit application. A “deep injection well” cutting through the public’s aquifer underground wasn’t the first threat to your underground water supply, and it won’t be the last.

If you care about our waterways, here’s your chance to show it.

The folks at YOLO Board – one of our many “famous” members –say: “You Only Live Once!”

... At Safe Water for Walton, we like to say: “You Only Join Once!”

No renewals! From \$50 as an individual to a \$150 business membership regularly promoted, there’s something for everyone.

Vote today for your water! Join securely in 2 minutes online: www.safewaterforwalton.org/shop

Walton County is at the bottom of the funnel for whatever happens in our multi-county watershed and this region’s natural springs.

Our non-profit helps make sure we’re never at the end of that line with no rope. Join us.

Kelly Layman is a former Chief of Staff at the Florida Department of Environmental Protection who lives in Santa Rosa Beach, and Beth Jackson is a longtime resident of Freeport and former longtime member of the Walton County School District’s Advisory Council. They are two of the founding Board members: www.safewaterforwalton.org/about

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Wellness

Medicare Open Enrollment is Here! What's Next?



BY MICHAEL ROTH

It is finally here again - Medicare Open Enrollment or more precisely - the Annual Election

Period (AEP). Every year, from October 15th to December 7th, Medicare eligible folks can do pretty much anything they want with their coverage. I have addressed many of the details of those options before but, simply put, you can add, drop, or change virtually any plan and change to or from any insurance company.

Piece of cake, right? *Wrong!* The reason is many folks do not want to relive the information overload they experienced when first becoming eligible. Remembering the volume of phone calls, emails and mountains of regular mail would understandably send anyone running for cover!

Please know, this time will be different. First, you now have had some time to experience what the plan you originally selected can or cannot do for you. Were you happy with the premium? Were all your doctors in the network? Were all your prescriptions covered at a reasonable cost? Did you get any of the extra benefits like Dental, Vision, Hearing, Tele-Health, At Home Care, Caregiver Support or Over-the-Counter cash allowances?

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2021.

The problem for many folks

is, where can they get this information without re-igniting the aforementioned onslaught. The answer - YOU need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

Calling Joe Namath will likely cause that onslaught to re-ignite as the company he represents simply gets you to call so they can SELL your information to some agent willing to pay to get access to you. In fact, many of these types of advertisements do the same thing. Call them all and get ready to buy the jumbo size mailbox and voicemail box! Instead, look for advertising from local folks you know who will be able to get you what you are looking for. They WON'T SELL your information to strangers. This simple tip will allow you to rest assured, you will not be overwhelmed again.

Once you have decided which person or place to call, do it but be ready to answer a few questions about what you currently have, what you are paying, and what it is you would like to im-

prove or change with a new plan. Also, make sure you are ready to answer questions about your doctors and prescriptions so you can make sure what you are moving into will provide you all the benefits you expect. You are looking for no surprises so also have a few questions of your own!

The bottom-line message is this; do not be not afraid. This time of year (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment.

Reach out and consider how you can possibly make things better for you. Your health may change from year to year but your need for excellent health insurance remains a constant.

Follow these simple steps and make 2021 your best health insurance year yet!

Michael Roth is a qualified, licensed agent with Florida Health Connector providing Florida Blue Medicare throughout the State and is based in the Bay/Walton & Okaloosa County area. He has been in the insurance industry Since 1984 and can be reached at (850) 899-7003.



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You Are NOT Your Mistakes



BY STEPHENIE CRAIG,
JOURNEY BRAVELY

Ever find yourself wishing you could crawl into a hole after you've made a mistake or failed? Or maybe your spouse or child made a poor choice and you feel ashamed?

Shame is incredibly powerful and will invite you to keep secrets, hide and to feel less than. Shame also encourages you to shame others to avoid dealing with your emotional pain. The helpful news is everyone fails and makes mistakes, because mistakes are part of being human. Sometimes mistakes are small like missing an appointment. Other times mistakes are big, destructive, and damage opportunities and relationships. Regardless of the size, realizing you or someone you love has made a mistake can be difficult

to navigate emotionally.

Mistake shame will often trick you into believing you should define yourself by your worst moments. "Only a bad person would do what I did." "Only someone who doesn't care about their family would do what I did." However, creating a healthy framework for navigating mistakes and failure can transform your most difficult moments into deep opportunities for growth and flourishing. So, how do you get from failure shame to flourishing?

5 Healthy Steps for Navigating Failure and Mistakes

Approach each day with humility. Remember daily you are human and likely to make mistakes. Set reasonable expectations for yourself, strive to make wise decisions and remind yourself that mistakes might happen.

Honestly identify and take responsibility for mistakes when they happen. Watch for a tendency to avoid owning mistakes and blaming others to make yourself more emotionally comfortable. It's okay to just say, "I really messed that up. I'm human. Everyone makes mistakes. Now I'm going to take the necessary steps to make it right if possible."

Tell those involved about the mistake. Hiding failure and mistakes breeds shame and results in lies and broken trust. It's better to tell people you messed up. Apologize when appropriate. Then determine action steps to correct the issue. "I was supposed to have my part of the project done today. I'm sorry I didn't follow through on time. I'm going to cancel my other plans today and get my part of the project to you by the end of the day. I will also take responsibility with our boss if we turn in the project late."

Extend grace to yourself. Watch for shame messages that will invite you to judge yourself harshly. "I can't believe you did that. You're so irresponsible." "No one will ever trust you because you screw up everything." "Everyone is going to know what you did and it's all people will remember about you." Instead, create a gracious mantra you can repeat to yourself each time you fail or make a mistake. "I messed up. Everyone messes up because we are human. I'm a loving, responsible person. I will take responsibility and action to fix my mistake. I will learn from this going forward and become a wiser person."

Reflect on what happened to increase wisdom.

After you have moved through being honest and taking responsibility for your mistake, take time to reflect on the situation. Where did you go wrong? Were there decisions you made that led up to the failure that you could change in the future? What valuable lessons did you learn from the mistake? What did you learn about yourself in the process? Is there a pattern to the mistakes you're making? Is there deeper personal work that needs to be done so you can learn from what happened? Internalize the answers to these questions and incorporate them into daily life to avoid making the same mistakes moving forward.

Failure and mistakes are inevitable. Even the most careful, responsible people make mistakes often. Remember, mistakes do not define your identity or the identity of others. Extend grace to yourself and those around you with the healthy knowledge that your most recent failure might be the catalyst for the most significant growth of your life.

When sorting through failure and mistakes, sometimes it helps to have professional support. Journey Bravely currently has adult, teen and couples coaching sessions available to help you navigate life's challenges. Connect with us at journeybravely.com.

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Ask Doctor Marty: pH



environment in which illness occurs.

Let that sink in. So, if you can create an ideal pH in your body, you are setting yourself up for health rather than disease. Going to the root of a problem keeps you from chasing symptoms in a game of Whack a Mole. My apologies to anyone not old enough to be able to get a visual on that one.

QUESTION:

I have read a little bit about pH. Would it really make a difference in how I feel to reduce acid levels in my diet? p.s. PLEASE DON'T TELL ME TO GIVE UP COFFEE.

ANSWER:

I promise to not tell you to give up coffee. But I promise to give you enough information to help you make wise decisions regarding your health. Deal?

The first thing to consider is the basic idea that: Acid is the environment in which inflammation occurs. Inflammation is the



Do you have:

- Acid Reflux?
- Irritable Bowels?
- Insomnia?
- Headache?
- Constipation?
- Lack of Energy?
- Osteoporosis?
- Dry Skin?
- Cardiovascular Illness?
- Diabetes?
- Thyroid imbalance?
- Weight Gain?

Below is a basic list of acidic foods and beverages:

- Coffee
- Non-Herbal Tea

- Too much Alcohol
- Caffeine
- Soft Drinks
- Processed Foods
- Fried Foods
- High Fructose Corn Syrup
- White Sugar
- Artificial Sweeteners
- Too Much Animal Protein
- Stress
- Lack of Exercise
- Lack of Quality Sleep
- Dehydration

Don't panic. If you mentally checked off most of the items on the list, you're not alone.

Your body will compensate when it is too acid by using up alkaline minerals (like calcium, magnesium, potassium, and iodine) to put out the fire, so to speak. That explains why so many Americans develop osteoporosis. In an emergency measure, the body's innate wisdom will draw calcium from the bones to alkalize the higher priority heart and blood. The body must also be within a specific pH range to absorb different minerals. On a scale of 0 to 14, blood pH should be 7.35 to 7.45. It is best to test urine and saliva in the morning (before you contaminate your saliva with toothpaste, food or liquid) or three hours after a meal. Urinary pH should be between 6.0 and 7.0. Saliva should be between 6.4 and 6.8, with an average of 6.5 during the day. The higher the number, the more alkaline you are. To test your own pH, you can buy test strips at your local pharmacy.

But be kind to your body. Don't set yourself up for failure by making too many changes at one time. A walking program

is great for most people. But to go from inactivity to walking 10 miles the first day will make you wish you hadn't. I try to always use the principle of "better than." If today I do "better than" yesterday by substituting a healthier version of what I did yesterday, I don't beat myself up.

P.S. Please don't shoot the messenger about the coffee thing.

Hot Tip: For a comprehensive list of pH in foods and beverages, Google Acid/Alkaline Food List.

Stay well.

Marty Kernion, Ph.D. is not a medical doctor. She has a doctorate in naturopathy. Naturopathy uses natural, gentle ways to bring our bodies back into balance, so that they have the God-given ability to heal themselves. She is a retired professor of herbal medicine and nutrition and has written 39 college level courses in natural approaches to health. She has published two books on natural health. She can be reached on askdoctormarty@cox.net for scheduling a class or consultation, or for sending in your questions for this column.



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It's Not All Downhill From Here

for a problem, but they were always “normal.” What I didn’t realize was that “normal” and “optimal” are two very different things. My life changed drastically when the hormones kicked in four weeks after my treatment started.

All of a sudden, the everyday stresses lightened and my outlook improved. I was sleeping better at night and more awake during the day. My energy level increased and I just started going outside more. As weight started coming off, it encouraged me to eat better.

Over the last nearly 10 years of being treated, I have been more active than I have ever been in my life. I feel better than I ever have and I tell people I feel like I’m aging backwards. Everyday life challenges are still there, but they just don’t seem as big and it’s getting difficult to even remember the little things that used to bother me.

I understood this was something spectacular. So, I stopped everything else and opened a clinic to provide the same hormone services to my patients. I’ve now been providing BioTE hormone therapy longer than any other physician in the region and currently help train other physicians how to do hormone therapy properly. We have patients who fly in from Europe,

Asia and all over the U.S. to get treated at our clinic. We are the largest BioTE provider and the only Platinum BioTE provider in the region. To top it off, I believe I have the best staff I could ever ask for. They are knowledgeable, hard-working and keep me on

my toes. I’m so thankful to have them.

Hormones, thyroid and vitamin deficiencies have so much more impact on our lives than we think, and the difference between a “normal” level and an “optimal” level can be life

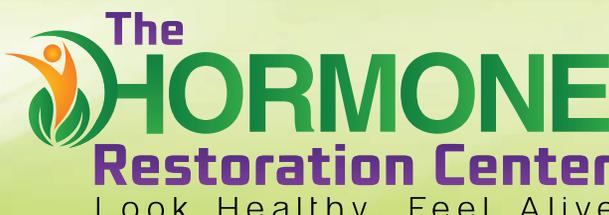
changing.

Dr. Richard Chern, MD is currently accepting new patients so if you are wondering if you might benefit then give us a call and don’t forget to vote for us for Best in Destin. 850-837-1271.

By DR. RICHARD CHERN, MD

I used to get stressed over small stuff. A lack of plans or a last-minute change would make my head spin. Events I had no control over could keep me from sleeping and I struggled to get active. I felt exhausted by the end of each day and woke up each morning to repeat this endless cycle of fatigue and irritability. I would tell myself to start eating right and get into shape, but it would just never happen. I felt like I couldn’t engage in life or conquer the day. I would have been happy to just accomplish one item on my list, but it seemed like it just never happened. Finally one day, everything changed.

As a traditionally trained physician, I looked at anti-aging, hormone optimization, supplements, etc., as a scam or just not good medicine. So, when I was approached to get bio-identical hormone treatment, I was highly suspicious and even antagonistic about the idea. I had my labs drawn so many times looking



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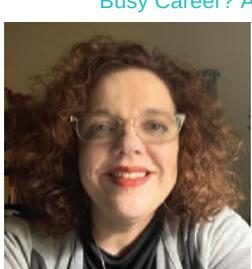


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Musing

The Lotus Life; Moments in Between

BY LAUREN CATANESE

Life can be sporadic, fleeting, a busy dance, a merry go around. Moving from one activity, job, check list item, goal to goal to the next. We can find time to eat, enjoy our family and play. But then there are still moments that if we pause when they are there, a space that easily can just slip on by unnoticed; that's the space, the moment in between. It's an internal time out that catches us

briefly and has more power to rejuvenate our souls than hours of sleep. It's a tuning in, a connection to our deepest self that allows us to take a moment, feel the truth, expand our ability to love, and come back to peace.

These are the golden moments in a life that helps us to slow down, take time for gratitude, to see a new perspective, to adjust any actions we are considering. These pause, brief spaces



that what's makes it so easy to fly by them without even realizing we missed it. So if I can encourage anything into your life this next month, it's to spend each day, noticing and taking the time to fall in love with the moments in between.

Steps to get there.

1. As you transition throughout your day, in between tasks, take a pause. Close your eyes a few breaths and feel yourself there wherever it may be.

2. When your feelings come on strong and you want to ignore them and keep going, use this as an alarm clock and take that moment to pause. Again recognize your attention shifting from whatever is going on outside, and take your focus inward.

3. Your daily routine can become full of moments of bliss! When you are in an activity that has become habitual and doesn't require a lot of thought, give yourself permission to breathe a little deeper, connect to your heart with intention and a smile come to your face. This will be an invitation for your heart to open, your guard to let down and space to fill you up. Great time to ask, if I can do anything right now to show myself how much I am loved, what would it be?

Happy Soul time SoWal!!!!

of juiciness will bring you back to yourself every time. In an instant you can be realigned to your desires. Fear will subside. And love will reign supreme. It's the time that if we can bring them into

awareness our life somehow fills up and doesn't feel so rushed and us non-existent. We find that we are empowered beings, co-creating our life and being the captain of our fate. It's simple. So simple



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The Bear

BY SEAN DIETRICH

I'm watching the Alabama-Missouri game. I'm eating boiled peanuts. It's the first time I've seen college football since the pandemic began some 300 years ago. To say I'm happy is like saying the Pope is an okay guy.

I'm ecstatic. I don't want to get all mushy about Alabama football because I don't want to be "that" kind of fan. You know the one I'm talking about.

The football fanatic whose conversations are always about sports. A guy who, even if he is at, let's say, a baby christening, will talk about the importance of a well-formed wishbone offense.

These are men so painfully obsessed that they name their kids after head coaches.

So, I'm not going to tell you how I was born during Coach Paul "Bear" Bryant's farewell game, the last of his career. A game in which the Crimson Tide smeared the Fighting Illini into proverbial skidmarks.

Neither will I tell you about how, during the instant I drew my first breath, my father was facing a delivery-room television that broadcasted Paul Bryant's final game.

I won't tell you how when my father heard a newborn baby crying, he was so moved by paternal emotion that he sincerely said, "Sssshhhhhh! It's third down!"

What I will tell you is that

my father liked Alabama's head coach.

Who didn't?

Paul William Bryant was born in the late summer of 1913 in a sleepy Cleveland County, Arkansas backwater. His hometown of Moro Bottom wasn't even a town at all. Only seven families lived in the community. All dirt farmers.

Paul was a large, lanky baby. He had feet like rowboats, hands like ball gloves, and a stern, righteous face that looked like he helped write the Ten Commandments.

He was the eleventh of twelve births, and friends said he was a fearless human being.

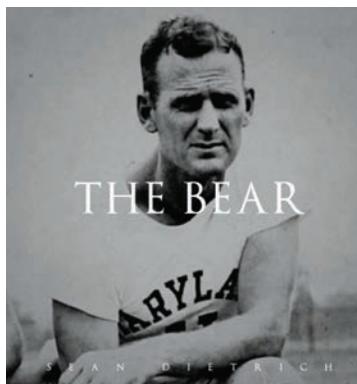
When I say "fearless," I mean that in his boyhood, Paul once wrestled a bear in a traveling circus-sideshow tent. The animal nearly ripped off his ear, earning him the nickname "Bear."

His was a generation that grew up during a toilsome time. It's hard to imagine just how difficult those years were in America. But make no mistake, they were godawful.

They were decades that formed men out of toddlers. A trying period that makes our modern-day pandemic look like a trip to the dentist.

The Great War was on in Europe, killing 20 million. Meanwhile, the Spanish Flu was taking another 50 million. Then came a Great Depression. Suicide rates were climbing higher than ever. Big-city bankers were leaping off tall ledges.

Dust storms were murdering the Heartland. Poverty-stricken sharecroppers were migrating to keep from starving. And the wars just kept coming.



This was the America he grew up in.

As a kid, Paul's father was sickly, and his mother had too many children to handle. They were bone poor. She simply couldn't afford to feed a teenage buck with a bottomless appetite. So Paul went to live with his grandfather in the nearby crossroads of Fordyce.

It was there, in an unassuming American hamlet, that football history would be written in the Arkansas mud. When 13-year-old Paul discovered a pigskin ball, tied with twelve evenly-spaced white laces, it would become his reason for breathing.

Paul said it happened like this:

"One day, I was walking past the field where the high school team was practicing football. I was in the eighth grade, and I ain't never even seen a football before.

"The coach naturally noticed a great big ole boy like me and he asked if I wanted to play.

"I said, 'Yessir, I guess I do. How do you play?'

"Coach said, 'Well, son, you see that fella catching the ball down there? Well, whenever he catches it, you go down there and try to kill him.'

The following Friday, Paul was on the field in a uniform.

The big-limbed kid didn't know the difference between a goal post and a "Reader's Digest." But he played hard. And he hit hard enough to dislocate your pride.

His teachers said he was a crummy student—he didn't even graduate with his classmates. He failed a language class, and struggled in his other subjects. But on the field he was Michelangelo.

He led his rag-tag high school toward a perfect season in 1930, snagging the Arkansas State Championship. College talent scouts began crawling out of the wallpaper to find this six-foot-four hick from the sticks.

One such scout offered Paul an athletic scholarship to the

University of Alabama. And so it was. Paul Bryant began his life in Tuscaloosa. It was the biggest city he'd ever known. A metropolis, by all means.

They say he played ball like his face was on fire. In one particular 1935 game, for instance, Paul played with a broken leg and still managed to help Alabama to a 25-0 victory over Tennessee.

But wait, what am I doing?

I told myself I wouldn't talk about football. And just look at me. I'm boring you with statistics, obscure dates, and stories that are making you snore.

I apologize. I swore to myself that I wouldn't tell you about Paul Bryant's 25-year tenure as coach of Alabama, wherein he racked up six national championship titles and 13 conference championships.

I wasn't going to tell you about how on the day of his retirement, the dirt-poor country boy from Cleveland County had grown up to hold the record for the most wins of any collegiate coach.

And I definitely wasn't going to tell you that my middle name is Paul.





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Musings

Respectful Rhetoric



By Kirk McCarley

A lot of communication can be tiresome, not only loud and obnoxious, but intrusive, all knowing, and self-centered. I reduced much of my television viewing for these very reasons.

Print media can be just as provocative. A publication I read online flashes advertising for a car dealership upon clicking to the first story selected, repeated clicks to remove the ad seemingly either ineffective or further lock-

ing in and illuminating the ad.

To be fair, I'm not casting stones solely at our oft-maligned journalists. Many interpersonal conversations center upon the first person pronoun--I, me, mine, we, rather than the interests and welfare of the other person. I suppose this tendency has always been part of the human condition, but why shouldn't we expect better?

A while back while thumbing through an issue of PEOPLE (okay, I read PEOPLE) I happened upon a story about Chip Gaines, he, half of the husband/wife Fixer Upper team of HGTV Fame. To the surprise of many, Chip and spouse, Joanna, had just announced their departure from HGTV. He said something important in that article about bridging the gap between people with widely different points of view:

"I wonder if being angrily shouted at or arrogantly debated with has ever swayed a single person? Are human hearts moved by being ridiculed and mocked? When people fling accusations with the presumption of knowing another person's intentions, what possible outcome could they be hoping for? Who would ever move to their enemy's camp under such treatment?"

I really believe that we won't get anywhere, that no healing or breakthrough can occur apart from developing actual relationships with one another. As much as I love Twitter, Twitter feuds aren't going to work.

I believe with all my heart that it's only after working side by side with another person that you earn the right to speak into that person's life. It's a basis of friendship that can forge a path towards common ground."

Benjamin Franklin was a master of rhetoric, often answering a question with another question. What this technique accomplished was not only getting

his views across through carefully wording the inquiry response, but invariably defused potential contentiousness. Further, although a person of esteem he often downplayed aspects of his own life that would place him too far above the average man. There was an aspect of connectivity. We saw this trait in President Truman. In actor James Stewart. In evangelist Billy Graham.

"The Franklin Effect" was one avenue that Franklin used to deal with animosity and disagreement. He explained how he dealt with the animosity of a rival legislator when serving in the Pennsylvania legislature in the 18th century:

"Having heard that he had in his library a certain very scarce and curious book, I wrote a note to him, expressing my desire of perusing that book, and requesting he would do me the favour of lending it to me for a few days. He sent it immediately, and I return'd it in about a week with another note, expressing strongly my sense of the favour. When we next met in the House, he

spoke to me (which he had never done before), and with great civility; and he ever after manifested a readiness to serve me on all occasions, so that we became great friends and our friendship continued to his death."

The "Effect" comes from one of Franklin's personal philosophies: "He that has once done you a kindness will be more ready to do you another, than he who you yourself have obliged."

So how do you defuse interpersonal conflict, promote your view, and bring about persuasion? And remember, "you catch more flies with honey than you do with vinegar."

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@thesedsovercoach.com, thesedsovercoach.com, or call 314-677-8779.

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A Pastor's Ponderings: The Power of the Thanksgiving Blessing

BY DAVE HOLLAND

Then He took the five loaves and the two fish, and looking up to heaven, He blessed and broke them, and gave them to the disciples to set before the multitude. So, they all ate... Luke 9:16-17

Potatoes are worth about a dollar in my hands, but they are worth a lifetime of fond memories in my mother's hands. Five loaves and two fish in my hands are a decent lunch, but in Christ's hand, it feeds the multitudes with baskets of food leftover. Such is the power of God's blessing.

Thousands of eager followers hung on Christ's every word all day in a remote place. Then, they were hungry. The disciples had barely enough food for themselves, but they gave it to the Lord. Jesus took the food, looked toward heaven, spoke the blessing. And broke it.

The Greek word translated "blessing" in this passage is eulogeo, meaning to speak well. Jesus surrendered the meager resource in his hands—loaves of bread—and spoke well of it. He called what God had provided "good," even in the face of thousands of hungry people.

If you surrender your life to God and speak well of it, you will be a candidate for His blessing. I served as the youth camp director in New Hampshire many years ago, and I remember a high school-aged young man named Rodney. He came from a troubled home in a rough section of Boston. He always seemed to find trouble



and, generally, was a nuisance.

One evening, after the revival meeting, he was stirring up trouble in the back of the chapel. Prompted by the Lord, I approached him and put my hand on his shoulder. I looked into his eyes and spoke a blessing by telling him all the good qualities I saw in him. I expounded on the great things God wanted to do in his life. Then, I walked away, leaving him in God's hands.

Back to Jesus and the hungry people: Watch what happens next as Christ broke the loaves and the fishes. It's in the breaking that multiplication occurs, and fresh life oozes out. Jesus does the same thing with

people—he breaks them to cause them to grow.

Blessing flows to us from God when we allow him to break us—just ask Jesus. Shattered in the garden of Gethsemane, crushed on the cross and wounded for our transgressions, Christ is the ultimate demonstration of brokenness that produces fruitfulness.

Breaking and blessing are God's formula for success. Allow Jesus to take your life and surrender to Him. Christ will receive you and break you. Then he will speak a blessing over you, offering you up to God like the loaves and fish.

Remember Rodney? Our paths crossed again some 30 years later. My daughter and grandson went to a youth camp in Southern Ohio. They were excited because a dynamic young preacher was speaking. The preacher's name? Rodney. Yep, the same trouble-maker Rodney I knew long ago. He

told my daughter the blessing that I said changed him and turned him toward the Lord. Never underestimate the power your words of blessing have toward God and others.

You have the power to share good words this year at your Thanksgiving table. Pray over the food and the people. More importantly, speak a blessing into the lives of the people seated there. Speak well of them. Call them good and thank God for the miracles germinating in their lives.

Dave Holland pastored churches for more than 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke called "Every Day Jesus: Experience the Jesus Who Ignites Your Soul." You can get a copy of this book from his website, DaveHolland.org, or by contacting him at davidoholland54@gmail.com. Pastor Dave is available to preach and teach in churches and conferences.

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Musings

A Wake

BY RICK MOORE

A wake... no, not "awake"... a wake (according to Wikipedia) is the region of disturbed flow (often turbulent) downstream of a solid body moving through a fluid, caused by the flow of the fluid around the body. Or you could just say it is the waves caused from a boat. Near the Freeport Marina is a cute road sign in a residential area. This sign is a creative reminder for those driving through the neighborhood on their way to launch a boat. The sign reads "SLOW WAKE - 20 MPH." Obviously, it is usually a boat in the water that creates a wake, not a car on the road. This sign serves as an admonition to proceed slowly and cautiously while traveling through the community. But after Hurricane Sally hit and the waterways overflowed the roads, the sign took on a literal mean-

ing. With streets flooded out, cars were replaced with fishing boats taking residence back and forth to the subdivision's entrance where vehicles were parked on the main road. It was some of the worst flooding in decades.

Every body... no, not "everybody"...every body of water has a purpose. Throughout our great country, there are numerous majestic bodies of water to see. Some are meant to be wondered at. Some are meant to be explored. A countless number of streams, rivers and lakes are used for canoeing or kayaking. Water is used for drinking, taking a bath, cleaning clothes, washing cars, mopping a floor, and even generating electricity. Water is also used symbolically. Many poems and great writings reference water. The psalmist David wrote "As the deer pants for water, so my soul longs for you." The emotional attachment



to water has a way of beckoning us back again and again.

Our bays, rivers, lakes and streams are treasures to be cherished, and they are to be left as undisturbed as possible. This is one reason why there are signs

throughout congested waterways reminding boaters - SLOW DOWN - NO WAKE. If you've ever been in a small fishing boat when a vessel passes by going fast, you know how annoying it can be. Many times a driver of a marine vessel doesn't even recognize when he is "rocking the boat" as he passes by. There are many environmental concerns, not the least of which is the erosion caused from wakes. But the worst wake of all is not from a boat. The worst wake has nothing to do with water. The worst wake can take place at an office, in the living room, or anywhere in public. What is so disturbing is it can be caused by you or me.

Are we "awake" to the wake we leave behind? I'm not talking literally, but figuratively. Did you know every room we walk into we leave a wake? Sometimes we may cause huge waves with one or two hurtful words. Other times we may cause constant erosion from little snide remarks full of negativity. Some people have no clue how big of a wake they

leave behind and how inconsiderate they are to those they pass by, especially when carelessly sharing views on subjects such as politics, religion or sports. Hopefully, you and I will not be "one of those."

Wakeboarding... no, not "wake boarding"... wakeboarding is a combination of skiing and surfing behind a boat. Some call it snowboarding without snow. In this case, a wake is a good thing. The trick is to stay above the wake. Just like we can leave a bad wake when we walk through a room, we can also leave a good wake. A compliment, a pat on the back and even a smile on our face can be a source of refreshment to others. Remember, people do not care how much we know until they know how much we care. They do not care how smart, successful or clever we are. They may never recall the words we share. But they will definitely remember how we made them feel when we were in their presence. That is our wake.

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What Ever Happened to Truth?



BY MYRNA CONRAD

None of us want to believe something that is false. We certainly don't want to be manipulated by false rhetoric, advertisements, reporting or information. We are all constantly processing the information we receive to determine whether to believe it or not. The more our world has advanced in technology, the more we are bombarded with information and the harder it seems to discern truth from lies. Yet the importance of distinguishing what is true or false permeates all areas of our lives from our relationships, our goals, our health, consumerism, politics and, most importantly, our belief system.

So, what is truth and why is it important that we know the truth? There is subjective truth and objective truth. Subjective truth is based on someone's personal feelings, tastes, or opinions. I might be of the opinion that someone is boring and you might find them to be very interesting and fun. The truth of who they are has nothing to do with our differing opinions of them.

Objective truth is not influenced by personal feelings, but is based on measurable facts. Objective truth measures truth and correspondence, holding that any declarative statement is true if and only if it corresponds to or agrees with factual reality. Two opposing facts cannot contradict each other and both be true. I can say gravity does not exist all I want, but if I jump off a tall building, the fact that it does will prove itself true! The fact that the world is round was true even when many people on earth believed it to be flat.

Truth corresponds with reality; so it is when we use subjective truth to determine objective truth that confusion and chaos abound. If there are no objec-

tive truths, there will be no objective standards by which to live; then, people begin to think it is okay for each person to live however they want regardless of how it affects the people around them. This is called moral relativism. Many people are drawn to this as it means that each person can do whatever they want, because everyone gets to choose for themselves what is true and right. While this view seems to promote tolerance and civility, it does so at the expense of logic and ends up creating disunity and chaos instead. We see this mindset and the results playing out in our country today.

Since we have progressively blurred the lines in our country between subjective (opinion) and objective (fact) truth, how can we determine what is really true? I believe this quest for truth must start with determining the truth of the origin and purpose of man. When Darwin's Theory of Evolution, promoting the evolution of species by natural selection as truth, permeated our schools and universities, it was in direct opposition to the moral truth that man was created in the image of God, giving each life meaning and value. We must have something concrete and unchanging from which to measure; otherwise, truth keeps changing—how can we ever know what to believe? When we acknowledge that God is the creator of everything and that He does not change, we then know where we can go to discover and know truth. Moral, ethical and objective truth can be found in God's Word. It logically flows that the creator of everything is the one to establish the truth of everything.

Many believe, including me, in the validity of God's Word and that it is our guideline for truth. However, don't believe something is true just because I or anyone else says it is true. Make the effort to determine what is objectively true yourself. Since we have determined that there have to be objective truths, make the effort to discover them. Falsehoods (lies) keep you in bondage; the truth sets you free.

Strategies for knowing what is true and what is false:

Be Aware

Be aware of what beliefs are being espoused and taught around you. Research and understand their foundation and their validity.

Understand why you believe what you believe.

Be aware of what our youth are being taught in our schools and universities today; they are our future.

Examine your own heart and your actions to determine if

you really want to find truth or if you would rather just believe what makes you feel good at the moment.

Be Intentional

Search for truth. Don't believe something just because someone else said it's true. Teach your children to do the same.

Be able to back up why you believe what you believe. Is what you believe subjective truth or

objective truth?

When listening to or reading social media today, do some research to determine what is true and what is false.

Read God's Word and discover for yourself the truth of its claims. Don't disregard it if you are not willing to read it.

I hope the discovery of truth becomes paramount in your life.

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 Dining

Vegan Eats on 30A

30A EATS

BY SUSAN BENTON

If you are new to the 30A scene you might not know that it's been rapidly expanding for well over a decade, as more and more people visit the area and decide to stay. I was one of those people 22 years ago, when with two babies in tow, I followed my own parents who had already settled by South Walton's saltwater's edge five years prior.

With the boom in population, and increase in tourism, 30A's shiny new culinary scene is growing in different directions and at breakneck speed, and restaurateurs — aware of the changing tastes of a more diverse clientele concerned about sustainability, healthy eating and animal rights — are choosing to add a range of vegan dishes to their menus.

45 Central Wine & Sushi Bar

Enter 45 Central in Seaside. Chef Jim Shirley is on a mission to serve big wine and small plates in a cozy setting, while also taking the guesswork out of healthy eating. "It's comfort food for the conscience", explained Jim. Look for the label VG for vegan on his menu, then start with an order of Charred Okra served with Creole Vinaigrette for dipping, before moving on to the Veggie Roll packed with cucumber,

avocado, carrots, red bell pepper, asparagus and fried garlic.

Bud & Alley's Pizza Bar + Trattoria

Pizza Bar in Seaside has always been one of my go to spots for great food and dining al fresco on the back porch overlooking the sand dunes. I was excited for my vegan friends to see they were now serving **vegan pepperoni pizza (see above photo)**. My buddy, Elaine Parrett, longtime Seagrove resident and also my kid's former teacher at the Seaside Neighborhood School, rushed right over to give it a try. "Honestly, the crust was the best part, and I'm picky about my crust! The pizza had onions and charred broccolini which were also a nice touch. All of their pies are 11" and you can substitute vegan cheese on any of their specialty pizzas", Elaine explained.

Raw & Juicy

For those active vegans that may need a pet friendly option for breakfast and lunch, Raw & Juicy has you covered in Alys Beach. You will find the most vegan offerings in the area at Jennifer Kuntz's restaurant, including salads, bowls, juices, smoothies, and hard to find baked goods. Try the Açaí bowl loaded with



powerful plant compounds that act as antioxidants and have benefits for your brain and heart, that also deliver healthy fats and fiber.

The Cultivated Kitchen

For those wanting to stock their rental home or condo with the highest quality prepared vegan foods, you are in luck! Sign up for The Cultivated Kitchen's email at thecultivatedkitchen@yahoo.com, and Krissi Summerell Finch will shoot you her weekly menu. It will include directions for ordering, payment, and pick up! Try the Ginger & Turmeric Carrot Soup. It's a pureed hug made with ginger, turmeric, leek, fennel, car-

rot, butternut squash, vegetable broth, and coconut milk.

Vintij Food & Wine

Sabrina and Todd Reber opened Vintij Food & Wine over 20 years ago. Their restaurant is actually where my husband and I had our first date opening month. Not officially on 30A but still a local gem of 30A foodies, Vintij recently expanded to Grand Boulevard where they serve a vegan menu for breakfast, lunch, and dinner that also includes desserts, fresh pressed juices, smoothies and cleanses. The Lucky Bowl is a favorite, also gluten free, and is packed with roasted cauliflower, new potatoes, mushrooms, garlic green beans,

blistered tomatoes, shishito peppers, and served over an Asian stir fry quinoa rice. Don't leave without trying the Peanut Butter Trifle with Coconut Cream.

Did I miss your favorite? Write to me and let me know! And, check out the complete list of best area restaurants on GulfCoastRestaurants.com, my sister site!

Susan Benton is the go-to resource for foodies. She is a food and travel journalist writing from her 30A home where she raised her family for the last two decades. With published articles and photography in many local, regional and national publications, her website is 30AEATS.com where she shares her recipes, stories, and writes about the secrets of Gulf Coast food.

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30AEats.com Recipe of the Month; Oyster Dressing



Worthy of a space on your Thanksgiving table, try this Panhandle inspired favorite!

INGREDIENTS

- 2 large French baguettes, cubed
- 3 ounces thick bacon, diced
- 1 stick unsalted butter
- 2 celery stalks, diced
- ½ green bell pepper, diced
- ½ small onion, finely diced
- 3 large garlic cloves, minced
- 2 tablespoons smoked paprika
- ½-teaspoon garlic powder
- ½-teaspoon cayenne pepper
- ½-teaspoon fresh ground black pepper
- 36-shucked oysters, halved (and 1-cup oyster liquor)
- 2 tablespoons chopped fresh parsley
- 4 large eggs

- 1-teaspoon Crystal hot sauce
- 1-teaspoon kosher salt

PREPARATION

Preheat the oven to 350°. Butter a 10-by-14-inch shallow baking dish or large cast iron skillet. In a separate large skillet, cook the bacon over moderate heat until crisp, about 5 minutes. Add the butter and let melt, then add the celery, green pepper, onion and minced garlic and cook until softened, about 5-10 minutes. Add the paprika, garlic powder and cayenne and cook for 3 minutes while stirring.

In a large bowl, add the baguette. Spoon the bacon mixture on top. Add the oysters and the oyster liquor along with the fresh parsley.

Beat the eggs in a small bowl with the hot sauce and salt. Pour the eggs into the larger bowl and mix everything together. Scoop the dressing into the baking dish or skillet and bake on the top rack for 45 minutes, until heated



through. The top should appear golden and crispy. Serve immediately.

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Eggs with sausage. Served with rice & beans</p> <p>#2 Chimichanga 11.99
Four tortilla stuffed with ground beef and covered with cheese dip. Served with rice and beans and guacamole salad.</p> <p>#3 Pork Carnitas 12.99
Chunks of pork sautéed with onions. Served with rice and beans and guacamole salad.</p> <p>#4 Quesadilla Burger 12.99
Gringo burger with cheese in a flour tortilla. Served with fries.</p> <p>#5 Ruben's Plate 12.99
Grilled chicken covered with cheese dip. Served with rice and beans and tortillas.</p> <p>#6 Taco Salad 9.99
Taco ingredients in a fried tortilla bowl. Delicious!</p> | <p>#7 Grilled Chicken Quesadilla 10.99
Grilled ranchero chicken with cheese in a flat flour tortilla. Served with rice and beans.</p> <p>#8 3 Tacos 9.99
3 ground beef tacos in a hard shell. Topped with lettuce, cheese & tomatoes and a side of sour cream.</p> <p>#9 Fajitas - Steak or Chicken 14.99
Grilled steak or ranchero chicken sautéed w/onions, bell peppers and tomatoes. Served with rice & beans.</p> <p>Fajitas - Shrimp 15.99
Grilled bay shrimp sautéed with onions, bell peppers and tomatoes. Served with rice and beans.</p> | <p>#10 Rio Salad 13.99
Steak or ranchero chicken fajitas served on a bed of lettuce with onions, bell peppers, tomatoes and shredded cheese.</p> <p>#11 Reuben Burger 11.99
Served with fries.</p> <p>#12 Carne Asada 14.99
Steak marinated and seasoned, topped with bell peppers & tomatoes.</p> <p>#13 Steak Mexicano 14.99
Chopped steak with cooked onions, bell peppers & tomatoes.</p> <p>#14 Enchilada Dinner 11.99
2 enchiladas served with rice & beans.</p> <p>#15 Enchilada Supreme 12.99
1 cheese, 1 beef, 1 chicken & 1 bean enchilada served with lettuce, tomato & sour cream.</p> |
|---|---|--|

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Music

Meet Local Artist Sherri Springer

Passion. Purpose. Painting.

BY LORI LEATH SMITH

"I have always loved art, music and nature, especially the beach; they've served as relaxing "escapes" for me," says budding artist Sherri Springer. "As a child, composing at the piano seemed to ease any anxieties of mine, and creating or "doing my own thing" was a natural tendency."

Sherri painted her first landscapes a few years ago. But when her mom was diagnosed with end-stage cancer recently, painting took a whole new meaning. As she and her sister were caretaking for their mom, Sherri found herself painting more and noticed her mind focused on another place—blank and calm. "This was especially good for someone like me and helped me cope with the reality before me," says Sherri. "I truly believe God's hand was in it, as part of a preparation for

me that Mom was going to be leaving us in the earthly sense."

Sherri and her mom shared this special interest together; her mom also painted and was a very talented oil artist for most of her life. Sherri says her mom was extremely happy about her discovering this art outlet and fostering it more deeply. "It became a passion of mine, and she got to witness it! We had many great moments this past year with me asking her for feedback and guidance on certain pieces, and that bond brought us much joy. It was clear this was to be a real purpose in my life going forward." Sherri feels part of the depth and talent that she portrays in her artwork is, in a sense, her mom's legacy as well.

Originally hailing from Montgomery Ala., and growing up vacationing in Panama City Beach, Sherri has now become a local, saying she finds a calm



connection with the emerald green Gulf and the sugary sands after having worked in an office environment for 20 years.

Her favorite type of painting is simply experimenting and creating colorful abstracts out of the blue! However, she also paints quite a variety of subjects and colors. "I suppose this might be a reflection of who I am as well— diverse, maybe a little hard to peg; passionate, whimsical, fun, and free spirited, but also quite detailed, serious and focused."

And, Sherri has certainly en-

grained herself in our piece of paradise. Her art is displayed locally in five places along 30A, including a permanent spot as part of the "Grayt Wall of Art" across from the recently rebuilt and opened Red Bar, at Emerald Coast Theatre Co. at Grand Boulevard and at Little Village in Panama City. Among her many accomplishments are being the featured Artist for the Cancer Wellness Foundation of Central Alabama's 2020 Holidays of Hope with an original work of art that is offered in a limited-edition print and a

holiday greeting card. And she was discovered on Instagram by Hansford and Sons Fine Art (London) and asked to join their Emerging Artist Platform.

To see more of Sherri's art, visit Insta @paintingsbysls and her FB page: paintingsbysls/.

"It is my hope to bring insight, light, warmth and joy to people through my story, as well as my art. Passion. Purpose. Painting."

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For more information, please call **850-399-0228.**



Studio 237 Music School: Make Time to Take Time

Slow practice makes for fast play. I see it in my student's eyes, their desire to play faster so that their fingers effortlessly glide over the keys. The answer is: Schedule a daily regular practice time that provides enough time to thoroughly and calmly practice. Students who set aside 30 to 45 minutes daily will achieve their desires as they slowly and accurately play through each small section five consecutive times.

Sometimes, we want to race through our work to produce the final product. Recently, I refinished our front door. The sealer was completely worn off from years of weathering and soon the wood will warp and crack. Venturing into unknown territory, I watched a few Youtube videos about 5 times each. Gleaned wisdom from the pros and then found my way through the project. Took me seven days! Toward

the end, I was in a rush to finish and well the first coat of sealer went on a little too thick. I had to slow down, re-sand, do some patch up, and then finish. The final product came out less than I desired.

Just because one part of a song is easy to play fast, does not mean the rest of the song will be easy. Slowly revisit small problem areas. Develop even playing skills, use a metronome, and count out loud. I like to use "Pro Metronome", a free cell phone app. Daily, play the section faster one tempo at a time. Write that speed down so you have a reference point for your next practice. Use your cell phone to record your session and

review it to locate problem areas. Like having only one wrinkle in a shirt. Do not waste your time ironing the entire shirt. Focus on

the wrinkle.

Whatever you focus on improving will become your strength. Places where you make a repetitive mistake will tie up your thought process. Such negative "self-talk" happens about 8 counts prior to the tricky section with thoughts such as: "I hope I get it right this time." or "Here we go again." or "How did I do that last time?" Students who apply slow calm practice will develop confident thoughts like this: "Ok, I've got this." or "This is such a great melody." or "Wow, that was fun." Rushed review (due to completing activities) may discourage one's desire to practice again.

Make time to take time for music learning

(or any type of activity). Prioritizing your study tells you and others that your time is important. Beginners allow yourself 30 uninterrupted minutes about 4 days a week. Set up your boundaries, learn to say "no" to other distractions/opportunities and you will have a safe haven for learning. For all you coffee drinkers out there, it's like that first cup in the early morning when it's quiet and everyone knows (including the dog) not to bother you until you have had your first cup, alone.

Studio 237 Music Lessons is in Santa Rosa Beach, FL. Our staff of teachers are excited to teach you: voice, guitar, ukulele, violin, piano, cello, drums, saxophone, clarinet and more... Read our talented teacher's bios, visit our website at www.Studio237Music.com and/or call the Studio 850.231.3199.



Northwest Florida Ballet Launches 2020 Keep Dancing Drive

The Northwest Florida Ballet (NFB) 2020 Keep Dancing Membership Drive will take place now through Dec. 4, to mitigate the financial impact of COVID-19 on the organization. This fundraising effort provides patrons with the opportunity to join at two levels and receive benefits, including access to archived productions plus discounts on 2021-2022 season subscriptions.

NFB, like many nonprofits

and arts organizations around the country, has suffered devastating effects on funding mechanisms as the pandemic required cancellations of performances with large, indoor audiences. Additionally, to protect students' and staff's health and safety, the organization made significant alterations to close contact and in-person dance instruction, leading to fewer students. "We are grateful to all those that have

supported NFB through these difficult times. We continue to be committed to training our young dancers through the NFB Academic and our community school while planning for an eventual return to the stage for our company dancers and orchestra. Joining as a member today will help ensure our future continued success." Please visit www.NFBallet.org/join or NFB's Facebook page for updates and information.





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An Event-Filled November at Baytowne Wharf Ushers in the Holiday Season!

If you're looking for a reason to celebrate this November, look no more! The Village of Baytowne Wharf welcomes you to November events and the beginning of the holidays!

The Village is thrilled to be bringing back **Tribute Weekend**, Friday, Nov. 6– Sunday, Nov. 8! Rock out the weekend and enjoy live music from great tribute bands. Grab your blankets and lawn chairs and meet on the events plaza lawn for a jam-packed weekend of incredible talent. Friday from 6-8 p.m.

flashback tribute to the Rolling Stones' most famous eras and tours! CBS News/New York says it's "A must see...you get Satisfaction!" We cannot wait to see you there!

Kick-off your Holiday Season with this Sparkling Event!

We are THRILLED to announce that Sparkling Wine and Holiday Lights is BACK at The Village!

On Saturday, Nov. 14, 2020, Sandestin Golf and Beach Resort and Sandestin Wine Festival will start off the holiday season with its 8th Annual "Sparkling Wine and Holiday Lights" event from 4-6 p.m. Taking place on the beautifully decorated streets of Baytowne Wharf, the evening will feature more than 30 champagnes and delicious appetizers at featured Village restaurants and will end with a sneak peek of Baytowne Wharf's Tree Lighting! To purchase tickets, visit baytowne-sparklingwinefest.com.



all within the gates of Sandestin Golf and Beach Resort, is the perfect spot to spend a vibrant afternoon, evening, week, vacation, or you can be one of the lucky few who frequently experiences Baytowne Wharf through home ownership.



Baytowne on Ice

Baytowne on Ice

Dust off those skates and get in the winter spirit at The Village of Baytowne Wharf's Baytowne on Ice. For those who miss the cold and ice, lace up any time from now through Sunday, January 31st at Baytowne's seasonal ice rink—the perfect opportunity to share some of your favorite holiday traditions. Hours vary daily.

join Tusk, the music of Fleetwood Mac! Take a journey with one of the most famous bands in rock and roll history, playing the hits from band and solo careers. Every song a winner! Guaranteed. Experience the authentic sound of this band along with their powerful onstage energy. On Saturday from 7-9 p.m. join your friends to pay tribute to one of the greatest bands of all time: Journey! Celebrating over 13 years together, Departure is the most respected Journey tribute band in the nation with a focus on the 70's and 80's when Journey ruled the radio! Finishing out the weekend, on Sunday from 2-4 p.m. experience the historical jumping jack

Discover the Heart and Soul of Sandestin! Experience the Bay side view and living along the shores of the Choctawhatchee Bay while enjoying an array of boutiques, eateries, galleries and nightlife — not to mention a custom-curated schedule of outdoor festivals, music and special events for the entire family this fall and holiday season. This spectacular setting,

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NOVEMBER 14TH • 4-6PM



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Please Drink Responsibly



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NWFSC Celebrates National Higher Education Month

Northwest Florida State College (NWFSC) is a change agent – a vibrant, dynamic community of educators and learners dedicated to engaging with every organization, entity and industry possible for the purpose of opening doors of opportunity. Our successes come from building collaborative partnerships throughout our region; being responsive to the needs of our communities, local businesses, and industry; and providing innovative delivery options for our academic, career education and health sciences programs.

October is designated by the National Education Association as National Higher Education Month and seeks to highlight the pathways between the K-12 education system and postsecondary education. NWFSC recently launched a campus-wide endeavor that reimagines how

the College can best serve today's student by focusing on faculty development and promoting active and engaged learning opportunities across all instructional methods. This project aims to positively influence student success and improve the student experience as NWFSC becomes a more present, visible and active partner in students' paths toward academic success.

According to Georgetown University's Center on Education and the Workforce, 65% of all jobs in the economy require postsecondary education and training beyond high school. At Northwest Florida State College, we are proud to offer diverse educational programs and services, including two and four-year degrees in high-demand industries along with vital industry credentials and certifications. We also understand the impor-



tance of laying a solid foundation for a specialized education only attainable through transfer to a four-year university.

This past year, NWFSC grew our 2+2 transfer agreements from three to nine with the addition of Embry-Riddle Aeronautical University, Northcentral University, Troy University Online, University of Central Florida, Western Governors University and the University of South Alabama. These 2+2 agreements create seamless transfer opportunities and many include wrap-around support services to assist with a successful transition for our students.

At the end of the day, it's not about buildings or campuses; it's about students and caring and compassionate employees. It's about what goes on within the walls of our buildings and at home through online learning. It's about success. It's about the smile on the face of graduates as they walk across the stage. It's



about the challenging journey to that point, including stories of overcoming obstacles.

The year 2020 has not been without its challenges — from the ongoing global pandemic to continuing crucial conversations on diversity, equity and inclusion to wide-spread natural disasters. In the midst of all these challenges come great possibilities;

possibilities for a brighter future filled with hope and promise.

We are choosing to look forward to the great opportunities that lie ahead, and truly believe higher education is the gateway to the American dream. Come see for yourself at Northwest Florida State College.

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Know the Warning Signs!

ENERGY TIPS by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

I was recently asked: How do you know if I need insulation or improvements to make my home more energy efficient. Some ways we check is with a thermal camera. Thermal cameras can detect the slightest difference in temperature showing us leaks, missing insulation, poor seals and areas which need improving. We also ask questions like a detective would to better understand the problems. Do you need more insulation? Or better insulation? Odds are, if your home was not specifically built for energy efficiency, it's a good idea to re-insulate. However, there are other signs that will let you know if new or more insulation is needed.

In the Attic

If you detect moisture in your attic, or condensation on your vents, you're likely to have insulation problems. The recommended amount of insulation in your attic is usually about 12 to 13 inches. You should also consider installing an insulated cap to the access door to your attic to keep out drafts and heat, if the access door is located inside the home. While attic issues are very common in older homes, they can be present in newer homes as well. So, it's always a good idea to check the attic!

High Energy Bills

You think you've done everything you can to keep your house running efficiently, but your bills continue to rise, which can signal that your insulation is failing you. If you notice your AC constantly running or if you turn it off in the summer and it suddenly feels like a desert, these can be signs your insulation is failing you. Cooling and heating systems are necessary to maintain a consistent level of comfort in your home, but they shouldn't be working overtime.

Hot and Cold Rooms

If your living room is a sauna, and your bedroom feels like the Arctic, this is a major red flag. It happens because not all of your insulation will necessarily fail you at the same time. Some rooms may be perfectly comfortable, while others suddenly are not. Check the walls of interior closets to see if they are hot. You may never have noticed it before. If you're lucky, only certain rooms will need new or additional insulation, and the rest of your house may be fine.

Your Current Insulation

This one may be obvious, but if your insulation is crumbly, outdated and wouldn't meet today's building codes, you'll need to replace it. If you know that the insulation is old, don't take matters into your own hands, consult with professionals. The reason is

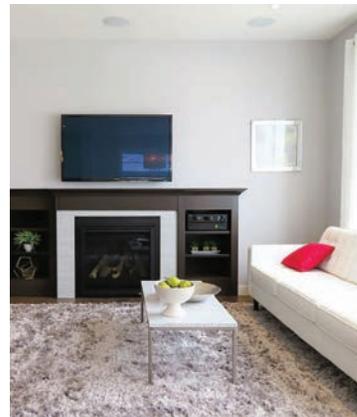
simple, sometimes it's best not to disturb older insulation, as it may contain toxic chemicals like asbestos. In these cases, professionals will apply new insulation over the existing insulation. If it's safe to remove, let the experts remove it properly to eliminate any danger.

Cracks in all the Wrong Places

If you spot cracks around your doors and windows, this could be an easy, do-it-yourself fix. If they're small cracks, apply some caulk to seal them. There's no complex test for figuring out if you've solved the problem. Simply place your hand on the area to see if you feel any drafts. Whatever you do, don't let these go unchecked. Sometimes a few cracks are all it takes to let enough cool air escape that results in high energy bills.

Pests

Last but not least, if you spot any mice droppings or other indicators that pests have infiltrated your home, this could seriously compromise the integrity of your building structure. Insects and other pests can eat away at what is called "the building envelope." Another danger is moisture, which can cause some kinds of insulation to collapse when they become damp. This will create gaps that invite air through the building as well.



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 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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Excess Liability For Entities: Filling In The Gap



BY VICTORIA OSTROSKY

Andrea had just opened her blinds to the morning sun when her phone rang. “Good morning, Jake! What can I help you with today?”

“Hi, Andrea. Hey, I’m buying an investment condo to rent out to short term vacationers, and I need an insurance quote. Can you help me with that?”

“Of course! Let me get some information and I’ll put together a quote right away.”

“Oh, I wanted to make sure to mention this property will be in an LLC. Is that going to be a problem?”

“No problem,” replied Andrea. “However, we’ll need to get you a separate excess liability policy to go with the condo pol-

icy to give you that extra layer of liability protection.”

“Don’t I already have an umbrella policy?” asked Joe.

“Yes, you do, but that’s tied to your primary residence titled in your personal name. Because this property will be in an LLC, it won’t be eligible for coverage under your umbrella policy,” replied Andrea.

And with that last statement, Andrea launched into a more thorough explanation to Jake about umbrella and excess liability policies. She started with the case for umbrella and excess liability insurance.

“Liability insurance is designed to protect a customer’s assets from being taken from them due to a judgment. If there is a judgment that is rendered against a customer that isn’t covered by the liability policy or exceeds the policy’s limits, what happens? The customer might be required to liquidate assets to raise the money to pay the judgment. That’s what makes umbrella and excess insurance a necessity for many customers.”

(www.insurancejournal.com/magazines/mag-features/2019/06/17/529365.htm. Last accessed 10/25/2020)

Both umbrella and excess liability policies are designed to fill in any gaps in liability pro-



tection. In the event of a claim, once the underlying policy’s liability limits are exhausted, the umbrella or excess liability policy steps in to pick up the slack up to the policy limits.

For most umbrella policies, they’re tied to the insured’s primary residence and ‘floats’ over all the insured’s properties (within the U.S.), autos, motorcycles, RVs, boats, and more. All property, however, will need to be titled in the insured’s personal name. Once an insured purchases a property and places it in an entity, such as an LLC, it will no longer be eligible for the umbrella policy. And that’s where an excess liability policy comes into play. That excess liability policy affords additional coverage for that specific property. For some carriers, you can slide multiple properties under the same excess liability as long as they’re all titled in the same entity.

Jake was excited to start making some passive income from his new investment. The rental market was picking up again after the COVID-19 temporary hold, and he was ready to take advantage of the investment opportunity.



Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos including ‘Auto Insurance Made Easy,’ or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.

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Avoid Getting Scammed by a Roofing Contractor

Residents across Northwest Florida know just how devastating a hurricane can be on a community. Unfortunately, worried homeowners trying to pick up the pieces can be easy prey for opportunistic scammers after a big storm. These storm-chaser roofing companies often follow bad weather events across the country. These con-artists get by with shoddy work and low-quality materials and leave town before you ever experience a problem...or sometimes just take your money and run. Unethical contractors can be hard to spot, but there are some red flags to look for when hiring a roofing company:

Be cautious of the door-to-door roofing sales pitch. Storm-chaser roofing companies and contractors often flood into town after a hurricane, preying on people when they are most desperate. If someone knocks on your door and offers a “too good to be true” deal, chances are it’s a scam. Oftentimes, they will claim to have leftover materials from a roof they just completed down the road, and offer you a special discount if you agree to start today. Don’t fall for it!

Get multiple written estimates. Don’t make a verbal agreement with any contractor. Get two or three written estimates that include the cost of labor and materials and include the scope of work, payment schedule and warranty information. After you’ve compared a



few contractors and are ready to get started, make sure you don’t sign a contract that has blanks.

Be wary of rock-bottom pricing. Some dishonest companies will try to entice unsuspecting homeowners with a low bid that inevitably goes up due to “unforeseen problems” and increased materials cost.

Ask for licenses, proof of insurance and credentials. Your roofing company should be able to provide you with proof of liability and worker’s compensation insurance in addition to their roofing license. You can also make

sure the company is licensed to work in the State of Florida by searching the Department of Business and Professional Regulation. Ask for references, search for online reviews and check the Better Business Bureau to make sure they are in good standing. A company that lists a P.O. Box instead of a full address can be a red flag they are not a local business.

Contact your insurance company before hiring anyone. It’s important to be in close contact with your insurer’s field adjuster throughout the entire repair process. Know

what your deductible is and make sure you understand what repairs will be covered by your home insurance policy.

Don’t pay in cash. Paying by check or credit card ensures you have a record of all payments made. Although it is reasonable to make a down payment before getting started, be cautious of any contractors that require you to pay in full before the work has even started.

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Business

Toys for Tots; Giving is the Best Gift!

BU AETHER VAN DYKE,

The holiday season seems to bring out a spirit of giving in nearly everyone. Family members become more aware of each other during this time, people often feel the urge to help complete strangers, and parents are inclined to make sure their children have the best gifts. For many, the season is a time of beauty, and a time to look forward to. However, for many less fortunate families, the holiday season brings with it sorrow and anxiety over not being able to make sure their children have gifts. The **Toys for Tots** program has made sure that this sorrow does not become a reality for many families.

Toys for Tots is a national program, started in 1947 by Major Bill Hendricks. Bill's dream, along with the dreams of many involved in this program, was to see toys distributed to every family in need. Major Hendrick's program was incredibly successful that first year, distributing toys to over 5000 children. The program's enormous success within the first year then prompted the Marine Corps to adopt and expand it, leading to

what we know today - The **U.S. Marine Corps Reserve Toys for Tots Program**.

Toys for Tots is a nonprofit organization and is run by a dedicated staff of all volunteers. It operates primarily as a campaign between the months of October and December. During this time, various toy drives are set up in major businesses such as *Walmart*, *Bass Pro Shop*, and *Build a Bear Workshops*.

Though the program is a national program, each area runs its own campaign. The Walton and Okaloosa county's campaign is directed by Campaign Coordinator Casey Tetman. Casey began her career with **Toys for Tots** as a volunteer about four years ago. With time, she advanced to become Co-Coordinator and eventually Coordinator of the program in our local area. Casey's passion is to see enough toys collected each year to make sure no child goes without. When asked why Casey chose to get involved with **Toys for Tots** she said "I really love working with children and volunteering in general. I come from a family without a lot of money so Christmas



holds a special place for me."

Toys for Tots has faced a number of challenges. The program often gets confused with other nonprofit organizations and programs, and this can cause it to

be difficult to truly express the mission of **Toys for Tots**. Finding volunteers is a challenge every year as well- as many people don't realize the organization needs assistance. In spite of its difficulties,

Toys for Tots has maintained gigantic success. Casey believes the greatest contributing factor to the success of the program has been the extreme generosity of the community and local businesses. Without them, very few if any children would have the opportunity to be part of this program.

This year, The Walton and Okaloosa campaign is expected to distribute toys to over 8000 children in the area. On 30A, LAH Real Estate is volunteering once again to collect Toys for Tots donations. From now until December 11th, you can make a donation at their 3648 West County Highway 30A location in Santa Rosa Beach. One thing is clear. This organization is making a huge impact on an individual, local and national level. Giving is the best gift!

For more information on the **Toys for Tots** program, you can visit their website at www.toysfortots.com. For information on local campaigns, you can search for "Fort Walton Beach" on their "Find a Local Campaign" tab or visit *Emerald Coast Toys for Tots* on Facebook.

SANTA NEEDS YOUR HELP THIS YEAR!

Delivering toys all over the world is a tough job! That's why we've teamed up with Toys for Tots to help make sure every child has a gift to open Christmas morning. From now until December 11th, you can help make a difference by bringing your donation to our Toys For Tots Drop Off Location located in our office at

**3648 West County Highway 30A
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&



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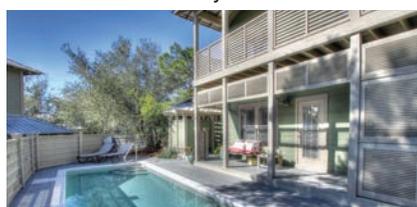
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I would love to have the opportunity to answer any questions you have!

