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Reflections on 2020, Hope in 2021

“Unprecedented” is the word for 2020

By DAVE WHITE

Users of the online dictionary, Dictionary.com, elected “unprecedented” as the People’s Choice 2020 Word of the Year. Can anyone disagree? 2020 has certainly been an unprecedented year of problems, challenges, pivots, solutions and, perhaps, even successes. For many Americans, 2020 has been one of the most challenging years of their lifetimes. And of course, the coronavirus pandemic and the government’s response has again been unprecedented.

Nevertheless, as a community, we have persevered. The “bubble,” as many here call our wonderful slice of paradise, for the most part has held. After a near universal shutdown beginning in March through the better part of May, Florida began a partial reopening beginning after Memorial Day. As a state, we’ve come through better than most parts of the U.S., who are still experiencing significant hardships. Governor Ron Desantis’ efforts



to mitigate the damage done to Florida businesses, jobs, and livelihoods have helped keep Florida’s unemployment rate at just over 6%, one of the lowest in the U.S.

We applaud Governor Ron Desantis’ early focus on protecting the most vulnerable, while at the same time looking to mitigate the damage done to

Florida residents’ businesses, jobs and livelihoods. As such, Florida’s unemployment rate of just over 6% is one of the lowest in the U.S.

Although we’ve come through this most unprecedented year perhaps better than most across our country, it has not been without many challenges. “Stay Safe” has

become as popular in our language as “Have a good day.” Everyone has become more germ conscious and hand sanitizer and mask wearing has become a part of everyday life, and probably will be for a long time to come.

2021

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Walton County Receives First Covid-19 Vaccines

The Florida Department of Health in Walton County (DOH-Walton) will approach COVID-19 vaccination efforts similarly to the planning structure of previous vaccination programs. DOH-Walton received their initial doses of COVID-19 vaccines on December 31, and are allocated for first responders and seniors 65 years of age and older by appointment only. The vaccines are from Moderna and were given Emergency Use Authorization by the FDA. According to data released by the Food and Drug Administration, the vaccine made by Moderna is highly protective for adults and prevents severe cases of COVID-19.

The coronavirus immunizations for individuals ages 65 years and older will be provided at the Coastal

VACCINES

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Community

2021

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The business community faced many difficult challenges, enduring shutdowns, reductions in hours of operation and seating capacity, social distancing and sanitation issues; each restriction coming with a cost. According to online giant “Yelp,” 61% of restaurants across the U.S. have closed and will never reopen. Here on the Emerald Coast, businesses have fared better, but not without significant challenges.

Despite a competitive environment and upheaval in the market, businesses were forced to innovate on the fly. Many of our

local businesses were creative and ingenious. “When the world sees obstacles, we see opportunity,” says local business owner Bob Conrad with Eagle Vision Services. “What we have observed in our communities is a values-based mindset that demands self-leadership and a tenacity of spirit that drives our personal and local culture.”

For instance, “curbside” pickup became a thing! Many upscale restaurants offered take-out or even a delivery service for the first time in order to stay in business and generate revenue.

“All of the restaurants had to make major adjustments, creating outside seating, take-out, drive through, etc.,” says Destin Chamber President Shane

Moody. “Also, rental companies had to make some changes due to the governor’s executive orders. And any professional service (accounting, law, banking, etc.) had to adjust to teleworking and zoom calls.”

Though many organizations’ fundraising efforts were cut short due to cancelled events and other activities, some were still very successful through support of our community. For example, Children’s Volunteer Health Network was able to exceed its goal of serving 1,000 students during the school year.

Amid the struggle, there are signs of hope. If you look, there’s always a silver lining. This is America after all! We can always

find that ray of hope, the sun breaking through the clouds on a cold morning; alas, the sun will rise, and the chill will give way to a warm and beautiful day. Yes, you can always find a positive in any situation. For instance, remote working has become much more common. Many will never go back to an office, saving businesses millions.

Working from home means more time with the family; many of us have more time for walking and cycling and enjoying the beach, spending time outdoors, perhaps meeting a new neighbor for the first time! And, of course, enjoying the Florida sun is the best source for vitamin D which contributes to a strengthened immune system!

In the article “Tough Times Never Last, Tough People Do!” Robert H. Schuler said, “We all go through difficulties in life. Sometimes, we just want to give up.... But often, when you look back, you realize that those tough times didn’t last. In fact, they did more for you than success or good times ever could do. There’s a reason why they say that tough times don’t last, but tough people do. It’s because, when you don’t give up, you come away a stronger and more resilient person.”

As we look back and say goodbye to a challenging 2020, all of us at Life Media’s family of local newspapers send you our most heartfelt wishes for a blessed and hope-filled New Year.

VACCINE

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Branch clinic at 361 Greenway Trail, Santa Rosa Beach by appointment only. To schedule an appointment, call the Walton County Covid Line at (850) 401-6453 beginning January 4th, 2021.

Vaccination times:

8 AM – 5 PM Wednesday,
January 13

8 AM – 5 PM Friday, January 15

Further immunizations will be scheduled after these initial dates as vaccine supply allows. Persons who have had a severe allergic reaction to any component of the vaccine or to an injectable therapeutic may not receive the vaccine. There is no charge for vaccine administration.

Hospitals received their vaccines recently and continue to

vaccinate their front-line staff. Longterm care staff and residents are receiving vaccines through Operation Warp Speed from Walgreens and CVS. As additional vaccine supplies become available and the State provides priority groups for vaccinating, DOH-Walton will follow and share those plans. For the most up to date information on COVID-19 vaccination plans in

Florida, please visit www.floridahealthcovid19.gov/covid-19-vaccines-in-florida/. For a report of Walton County residents vaccinated against COVID-19 go to FloridaHealthCOVID19.gov.

“The COVID-19 vaccine is a monumental step toward getting this disease under control in Florida, but the department is still encouraging residents and visitors to take common sense precautions to protect themselves

and others from the spread of the virus” said Holly Holt, Walton County Health Officer and Administrator. “These include frequent hand washing, wearing face masks, maintaining six feet of social distancing, and staying home if you are feeling sick.”

COVID-19 vaccination will make it substantially less likely that you’ll get COVID-19. Based

VACCINES

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Coastal Seniors January 2021 Update

MEDICAL CANNABIS. IS IT FOR ME?

How to access my medical cannabis card and start a proper regimen. Tuesday, January 19th at 11:00 AM. A presentation via Zoom will be held by Bethany Campbell, LPN, of Kaya Life. Kaya Life provides cannabis consultations and recommendations in the state of Florida. If you or your loved one has a medical condition and are wondering if you may qualify for a medical cannabis card, our staff will take the time to walk you through the process, educate and inform you of how medical cannabis can work for you as well as visiting with a knowledgeable physician that is certified in this specialized practice.”

Little Free Library

Coastal Seniors of South Walton, Inc. has received a Little Free Library which is located at our office at 70 Logan Lane, Santa Rosa Beach, Florida 32459. It is outside our front door and allows seniors to access books and puzzles whenever they are able to come by our office location. We were able to purchase the Little Free Library with funds made available through the CARES grant which we received.

Giving Back To The Community

Care packages for seniors are being provided by Coastal Seniors of South Walton, Inc. at the Walton County Coastal Branch Library. The library is located at 437 Greenway Trail, Santa Rosa Beach, Florida. These care packages contain COVID prevention items such as: masks, hand sanitizer, and information about community resources. Coastal Seniors of South Walton is also working with the Sheriff's Department to provide care packages for seniors when the deputies make wellness checks. Care packages have also been provided to the John Horton Senior Center located at 194 North County Road 393 in Santa Rosa Beach, Florida. The care packages for seniors are made possible by funds provided by a CARES grant for COVID related items for seniors in our community

Coastal Seniors Book Club - Virtual Via Zoom - (Visit the Coastal Seniors website calendar for a link to meeting on the day of the meeting.)

The second Wednesday of each month - January 13th from 3:00 PM - 4:00 PM.

Join the Coastal Seniors of South Walton (CSSW) to dis-

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cuss 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 ex-

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

Seniors 50 years of age and up residing in Walton County are invited to join CSSW. Membership is \$20 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.

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VACCINES

continued from page 2

on what we know about vaccines for other diseases, experts believe the vaccine will help keep you from getting seriously ill if you do get COVID-19. Vaccine trials are reporting high rates of effectiveness. The COVID-19 vaccination will be a safer way to help build protection. There is no way to know how COVID-19 will affect you and it can have serious, life-threatening complications.

COVID-19 vaccines will not give you COVID-19. None of the COVID-19 vaccines use the live virus that causes COVID-19. The goal of each vaccine is to teach our immune system how to recognize and fight the virus that causes COVID-19. Sometimes this process can cause symptoms, such as fever. Immunity typically takes a few weeks to build. For more information on the COVID-19 vaccines visit www.cdc.gov/coronavirus/2019-nCoV/vaccines.

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 Community

Walton County School District Superintendent's January 2021 Update



Superintendent A. Russell Hughes

sented challenges, but our students, teachers, and staff have met these challenges head-on. The 2020-21 district goal has been to “Hang On, Gain On” regarding student progression and performance. Classroom educators are working steadily to ensure we meet this expectation, especially as state assessments are upcoming.

Walton School Board members lead from the front when looking to meet high expectations. On December 9, 2020, our board members and 300 school board members, superintendents, and education leaders across the state attended the 75th FSBA/FADSS Annual Joint Conference for three days of leadership development training and networking. The Confer-

ence was a joint planning effort of the Florida School Boards Association (FSBA) and the Florida Association of District School Superintendents (FADSS) was the first to be held virtually.



Other participants included the Florida Education Legislative Liaisons (FELL), Florida Education Risk Management Association (FERMA), Florida School Boards Attorney Association (FSBAA), and the Sunshine State School Public Relations Association (SUNSPRA). FSBA/

FADSS chose to focus on public education as an economic driver during this year's gathering. It was important for these educational leaders to come together and receive training in the best practices for public education leadership while sharing goals, challenges, and successes. FSBA members will exhibit a renewed commitment to student success because they are “stronger, wiser and better,” commented FSBA President Jane Goodwin (Sarasota). Superintendent Hughes also found the joint Conference beneficial, saying; he always appreciates time to learn from other districts, especially regarding challenges and opportunities.

January marks National Mentoring Month, and we encourage community members, businesses, and parents to partner with us as mentors. Your partnership is an essential contribution to the success of students throughout our District. We want you to be a

part of our District's accomplishments! If you are interested in mentoring or volunteering, please complete the online application on our District webpage under the “Community” tab. A District representative will contact you with more information.

Walton County Schools will observe 2021 Celebrate Literacy Week, Florida, January 25-29, 2021. The theme for this year's celebration is Humanity tells a story: What's your chapter? Schools across the District will engage students in meaningful literature and participation in class activities relative to the theme, highlighting literacy's importance.

Remember, as your children return to the classroom and resume regular schedules, please continue practicing all safety measures put in place by the District and your child's school. We want everyone to have a healthy and safe new year!



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Community

Shelter House 5th Annual Palate & Palette February 6th

Save the date for Shelter House's 5th Annual Palate & Palette Dinner to be held February 6, 2021! This year, the event will feature five local unique artists and be hosted as five different intimate dinners across Okaloosa and Walton Counties. In South Walton 30A, The Events will be held at George's at Alys Beach, 30 Castle Harbour Drive in Alys Beach. In Destin, the event will be held at Bitterroot Food and Spirits, 4463 Commons Drive West, Unit 10-A.

Each artist will create unique pieces and at the end of the evening, these works of art will be auctioned off to the highest bidder in an exciting and competitive virtual auction!

Each wine dinner will be its own unique experience, showcasing the talents of a different chef and artist. Attendees will indulge in a four-course seated dinner with each course paired with hand-selected fine wines from around the world. The expansive silent auction will be held



through a virtual software platform and offer prize packages including fishing trips, restaurant experiences, custom art, spa packages, and more. Guests may select the dinner of their choice on a first come, first serve basis, with a maximum capacity of 30 attendees per location.

Tickets are \$150 per person and can be purchased online at 850tix.com. All proceeds benefit Shelter House, the state-certified domestic and sexual violence center serving both Okaloosa and Walton counties. Tickets are non-refundable. If unable to attend, ticket holders may gift their seat or consider it a charitable donation. For information on sponsorship, contact the Shelter House team at 850-243-1201 or email sponsors@shelterhousenwfl.org.



Sexual Assault Survivors Meet Each Tuesday

The Sexual Assault Survivors Support Circle offers a safe, non-threatening and confidential setting for survivors of sexual violence to talk and process their

feelings within a group setting with others who have experienced similar trauma. We meet every Tuesday from 10:30 am - 11:30 am. Issues such as trust,

anger, grief, coping and survival strategies, and self-esteem are addressed. Our goal is that each survivor that participates in the group receives both practical

and emotional support regarding their sexual assault.

All of the Shelter Houses services are free. This group is open to the public and attendees do

not need to sign up or register. For more information, call the Shelter House office at 850-243-1201 or Visit Facebook.com/shelterHouse.



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Get Your Gumbo On During an Event-Filled Winter at Baytowne Wharf!



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Friday, Feb. 19, 5 p.m.

Saturday, Feb. 20, 12-4 p.m.

Yum! Yum! It's Almost Time for The Sandestin Gumbo Festival! The Best Gumbo Cook-Off on the Emerald Coast!

Known as one of the largest and most popular winter food events along Florida's Emerald Coast, this winter festival favorite is back for its 32nd year! Kick off your tasting days, Fri., Feb. 19, with a delicious seafood boil at Hammerhead's Bar & Grill.

Then on Saturday, Feb. 20, Gulf Coast restaurants will be featuring their top-secret gumbo recipes and competing for your vote! Sample the variety of gumbo and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Area's Best." This festival's atmosphere is so fun, with live music from Dikki Du and the Zydeco Krewe while you taste, free kid's activities, and restaurants from all over our area vying for your coveted vote!

And, the popular Bloody Mary competition is BACK

again this year featuring the Best Bloody Mary's at the beach! Taste some of the finest local bars' and restaurants' Bloody Mary's and you get to judge those, too! Vote for your favorite and help contestants win the title of "Best Bloody Mary at The Beach!" This year's event is promising to serve up fun for everyone. Visit www.SandestinGumboFestival.com for tickets and details, including a daily schedule of events and entertain-

ment. General admission tickets are \$40 and allow tastings of all gumbo and Bloody Mary's. If you're interested in entering the event, visit baytownewharf.com. Event will happen rain or shine.

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

Now a family tradition, lace up those skates and continue the magical, winter spirit at The Village of Baytowne Wharf's

Baytowne on Ice. For locals and visitors who miss the cold and ice, Baytowne's seasonal ice rink is the perfect opportunity to share some of your favorite winter traditions. The ice rink is open through January 31st. Hours vary daily. \$11 for a 90-minute skate; \$3 skate rentals. Rent the rink for private parties and functions starting at \$300. Call 850-714-7614 or visit baytownewharf.com for more information.



Mark Your Calendar for the Mardi Gras Parade!

Sunday, February 14th, 2 p.m.
No Cost to Attend

The Village streets will be filled with costumed dogs and their humans along with unique and colorful floats, golf carts, and pick-up trucks. Mardi Gras music will fill the air as four-pawed friends and parade participants shower parade-goers with a barrage of beads, moon pies and other trinkets. To participate in this event, register by Feb. 12 at baytownewharf.com.

The Village of Baytowne Wharf features an array of boutiques, eateries, galleries and nightlife—not to mention a diverse schedule of outdoor special events for the entire family. This spectacular setting, all within the gates of Sandestin Golf and Beach Resort, is a gathering place for many locals and visitors as well as the perfect spot to spend a vibrant afternoon, evening, week, vacation, or you can be one of the lucky few who frequently experience Baytowne Wharf through home ownership.



 Community

PAWS Animals' Wishes Come True

The Panhandle Animal Welfare Society (PAWS) received the largest cash donation in its 63-year history from a "Secret Santa," a gift that will make wishes to better serve Okaloosa County and its animals come true in this new year.

The donation from a part-time Destin resident who asked to remain anonymous, is enough to break ground and complete Phase I of the new PAWS campus.

"I have always been an animal lover, and the need for PAWS is very apparent in the community," the donor said. "As the community is growing robustly, it will need greater capacity at PAWS.

I hope this will help PAWS keep up with the demand."

While certified plans for a central administrative building were completed last year, the donation will allow architects to also begin plans for new dog kennels, cat housing, a low-cost veterinary clinic and other animal welfare needs for the campus.

To determine those needs, the PAWS board of directors will solicit ideas this month from the community, municipalities, county staff, volunteers, rescue agencies and other animal advocates. Due to COVID-19, the input will be collected via online surveys and meetings.

Based on that input, a project



manager and committee will create a phased master plan, then launch a 2021 capital campaign

to fund the rest of the campus. Some parts of the campus, such as the dog kennels, already have

large-scale matching donors. In honor of their late son, a local couple also has donated \$100,000 for a hydrotherapy pool to help rehabilitate injured dogs.

The new animal campus, at 745 Lovejoy Road NW, will be on a 15-acre parcel donated six years ago by local supporter Al Qualls in memory of his beloved wife, Peggy Ann Qualls. It is just a few blocks northeast of the current dilapidated PAWS shelter.

The renderings, plans, a survey link, and other details about the campus development will soon be featured on the PAWS website, paws-shelter.org.

For other information, email PAWS Executive Director Tracey Williams at TraceyW.paws-shelter.org.

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You simply enter your pet's information on the site and post to the Facebook page for our area to instantly start spreading local awareness. Then it alerts local members of the Rescue Squad™ by email. It basically utilizes Facebook and email to send out notifications when someone registers a missing pet. It also has a place to post found pets.

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Seagrove Garden Club Finds Success with Virtual Fundraisers

Like all local social and charity groups, members of the Seagrove Garden Club were challenged in new ways in 2020 by the spread of the coronavirus. Garden club activity came to an abrupt halt in March. Monthly meetings were canceled amid restrictions on public gatherings. Weekly delivery of small floral arrangements stopped as assisted-living, rehab and nursing home facilities in Santa Rosa Beach closed their doors to protect vulnerable clients.

About mid-year, it became clear that continued Covid-19 restrictions would also force cancellation of the group's biggest annual fundraiser, Gifting and Giving, normally held in early December. The festive luncheon event, with silent and live auctions, helped the club raise more than \$16,000 in 2019, enough to assist 20 local families along with several community organizations.

Without the annual luncheon fundraiser, club leaders decided to get creative.

"The need is much greater because of the virus," said Mary Lamb, chairman of the Christmas charity committee. In addition to families that are still coping with the aftermath of Hurricane Michael, "a lot of families are now living on one income. Many times, they are moving from place to place and have difficulty finding a permanent



Native greenery centerpieces created by Seagrove Garden Club members were raffled off to raise funds for the group's virtual Gifting and Giving program. Members include Linda Romano, left, Cora Brettel, Patsy Powell, Marie Spafford, Ann Simpson, Rose Rogers, Eileen O'Grady and Sally Orlosky.

place to live."

Just keeping food on the table is much harder, she added. Two "virtual" projects helped the

group raise a record \$18,800 to bring cheer to local families in need this holiday season.

"The Christmas charities fundraiser has historically been a high-energy luncheon with live and silent auctions," Lamb said. Even though the event was virtual in 2020 "and primarily donation based, we hope to serve even more families."

Club members were already working hard to compile 300 recipes for the club's first cookbook



when the pandemic hit. In-person meetings ended, but through endless emails and long hours on the computer, Coastal Flavors and Flowers: A Seagrove Garden Club Cookbook, was published. Cookbook sales raised \$5,100. To replace the December charity luncheon, members were asked to donate money not spent on 2020 monthly luncheons to the fund for holiday gifts cards for the needy.

Members of the club's Flower Shuttle program, who typically

make hundreds of small flower arrangements for seniors—added a fun option to increase donations. Centerpieces, designed by member Cora Brettel for the canceled December luncheon, were instead used as prizes in a virtual raffle event held in early December. Flower Shuttle members created holiday-themed centerpieces with gathered tree branches, magnolia leaves, pinecones and tiny white lights. The centerpiece raffle helped boost December donations to \$13,700.

Overall, Seagrove Garden Club raised a record amount despite the pandemic, a good thing since the virus outbreak has increased the number of local families who are struggling financially.

The club was able to help 36

families, including 51 adults and 86 children in Okaloosa, Walton and Bay counties, Lamb said. The group also funded prescription co-pay cards for 100 patients of the Point Washington Medical Clinic; donated gift cards for five special needs adults at ARC of Walton County; and made monetary donations to help ongoing programs at Girls Inc. of Bay County and BeGenerous Inc., a local non-profit that assists women overcoming drug addiction and sex trafficking conditions.

Seagrove Garden Club, launched in 1963, has evolved from flowers and fellowship to giving back to the community. For current club information, please see the group's Facebook page.



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 Community

Meet Our Hometown Hero: Sean Dietrich, An Overcomer

BY LORI LEATH SMITH

Longtime local and Destin Life favorite Sean Dietrich (sometimes better known as “Sean of the South”) is a traveling storyteller, podcaster and Southern Living writer known for his daily column filled with stories of steel workers, church potlucks and trusty bloodhounds. His penned words seem to grant his readers a reason to believe there is good in the world—despite what they might have experienced to the contrary.

As a child he liked to write. He filled up notebooks with tales of the high-seas, shameless vixens, and steamy scenarios combining both of the aforementioned. His 5th-grade teacher found one of his notebooks and scanned through it. “She told me I wrote with too many commas,” says Sean, “and encouraged me to pursue a career in construction work. That, old, woman, never, liked, me.”

“Years later, I learned my teacher had left the school. She took a job at the Piggly Wiggly as a cashier. I went to visit the old girl, to show her the man I’d grown into,” Sean says. “She seemed genuinely glad to see me. And I was just as glad to find her wearing that red apron for a liv-

ing. After visiting for a few minutes, I realized something I’d never noticed before. Beneath her hard-shell exterior was a regular lady, working from nine to five for pennies. She was doing the best she could with her life. Just like me. Before I left, she asked me what kind of work I did. At the time, I worked in construction,” Sean says.

Today, Sean is a columnist, novelist and podcast host known for his commentary on life in the American South. Pure, raw and transparent, long-time readers are well familiar with Sean’s monthly column in SoWal Life. His work has appeared also in Newsweek, Southern Living, Garden and Gun, The Tallahassee Democrat, Good Grit, South Magazine, Alabama Living, the Birmingham News, The Bitter Southerner, Thom Magazine, and The Mobile Press Register. He has authored 11 books and is the creator of the Sean of the South Podcast.

Recently, Sean posted “Second Chances,” an eloquent blog post about his experience as a student at now Northwest Florida State College. A graduate of the Class of 2012, in 2018



he was the Against The Odds Award Recipient, a distinguished alumni winner, which is fitting for this popular and well-known writer and storyteller who has certainly beaten the odds...and overcome the words of his 5th-grade teacher. What happened one Saturday morning in his creative writing class, at then Okaloosa-Walton College, was a turning point. The teacher told Sean he was her favorite student. Until then, I’d never been anybody’s favorite anything.

The truth is, I was a sad kid in an adult’s body. And these professors believed in me. My literature professor told me I was “smart.”

Professor Domulot said I was “going places.”

My English teacher said, “I think you could be a novelist one day.”

I remember the exact day she said that. I almost cried after class.”

Last year, he published *Will the Circle Be Unbroken?: A Memoir of Learning to Believe You’re Gonna Be Okay*. Here Sean tells his own story for the first time. It is one that has been marked by both loss and love and has taken him on an unlikely path. Sean was only age 12 when he scattered his father’s ashes from a mountain range. His father had been a man who lived for baseball. He was a steel worker with a ready wink, who once scaled a 50-ft. tree just to hang a tire swing for his son. But he also had been the stranger who tried to kidnap and kill Se-

an’s mother before pulling the trigger on himself. He was a childhood hero who was now reduced to a man in a box. After his father’s death, Sean dropped out of 7th grade and became a dishwasher, newspaper deliverer, and then a construction worker, to help his mother and sister scrape by. As a self-described “nobody with a sad story behind him,” Sean still could not deny the glimmers of life’s goodness. Such goodness became even harder to deny when he met the love of his life, Jamie, at a fried chicken church potluck, and harder still when his lifelong love of storytelling led him to stages across the country, where he is now known and loved as “Sean of the South.”

That ‘Against The Odds Award’ is certainly relevant and well-deserved for a person who can testify to the strength that lives within us all to stop the cycles of the past from laying claim to our future.

You can visit Sean at SeanDietrich.com, on Facebook: @seanofthesouth, Instagram: @seanofthesouth, Twitter: @seanofthesouth1, Show/Podcast: www.SeanoftheSouthShow.com.

Destin Life’s “Hometown Heroes” are sponsored by Northwest Florida State College. To read about more Hometown Hero graduates or for more information, call 850.837.8880 or visit nwfsc.edu.

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Investing in the New Year



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Each new year brings resolutions, new goals, new plans

as well as the review of existing plans. Short term, many of you might want to look to where you want to be in six months. But equally important is to plan for where you want to be in five years and well beyond that. Keeping that in mind, as we enter the new year, here are 10 considerations investors, savers and planners might want to plan and or review now.

Retirement plans. Have you funded your IRA (assuming you qualify for and have one) for 2020? Typically, you have until the federal income tax filing deadline. If you are self-

employed or a small business, have you made the necessary contributions for 2020? Do you utilize a SEP, a 401k or a Defined Benefit Plan? What might you need to know about a Roth IRA? You might also want to review the investments you have for retirement including current allocations, any rebalancing considerations and if the portfolio is in line with your current investment objectives, risk tolerance and time frame. Lastly, did you take a Required Minimum Distribution in 2020 or did you waive that per the CARES Act? It is also a good idea to preview

what your distribution might be for 2021.

Beneficiaries. The new year is also a good time to review current beneficiaries on your retirement plans and see if they are current or perhaps need to be updated. The same would be for non-retirement accounts. You can have a beneficiary buy way of "Transfer on Death" on your nonretirement accounts if you would like to.

Estate planning. Whether you have an estate plan or not, it is also a good time to review how your assets are titled and how ownership will transfer upon your passing. This would go not only for financial assets (stocks, bonds, mutual funds and the like), but also for real estate. That would mean both home ownership (your domicile) or investment or income producing real estate. It is also a time to look at your will as well as medical directives and power of attorney should have need those.

Long Term Care. Do you have a plan in place for your long-term health and physical care, should that be needed?

Trusted contacts. Many firms today offer you the option of having a trusted contact listed on your account(s) should you like to have that. Or you might want to see your options for granting authority to your accounts by power of attorney form, trading authorization (limited or full) or simple inquiry authority.

Asset allocation. Review of what you own and where you own it and why you own it.

Tax Efficiency – review of tax treatment of your investments. Are they tax deductible, tax free or tax deferred?

Charitable giving – do you have a giving plan or perhaps a donor advised fund or your own foundation? The new year is a good time to review what you have or perhaps to learn about or consider alternatives available.

College Savings Plans – There are three main categories: 529 plans, UTMA's (Uniform Transfer to Minors Act) as well as state tuition plans. The new year is opportunity to either fund or learn more about which of these might best fit your plans or objectives.

Income planning. The new year is also a time to look at your sources of income. Systematic

Withdrawal plans, dividend income only, bond interest or fixed income interest are areas that might warrant a review early in the year. Systematic withdrawal plans might mean the systematic redemption of principal in addition to any earnings. You might want to explore the components to your income plan to ensure you are not accelerating your draw down of principal in down years for variable or stock market investments (and the like).

Most investors, firms and advisors encourage investors to look at their plans regularly, on a quarterly, or at least on an annual basis. Take time early in the year to plan for now and for the years that come for you.

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

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 Community

Time with Wine: Aaron Pott of Pott Wines

At Kwiker Liquor, we know that the key to having a great selection of fine wines is knowing a great selection of Vintners and Winemakers. And we take pride in cultivating these relations to bring the very best to our customers in the Panhandle. This month we called on our friend Aaron Pott to share his story with us:

We had all been hoping for a fantastic harvest in 2020. After

months of dealing with the pandemic we all felt that 2020 was going to be something wonderful, that somehow a great vintage would make up for all the horrors that we encountered in this problematic revolution around the sun. In the back of my mind I was thinking that it would be unprecedented to have three amazing vintages in a row! The vintages 2018, with its beautiful freshness and balance,

and 2019, a vintage of power and suppleness, were some of the best wines we had ever made.

On August 16, 2020 I spent the day working at my vineyard Châteauneuf du Pott 1600 feet above sea level with a dominating view of the Napa Valley. Our organic vineyard was in perfect condition. The vines' green leafy canopy growth balanced perfectly with the dark purple fruit that hung down

from the canes in perfectly formed bunches. Thus far, the weather had been ideal; very little rain in winter, warm early spring and summer leading to a relatively cool early August provided by the cooling fog of the San Francisco Bay.

The next morning we would wake up to a spectacle that I have rarely seen in the Napa Valley, a lightning storm. The lightning would ignite a series of fires that would change the course of the vintage and the fortunes of many vintners forever. The fires that started early that morning, along with another starting on the night of September 27, would not be under control until late October.

Many of the vineyards that were nearby the fires would suffer from smoke taint, caused when fresh smoke creates volatile phenol compounds in the wine. These compounds cause the wines to smell of old cold smoke, like an old ashtray that needs emptying (if anyone can remember that!) and gives a smoky flavor to the wines as well as a slight bitterness and grainy feeling tannins. Great wines can become almost undrinkable due to smoke taint. This horrible outcome paled in comparison to the specter of losing a winery or even a vineyard destroyed by fire.

Our little family owned winery is uniquely small. We make a little over 14,000 bottles of wine (about 1200 cases). I grow and make the wines, oversee the vineyard and in addition consult for a handful of ultra premium wines in the Napa Valley (Blackbird, Greer, Emos, Fe, Martin Estate, Bernard Magrez Napa Valley, Perliss, James Cluer's Sigma Project, Saint Helena Winery and Seven Stones). My wife handles the website, releases, client interface, and the complex economics of a small winery. My daughters, Tosca 13, and Isolde 11, help out in the vineyard and winery when school permits. Our wine is genuinely hand made from organic grapes, and hand sorted twice before going through a series of optical sorting devices. Grapes are put to open top wooden fermentation vats using gravity and punched down by hand (and sometimes by feet!) to extract the delicious flavors of the grape into the fermenting juice. Fermentation occurs naturally with no added yeast or bacteria. Wines are put to artisan French coopered barrel or clay amphora without filtration and stored in a strict environment of 55°F and 75% relative humidity until they are ready to bottle.

We make three different tiers of wine. The third tier known as Pott Wine Napa Valley is a blend of Cabernet Sauvignon, Cabernet Franc and Merlot from all of our vineyards scattered about the val-

ley. The second tier is known as our Single Vineyard wines. These 4 wines come from 3 different iconic vineyards around the valley. Her Majesty's Secret Service Cabernet Sauvignon and our Original Gangster Grenache come from Stagecoach Vineyard. Kaliholmanok Cabernet Sauvignon is from the Kicu'me Ballard Vineyard on the very top of Spring Mountain, and Turf War Cabernet Sauvignon from the legendary Tychson Hill area in the northern part of St. Helena. Finally our top tier is from our organic estate vineyard on Mt. Veeder known lovingly as Châteauneuf du Pott. We make four different wines: a small quantity of Viognier (the only white we make!) that we call 20m3, a natural wine from 100% Cabernet Franc known as Agnès Sorel, a blend of Cabernet Franc, Cabernet Sauvignon and Merlot called Space and Time, and finally our incredible mountain estate Cabernet Sauvignon known as Incubo.

Luckily in 2020 our estate vineyard was far from the fires yet we will still only be making a fraction of the wines that we produce normally due to smoke taint. We will not be making Kaliholmanok, Her Majesty's Secret Service and Original Gangster. In these vineyards we didn't even bother to pick grapes. Quantities of estate wines will be about 20% of their normal production. The Pott Wine Napa Valley will also be in very limited supply from 2020.

Although the dream of having a third great vintage in a row has been dashed by fire, what we have produced is exceptional. It has also shown one of the greatest fundamental aspects of great wine, terroir. Terroir is a French word that means all of the elements that affect the aromas, aspect and flavor of a great agricultural product. Whether it is cheese, peaches or wine, climate, site, and weather make a difference on how each of these looks, tastes, and smells. We winemakers have been yelling about this for years because it is the most important difference between wines. We make wines from unique sites and these wines are unique because of the sites. If there are eucalyptus trees near a vineyard you will smell and taste the menthol of the eucalyptus trees in the wine. If there is lavender, sage, roses or other flowers and spices being grown close to the vines you will smell them in the wine. And sadly, if there is fire nearby you will smell that in the wine too! When you drink wine, smell it, taste it and think about what the site looks like, what the dirt looks like and is made of, what is growing around it and how it is affected by the weather. All of this and more is wine!



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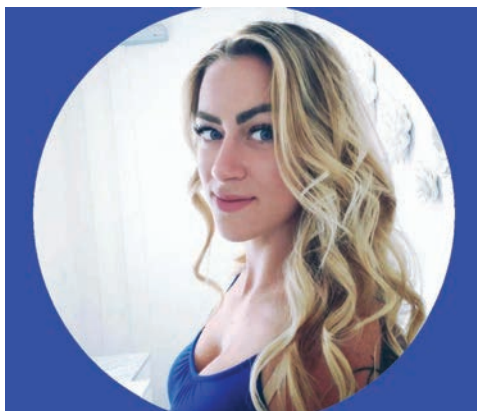
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Faces of Walton County; Introducing Tessa Broadwater

BY MARK STANLEY AND TRACY STEELY



Tessa Broadwater's job is to illuminate our lives, literally. She studied interior design at the Art Institute of Pittsburgh and now designs lighting spaces for others on the Emerald Coast. "I am a lighting specialist and designer," she says. "I help select, design and provide lighting fixtures and home furnishings for local and out-of-state builders, homeowners, and architects."

Tessa grew up surrounded by creativity. Her mother was an art teacher and her father an unlikely combination of carpenter, musician and hydrologist. (I can't help but note that Broadwater is a particularly appropriate name for a hydrologist.)

Her passion for art presents itself immediately. Tessa had wanted to be an interior designer since she was a child. Her stint at the Art Institute of Pittsburgh taught her about design. She had found her calling. After a long day helping clients fill spaces with light she can be found in a spare bedroom in her own home, which she has turned into an art studio. "My favorite expression in art," she says, "is working with acrylic paint on canvas. My second favorite would be buying and repainting or refinishing furniture pieces. I can't handle a blank room or canvas for too long"

Tessa is a relative newcomer to the Emerald Coast, having arrived here about four years ago. Originally from Frostburg,



a small town in the mountainous western panhandle of Maryland, she does not regret the move.

"I had broken off an unhealthy relationship with my boyfriend," she says. "My sister was moving to Navarre with her husband at that time, who had been offered a job at Eglin AFB. They knew I always wanted to live elsewhere and offered for me to move with them. I decided to pack up my life and move within about a week. My decision felt right. I needed an extreme change and knew this was going to be it. Little did I know that this would be the best decision I'd ever made. I did not know about the Emerald Coast before moving here from Maryland."

Tessa worked at The Surf Hut in Miramar Beach for a couple years before landing a job that al-

lowed her to exercise her passion for design. She now practices her craft at Lighting, ETC., located in the 30 Avenue shopping district in Inlet Beach. You can find them on the web at www.lelights.com. They sell all kinds of home furnishings and accessories, not just lighting fixtures.

She feels she's in a good place right now, both in terms of her location along our beautiful beaches, and in terms of her

chosen profession. She says her job with Lighting, ETC. is rewarding. "I love my clients! Every space I work in is different and unique in its own way. The ultimate satisfaction is seeing the results of a happy customer in their beautiful home or business."

I asked Tessa where she would like to go from here with her career. She's happy doing what she's doing for now, she said, but would like to spend time learning more about the building and design trades. "I love learning, and I am constantly learning in this industry. Ultimately, I would love to flip houses while designing and coordinating the whole process. Beyond that, maybe one

day creating my own brand and company."

And what's on her bucket list? "I love traveling and experiencing new cultures. I would love getting tattooed by some of my favorite artists in various states around the country."

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

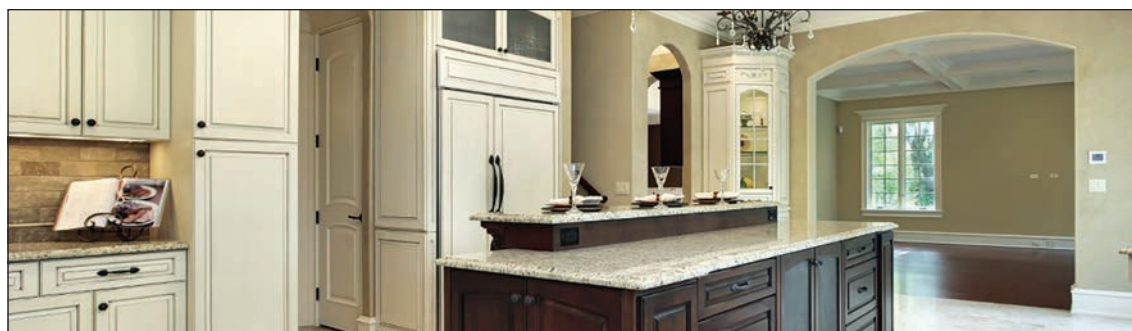
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Republicans Elects Chair and Vice-Chair



Walton County's Republican Executive Committee met on December 7th to elect key individuals that would represent Walton County at the local and state level. There was a huge turnout in which Bill Fletcher was elected Chairman and Artie Rodriguez Vice-Chairman. Fletcher and Rodriguez both ran unopposed and were elected unanimously. "We're committed to expanding the conservative voices in Walton County and growing the committee. I also can't think of anyone better to serve as my Vice-Chairman than Artie Rodriguez." Fletcher said.

Mark Foley previously served as Chairman of the Republican Executive Committee for the past three years and showed great leadership. Bonnie McQuiston will continue serving as Secretary and Kriss Faulk as Treasurer. "It's an honor to be nominated and elected as Walton County's Vice-Chairman working with Mr. Bill Fletcher. We both have some great ideas to make the Republican party in Walton County stronger than ever" says Vice-Chairman Rodriguez. "It truly means a lot to me, especially on this day- the anniversary of Pearl Harbor."



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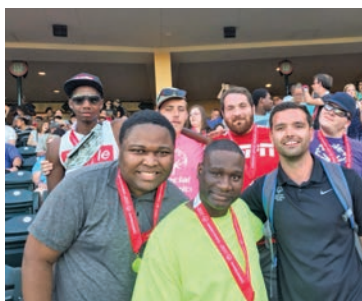
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Special Olympics North West Florida Continues Despite the Pandemic!

The first Special Olympics was held on August 2, 1968. Since then, the program has impacted millions, and continues to do so more with each passing year. So what does the Special Olympics do exactly?

Their overall mission is to provide year round sports training and competition for individuals with intellectual and developmental disabilities. This is done through hosting various events throughout the year such as seasonal games and specific sports competitions. Beyond that, the Special Olympics is also the number one provider of health screenings for people with disabilities worldwide. The organization provides these screenings for people regardless of whether or not they are part of the Special Olympics programs. In Florida alone, they provided over 12,000 health screenings in 2019. The screenings lead to the organization supplying instruments such as eye glasses, hearing aids, and running shoes to participants. The goal of the Special Olympics is simply to give to the folks they serve, and it is clear that they go above and beyond every day.

Damien McNeil is the Regional Director for the Northwest region with Special Olympics Florida. He currently operates as director over twenty-two counties, including Walton and Okaloosa. For Damien, this organization has impacted more lives than can be counted. From the time he first got involved with Special Olympics as a swim coach in Pensacola, Damien continues to see confidence, security, and pure joy be displayed in both the athletes and the community of supporters around



them. “We’ve literally saved lives,” Damien said when discussing how the Special Olympics has impacted individuals and communities over the years. Be it through providing health screenings, instilling confidence in the athletes, or simply giving this special community a reason to believe that having a disability shouldn’t stop you from living your life, Special Olympics Florida is making a significant impact on the world around them.

Like many nonprofit organizations, Special Olympics Florida struggles to obtain adequate funding through fundraising and other sources. Too often, these organizations are neglected in favor of other more prominent figures and businesses. The Special Olympics holds multiple fundraising events throughout the year. Visit their website at www.specialolympics-florida.org/events for more information about fundraising and

other events taking place locally. In addition to fundraising challenges, the organization has also found that providing transportation for the athletes has created a great difficulty. In times past, ride-sharing was often a solution to this problem, but due to social distancing measures this option has not been as available as it once was. In spite of the challenges this program has faced, the success they have and continue to experience has been undeniable! The Special Olympics is constantly bringing people from all walks of life together. One of the primary ways this is done is through the Unified Sports Program, which creates sports teams made up of both disabled and non-disabled individuals. Through this program, people who were strangers find themselves teammates, and that in itself has been incredible to see.

Moving forward, Special Olym-

pics Florida hopes to continue to expand their reach. More athletes are joining every year, and more lives are being touched every year.

Special Olympics Florida is always in need of additional vol-

unteers and coaches, so if you feel a calling in this direction, please reach out to Damien McNeil at (407) 402-8604 or send him an email at damienmcneil@sofl.org and Make a difference!

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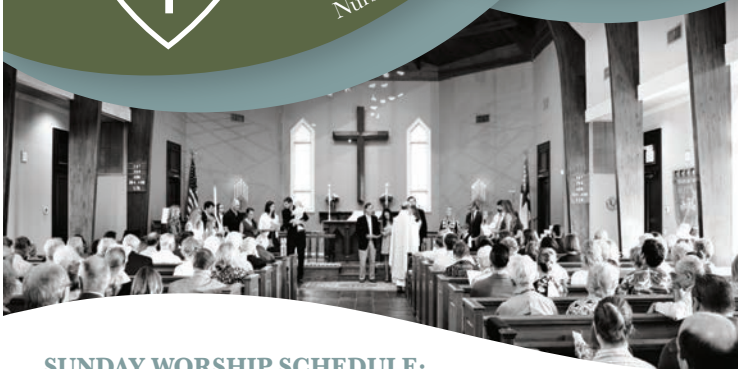
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Lessons in Larviciding

BY, CAMI ADAMS, SWCMCD ENTOMOLOGIST

“What are you spraying?” is one of the most common questions posed to us at the district. Most people are familiar with seeing the adulticide truck at night treating for mosquitoes. So, when one of our mosquito trucks is encountered in the middle of the day spraying standing water, there tends to be some confusion. Contrary to initial belief, these trucks are not spraying for adult mosquitoes but rather their aquatic, immature stages. Mosquito larvae thrive in water that can stagnate in a multitude of places, such as tires and buckets, rain-filled woodland pools, and roadside swales. While the district employs different larval control techniques depending on the breeding source, the quickest way to treat non-flowing ditches and roadside swales is through a truck-mounted hose that disperses liquid product.

The two active ingredients used for this type of treatment are either *Bacillus thuringiensis israelensis* (Bti) or *Bacillus*

sphaericus (Bs) which are developed from naturally-occurring soil bacteria that do not affect non-target organisms like bees, fish, plants, animals, people, or other aquatic invertebrates such as dragonfly nymphs. Additional to the targeted environmental benefit, the products have been noted to reduce larval mosquito populations within 24-48 hours. Fast efficacy leads to quicker control and less adult mosquitoes biting our residents. How do these active ingredients work? The bacteria produce crystals that are toxic to mosquito larvae, fungus gnats, black flies, and some midges. Within mosquito larvae, ingestion of these crystals disturbs the larval gut, killing the larvae sometimes within just a few hours.

Larviciding missions are usually triggered by a big rain event, such as the one South Walton experienced recently with Hurricane Sally. Standing water can produce adults in as little as a week. Ample amounts of water mean more mosquitoes breeding, and it is important for the district to treat these retention areas as



quickly and efficiently as possible to minimize the number of mosquitoes emerging. If the ground is saturated and the water will not soak up as quickly, a longer lasting formulation is used to provide longer control.

There are no special precautions to take when Bti or Bs

is applied. You do not have to leave the area where treatment is occurring, and children and pets are safe to be outside during application. Because the district commercially uses these products, we wear the required personal protective equipment that is meant to protect the ap-

plicator during mixing of the product and application. This is only to prevent skin or eye irritation from direct contact and does not mean the product is toxic. In fact, Bti is approved for pest control in organic farming processes. Using these active ingredients to control mosquito larvae helps SWCMCD uphold part of our mission statement to “utilize a variety of methods in such a way as to minimize potential effects on people, wildlife, and the environment while maximizing the value to the district’s taxpayers.” So, the next time you see us out and about spraying standing water, give us a wave and know we are here to serve you.

For more information, please visit www.southwaltonmosquito-control.org.

Walton County Prevention Coalition Adds Two Businesses to Not In My Lot Program

30a Songwriter Radio Music and Coffee and Caring & Sharing of South Walton have joined the Walton County Prevention Coalition (WCPC) in showing their commitment to operating responsible businesses that help promote successful kids, strong families, and healthy communities through the Not In My Lot program.

The Not In My Lot program was created by WCPC to encourage businesses to commit to providing outside environments that are free from drug use, alcohol use, and illegal activity.

This program gives local businesses the support and direction they need to react appropriately when illegal activities take place on their property. One of the main goals of this program is to educate business owners about the numerous dangers associated with drug and alcohol use on their

property, especially when it comes to youth.

“The businesses that work with us through the *Not In My Lot* program understand their responsibility to the members of our community and work to promote safe, healthy and ethical behaviors on their property,” said Richard Black, Chair of WCPC and Lieutenant with the DeFuniak Springs Police Department. “We ask that business owners and their employees are educated on the issues we are working against and commit to preventing drug use, illegal activities on their property and reducing the negative impacts that those activities have on children and families in our community.”

Other businesses committed to the Not In My Lot program include Consolidated Ace Hardware in DeFuniak Springs, First Apostolic Church of DeFuniak

Springs, Hope Lutheran Church, LaFlorida Coastal Properties, LLC, Point Washington United Methodist Church and Nick’s Seafood Restaurant. Businesses interested in becoming a part of this program can visit the Walton County Prevention Coalition Website for the application.

Walton County Prevention Coalition is a substance abuse prevention coalition that prides itself on educating the members of our community about the dangers of alcohol, tobacco and drug use in our youth. The first step to prevention is education, and the WCPC is dedicated to providing helpful information and resources to the parents and children of our community. Visit www.waltoncountyprevention.org to learn more and get involved with WCPC.

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Things to do in South Walton in January

Daily Through January 31st

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, Baytowne's seasonal ice rink is the perfect opportunity to share some of your favorite traditions. Ice rink is open daily through January 31st. Hours vary daily. Visit www.baytowne-wharf.com for a complete schedule, waiver forms and opening times.

Friday, January 15, 5:00 pm

Nick's Seafood Annual Bonfire

Enjoy food, drinks and a beautiful sunset from one of the best views on Choctawhatchee bay. Don't miss the local's favorite outdoor gathering of the year!

Lighting of the Bonfire begins at 5:00pm, live music with The Band U.S. to follow.

There is no cover charge and all ages and pets welcome. Come out for some good ol' fashioned fun with friends. Nick's Seafood on the Bay is an honest to goodness, family-friendly, fresh seafood restaurant opened in 1963! Located at 7585 Hwy 20, Freeport FL, on the Choctawhatchee Bay!



Saturday, January 16, 23 & 30, 5:30-9:00pm

Red Bar Jazz Band

South Walton visitors and locals love the Red Bar, a jumpin' little joint off of Hwy 30-A in Grayton Beach. The Red Bar Jazz Band is a fixture thanks to restaurant owners Oli and Philippe Petit. The party gets cranked up a notch after the dinner crowd thins creating a more funky atmosphere. Don't be surprised to spot celebrities here late at night. But please, everybody just wants to chill at The Red Bar. Follow The Red Bar on Facebook to see what Oli's talking about today. Visit their website at theredbar.com.

70 Hotz Ave, Santa Rosa Beach.



Sunday, January 24, 11:00 am to 4:00 pm

Brunch & Live Music at Old Florida Fish House

Start your Sunday off with Brunch and Live Music at Old Florida Fish House. Serving brunch from 11AM - 4PM, the menu is flavorful and delicious with items like housemade biscuit sandwiches, bananas foster french toast, fried chicken, today's catch, a Florida Rueben,

and more. Relax with a bloody or mimosa as you enjoy live music from 1-4PM. Follow Old Florida Fish House on Facebook to find out what local artist is playing each week. Old Florida Fish House is a hidden gem on the shores of Eastern Lake in Seagrave Beach. The restaurant is open daily, serving lunch on The Porch, delectable sushi, and dinner and drinks. For more information and up-to-date menu options visit www.oldfloridafishhouse.com. 33 Herons Watch Way, Santa Rosa Beach.

Friday, February 19th -

Saturday, February 20th

The 32nd Annual Sandestin Gumbo Festival

Save the date! This winter festival favorite is back for the 32nd Annual Sandestin Gumbo Festival. Sample a variety of gumbo and vote your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Area's Best." Gulf Coast restaurants will be featured along with live music from Dikki Du and the Zydeco Krewe and children's activities. The Bloody Mary component is BACK again this year! Featuring the Best Bloody Mary's at The Beach! Taste some of the finest bars' and restaurants' Bloody Marys on the coast AND you're the judge! Vote for your favorite and help them win the title of "Best Bloody Mary at The Beach"! This year's event is promising to serve up fun for everyone. The event opens Friday at 5:00pm and noon on Saturday. Visit www.sandestin-gumbofestival.com for details.

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 Arts

Sinfonia Gulf Coast Hosts Crescendo Feb 12-14

Sinfonia Gulf Coast, our region's only fully professional symphony orchestra, is pleased to announce the full line up for its annual fundraiser Crescendo! A Cultural and Culinary extravaganza, slated for February 12-14, 2021.

Festivities begin on Thursday, January 14 at 11:00 a.m., with a Crescendo! Kick Off Lunch at Bijoux Restaurant and Spirits located at The Market Shops. Enjoy an incredible lunch prepared by award-winning chef/co-owner Jack McGuckin, sip elegant wines, indulge in delectable desserts, shop all of the must-have accessories of the season from The Jewel, view the latest fashions modeled by Today's Boutique, door prizes and raffle items, plus much more. Tickets are \$100 per person and include lunch, wine and gratuities.

On Friday, Feb. 12 at 6 p.m. Crescendo! The weekend will begin with a series of carefully curated vintner dinners hosted in elegant homes and venues throughout the Emerald Coast, which pair the talents of local and regional "celebrity" chefs

with some of the country's most acclaimed vineyards for a delicious evening of food and wine. Participating wineries and chefs will be announced soon. Vintner Dinner tickets are \$295 per person and include all food, wine and gratuities.

This year's main event is themed, "Moulin {vin} Rouge" and is set for Sunday, Feb. 14 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate the cultural and culinary arts by showcasing world-class vintners, expert spirit purveyors, amazing auction items, and a musical performance. Enjoy reserved table seating, hors d'oeuvres, a full, seated lunch, live and silent auctions, and an all-inclusive afternoon of incredible fun.

Tickets to Crescendo! 2021 are \$150 per person and include all food, wine, reserved table seating, performance and valet parking. Tables of up to 10 guests may be reserved by calling (850) 460-8800. Sponsorship opportunities are still available.



Proceeds from Crescendo! will benefit Sinfonia and its music education programs, which include: musicians/guest artists in schools, free orchestra concerts, bus transportation for students,

Sinfonia Youth Orchestra program, Arts in Medicine initiative with Sacred Heart Hospital and LINK UP concerts for third through fifth graders in partnership with Carnegie Hall.

Are you a "treble" maker? If so, Sinfonia Gulf Coast invites you to join this honorary committee. For a \$550 contribution, Treble Makers will receive one ticket to the Crescendo! Kick Off Lunch and Main Event, recognition in the event program, invitation to the 2020 Thank You Party, a reserved seat at the closed-to-the-public student LINK UP performances on March 2, 2021 at the Emerald Coast Convention Center, plus a special Treble Maker gift.

For more information on how you can join Sinfonia's team of volunteers, contact Beth Clavier at (850) 460-8800 and bclavier@sinfoniagulfcoast.org.

Tickets for Crescendo! 2021 are now on sale. For more information or to purchase tickets for Sinfonia Gulf Coast's Crescendo! events, visit www.sinfoniagulfcoast.org or call (850) 460-8800.



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Emerald Coast Theatre Company Presents The Storyteller Series

Performances are Tuesdays, Jan. 12 & 26 and Feb. 2, 9 & 23 and March 2 at 7:30 p.m.

Emerald Coast Theatre Company's The StoryTeller Series returns with three new offerings on Tuesday evenings at 7:30 p.m. January 12 through March 2.

The 2021 lineup includes Three Places at Yalta (Jan. 12 & Feb. 9), Give 'em Hell Harry! (Jan. 16) and Katharine Hepburn (Feb. 23 & March 2).

The series begins with the world premier staging of Three

Places at Yalta (Jan. 12 & Feb. 9), a one-man show written by and starring Bruce Collier. In this power-packed political piece, Collier deftly portrays World War II's "big three" — Winston Churchill, Josef Stalin and Franklin D. Roosevelt.

Ian Tuttle stars Carl Eugene Bolt's "docudrama" play Give 'em Hell Harry! on Jan. 26. This faithful and often humorous piece is a portrayal of the life and presidency of President Harry S. Truman. The play spans Truman's childhood, his

"political apprenticeship" as a judge in Jackson County Missouri, his years in the U.S. Senate and his momentous two terms as President of the United States.

ECTC's StoryTeller Series concludes with Katharine Hepburn (Feb. 23 & March 2), a one-woman show written and performed by the incomparable Shirley Simpson. Simpson embodies the wit, charm and fierce grit that is the Oscar-winning American actress Katharine Hepburn (1907-2003). Her piece delivers a humorous and touch-

ing portrayal of the fiery and independent Hepburn throughout her career touching on the events and people who shaped her 96-year life.

A former producer, writer, and performer in the New York Madison Avenue television market, her TV series The Vital Link was nominated for and won the ACE Award. Simpson is a member of Actor's Equity Association and is contributing her performance fees to Sacred Heart. Simpson is performing Katharine Hepburn as a benefit

for ECTC.

All series events will be staged at ECTC's performance space located at 560 Grand Boulevard (upstairs) in Grand Boulevard at Sandestin, located in Miramar Beach, Florida.

Tickets are \$32 per person for adults, \$30 for seniors/military and \$28 for students. Purchase tickets online at www.emeraldcoasttheatre.org.

Purchase tickets online at <https://www.emeraldcoasttheatre.org/on-stage> or call (850) 684-0323.



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Wellness

Medicare Advantage Open Enrollment Period – January 1st through March 31st



BY MICHAEL ROTH

Retirement is a time of “transition” and “new beginnings” – which in “Medicare-speak” is a time for confusion, aggravation and frustration. Well, maybe it’s not that bad, but it can be trying. Today we will try to unravel the mystery of the “OEP”, which is the Medicare Advantage Open

Enrollment Period (not to be confused with the “AEP” or Medicare Annual Enrollment Period). This is where the confusion may have kicked in... but “No Worries”. Allow me to clarify...

Medicare has one main open enrollment window (AEP) from October 15th through December 7th each year.

The other Medicare Advantage open enrollment period (OEP) is also annually from January 1st through March 31st each year.

The difference between the two is that from January 1st through March 31st, the Medicare Advantage open enrollment, you can do the following:

- Switch from one Medicare Advantage Plan to another or.
- Quit your Medicare Advan-

tage Plan and go back to Original Medicare, with the option to join a Medicare Prescription Drug Plan.

While it’s possible to switch from a Medicare Advantage Plan and go back to Original Medicare during both periods, it’s only possible to do the reverse (move from Original to Advantage) from October 15th through December 7th. Therefore, if you are on Original Medicare this doesn’t apply.

Let’s look at an example: You see a Joe Namath commercial for Medicare Advantage from October 15th to December 7th, so you call the 1-800 number. You expect Joe to put you with a Super Bowl outfit, but instead you get the Cleveland Browns. What do you do now?

Answer: If you’re already in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan from January 1st through March 31st. Your new plan starts at the first of the next month and you’ll be automatically unenrolled from your old plan or you can simply go back to Original Medicare with an optional drug card.

While we’re on the subject of 1-800 numbers, generally speaking, you get better service by using a knowledgeable LOCAL agent. It doesn’t cost anything extra and they are familiar with the local networks, physicians, and drug cards. Your local agent values their reputation – nothing would be worse than running into a disgruntled customer at

the local grocery store and having tomatoes thrown at you. So, they are interested in keeping you happy.

And speaking of happy, have a Happy New Year!

Michael Roth is a 1980 graduate from UCLA. After graduation he started his career with Great-West HealthCare in the underwriting & actuarial department then moved into group sales in 1984. He has won numerous awards and started his Florida Blue agency in 2013. He happily resides on 30-A.

You can reach Mike at (850) 899-7003 or mroth@mrbenefitsinc.com.



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What's Your 2021 Story?



BY STEPHENIE CRAIG,
JOURNEY BRAVELLY

2020 is over and yet you might continue to face many of the same challenges as you enter the new year. It can be easy to feel resentfully stuck in survival mode and to view yourself as a victim of the pandemic and other major stressors of 2020. Isolation, financial challenges, racism, political change, value debates on social media, and missing the way things used to be. It's all a lot to carry and work through as you hope for recovery and continue to walk in the mess.

Resolutions may feel trite and impossible this year as we limp along and try to hold it together. Honestly acknowledging our personal and collective discomfort and suffering is a healthy practice. However, getting stuck

in bitterness and hopelessness only feeds the negative energy we are all hoping to escape.

What if instead of writing resolutions, you were to ask yourself what you want your story to be at the end of 2021?

While there are many circumstances in life that are often out of your control, you are in control of your behavior and choices. You get to decide how you'll treat others, how you'll talk to yourself, how you'll live out your faith, how you'll engage with your values, how you'll take healthy risks, how you'll respond to challenges, and how you'll step into personal growth. These personal practices will largely shape your story this year.

What if instead of carrying the weight of victimhood from 2020, you were to step into the practice of writing all of the parts of your story that are within your power?

5 Ways to Move from Victim to Writer of Your 2021 Story:

Acknowledge struggle while looking for redemption. Honestly admit to yourself when you're experiencing grief and hardship. Feel the feelings associated with the difficulty. Watch for short- and long-

term ways you see suffering in your life creates opportunity for growth, connection and comforting others.

Create a mental or written list of 3-5 big ideas within your control you want to be true of your story at the end of 2021. Examples: I want to have been a loving, connected parent, friend, partner. I want to have given generously from what I earned. I want to have expressed a grateful attitude regularly. I want to have faced challenges and pain with grace and dignity. I want to have spent time on things that matter most to me. I want to have said encouraging things to myself and others most of the time. I want to see progress in this specific business skill. I want to have engaged a spirit of adventure.

Create a more detailed story for each of your 3-5 big ideas. Big idea: I want to have lived generously. Detailed story about living generously: I want to look back over 12 months and see that I intentionally set aside money, time and other resources as a monthly practice rather than spending all of my resources on myself. I want to see that I used those resources to give to people and causes I value. Some of the people and causes I value are my church, Caring & Shar-

ing of South Walton and Compassion International.

Take steps to make your story real. If I'm going to look back and see that I gave generously this year, I'm going to: set up auto-giving for my top 3 valued organizations, set up a specific auto-transfer savings account designated for generous giving, set up regular monthly volunteer hours.

Read and edit your story as you go. Check in monthly on your story and determine if you're living into the story you want to be true at the end of the year. Be gracious with yourself, determine where you're struggling, and make edits when

needed. For example: I planned to auto-give to 3 organizations but I had a financial change. I'm going to reduce my amounts to all 3 or I'm going to choose one organization instead.

The healthy way to engage your 2021 story is to face the circumstances outside your control with acceptance and focus on writing what you can control with hope and determination. As you move from victim to writer of your 2021 story, remember that Journey Bravelly has coaching sessions available to help move your story forward. Connect with us at journeybravelly.com.

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Wellness

Ascension Sacred Heart Offers Virtual Prevent Type 2 Diabetes Program

Community members are preventing type 2 diabetes together with help from the year-long PreventT2 Lifestyle Change Program offered by Ascension Sacred Heart Emerald Coast.

PreventT2 is part of the National Diabetes Prevention Program which is led by the Centers for Disease Control and Prevention (CDC). The local program starts on Nov. 5. It will be held virtually with a plan to resume in-person classes as soon as possible.

Guided by a trained lifestyle coach, groups of participants will learn the skills they need to make

lasting changes such as losing a modest amount of weight, being more physically active, and managing stress.

Participants learn how to eat healthy, add physical activity to their routine, manage stress, stay motivated, and solve problems that can get in the way of a healthy lifestyle. PreventT2 groups meet for one full year. They meet once a week for the first 16 weeks, and then once or twice a month for the next eight months to encourage and maintain healthy lifestyle changes. The program's group setting provides a supportive environ-

ment with people who are facing similar challenges and trying to make the same changes.

"The time is now," says Linsey Hall, RN, Diabetes Educator for Ascension Sacred Heart Emerald Coast. "One in three American adults have prediabetes and 90 percent do not know it."

betes if they are 45 years of age or older; are overweight; have a family history of type 2 diabetes; are physically active fewer than three times per week; have been diagnosed with gestational diabetes during pregnancy or gave birth to a baby weighing more than 9 pounds.

Hall retired this summer as President of Ascension Sacred Heart Emerald Coast after 18 years of service to the hospital and the community. During his 30-year career in the healthcare industry, he remained passionate about making a difference and raised the bar for healthcare in the Northwest Florida region. He joined Sacred Heart Health System in 2002 to lead the opening of Ascension Sacred Heart Emerald Coast. Under his leadership, the hospital was recognized five times as a 100 Top Hospital® by Truven Health Analytics.

The Roger L. Hall Legacy Scholarship will be used to make tuition, fees and book awards to NWF State College students who are enrolled in a degree program in finance, business or health sciences. First preference shall be students who are in financial need.

To contribute to the Roger L. Hall Legacy Scholarship, please visit nwfcfoundation.org/RogerHallLegacyScholarship. For information about partnership opportunities or ways to support Northwest Florida State College, please contact the Foundation office at (850) 729-5357 or foundation@nwfc.edu.



People with prediabetes – higher-than-normal blood glucose (sugar) levels - are 5 to 15 times more likely to develop type 2 diabetes than those with normal blood glucose levels. Many people with prediabetes develop type 2 diabetes sometime within the next 5 years.

"This evidenced-based Diabetes Prevention Program allows a well-trained lifestyle coach to guide and support participants through modest lifestyle changes," added Hall. "Previous participants have not only lost weight in the learning process, but they have improved their overall quality of life."

People are more likely to have prediabetes and type 2 dia-

For more information on enrollment, class schedules, cost or to speak to an education specialist please call (850) 278-3546 or email your questions to Julie. Palmer@ascension.org

Hospital Volunteers Establish Scholarship to Recognize Roger Hall

In recognition of Roger Hall and his 18 years of service to Ascension Sacred Heart and the community, the Volunteer Guild at Ascension Sacred Heart Emerald Coast has established the Roger L. Hall Legacy Scholarship Endowment at Northwest Florida State College. The Volunteer Guild created the Legacy Scholarship Endowment with a pledge of \$15,000.



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Where's My Spouse?



BY DR. RICHARD CHERN, MD

We've had occasional calls over the years from husbands who feel their wives are slipping away. They call saying they are desperate to get their wives back. After years of marriage when a relationship should be getting easier, it seems like things are only getting more difficult.

I always thought this was light hearted banter but last week we got two of these calls in one day and both husbands seemed to have a real desperation in their voices and a real fear of losing a life-long partner.

It made me think back to a married couple I took care of nearly ten years ago. I did a consultation with the husband first and he agreed to treatment. During the hormone treatment he admitted to me that his wife was just not the same person. They rarely went out, were rarely intimate, and frequently argued. He was tired of feeling angry all the time and believed his marriage was headed towards divorce. During the consultation with his wife I heard many of the same

complaints and the conversation ended with her telling me she was planning on divorcing her husband because they just couldn't get along anymore.

Six months later I was surprised to see them return together. As I treated each of them that day they told me they had never felt better and their relationship was better than ever. They felt like they were dating again and were rediscovering each other in a brand new way. As they checked out at the front desk I could hear them giggling and teasing each other. When our front desk asked if they were happy with the therapy they jokingly said it had saved their marriage. I heard this as I was walking back to my office and

knew it was no joke at all. I already knew how much hormone therapy had helped me, but this made me realize how much it can help a relationship and how hormones affect our perspective and outlook in every aspect of our lives.

I've been on this treatment program so long it's hard for me to remember what feeling bad feels like. I do remember struggling to survive the day, being tired all the time fighting to concentrate, and faking a good mood at work only to bring home all my aggravation and give it to my family. I remember spending my free time sleeping, eating,

and watching TV even though I wanted to do so much more.

There are many fears and preconceived notions about hormones. They are all wrong. Research has proven that bio-identical hormone therapy is beneficial in countless ways with very little, if any risk.

If you feel you're not the person you used to be or your spouse has lost that vibrancy for life then let us know. I think we can help.

Dr Richard Chern, MD specializes in hormone therapy for men and women. He is accepting new patients and waiting for your call at 850-837-1271 or find us at www.RichardChernMD.com

FWBMC Provides Monoclonal Antibody Therapy to Treat COVID-19

Fort Walton Beach Medical Center is now offering bamlanivimab antibody infusions to non-hospitalized patients who have tested positive for COVID-19 and have other high-risk factors. The first patient received the treatment on December 22. Fort Walton Beach Medical Center is the only hospital in the tri-county area offering this antibody infusion.

The U.S. Food & Drug Administration (FDA) granted Emergency Use Authorization (EUA) of bamlanivimab for the treatment of COVID-19 patients experiencing mild to moderate symptoms who are high risk to develop severe COVID-19. Fort Walton Beach Medical Center will provide the outpatient IV treatment for adults and adolescents age 12 and older.

High-risk conditions that may be eligible for this treatment include:

- Obesity
- > = 65 years of age
- Chronic kidney disease
- COPD
- Diabetes
- Immunosuppressive disease
- Heart disease
- For children over the age of 12, sickle cell disease, neuro-developmental disorders, and asthma are also among several

additional considerations for eligibility.

"We're committed to providing our patients, caregivers, with the latest treatments in the fight against COVID-19 and are excited to bring this option to the tri-county area," said Dr. Bob Kiskaddon, chief medical officer for Fort Walton Beach Medical Center. "We will support all of our local hospitals in working closely with physicians and other providers across the communities we serve to provide treatment to patients who may benefit, per FDA guidelines."

The medication supply is limited and based on availability. Patients will need a physician referral and meet FDA criteria prior to scheduling. The treatment is a one-time intravenous infusion over the course of one hour followed by an hour of monitoring. Scheduling for patients who meet the criteria can be made by calling Emerald Coast Infectious Disease at 850-862-3979.

Bamlanivimab is not authorized for use for patients who:

- Are hospitalized due to COVID-19
- Require oxygen therapy due to COVID-19
- Require supplemental oxygen for other conditions and require an increase in their oxygen

requirement.

For more information on monoclonal antibody treatment for COVID-19, visit the Coronavirus Hub at www.fwbmc.com/covid-19.



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Musings

The Lotus Life; You already are...

BY LAUREN CATANESE,

Yesterday is the past. And tomorrow has yet to come. So we find ourselves here today in whatever world we have been creating. In this present moment with big dreams of what's to come, instead of forcing life to be a certain way, accept what is here today. Goals and plans and aspirations are inspiring for sure. But we get too caught up in trying to make our life's more. That we forget to enjoy the moment that is knocking on our door. Coming back into your power which is only found in one place, this one right now. Focus your attention and heart and feel what's all around. Hear the sounds whatever they may be. Feel inside your soul. Breathe into this place and feel a spark take hold. That's the light calling for you. And teaching you a powerful tool. That the emotions and feelings we are striving for, already exist within. We want to have this and have that. Explore further the reason behind what you want. Get to the root of why you are wanting to create. There's something deeper at the core. That's the emotion or

feeling we want to experience so close your eyes and it's yours. So life then becomes not about trying to have more and more, but focusing in and breathing and accepting that you already are all that you are searching for. So let the light back in. Open your heart to explore. Breathe into your chest and beam the light that is you. Feel within that which you want and like a magnet you will call to you the very things you want. Simply by already honoring that you already are experiencing it. Life's journey begins inside of you. Welcome 2021!

You already are...

Yesterday is the past. And tomorrow has yet to come. So we find ourselves here today in whatever world we have been creating. In this present moment with big dreams of what's to come, instead of forcing life to be a certain way, accept what is here today. Goals and plans and aspirations are inspiring for sure. But we get too caught up in trying to make our life's more. That we forget to enjoy the moment that is knocking on our door. Coming back into your power which is only found in one



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Dear Sean



BY SEAN DIETRICH

DEAR SEAN:

I don't think my school is going to have prom for 2021, everyone is guessing this is the case. We don't know yet, but it's probably not happening. It just sucks that we might not get to do this because we have nothing to look forward to.

Thanks,
A-SAD-JUNIOR
DEAR SAD:

First of all, I am sorry. I know this year has been a major let down. So I am not going to offer you some overused parental slogan like: "You oughta count your blessings, young lady."

When I was a kid I heard versions of this phrase all the time from my mama. And I swore these words would never, EVER exit my lips. Because this is old-person talk, and I'm no fuddy-duddy.

Although, before I write another word, you should know something. Life is unfair and nothing you can do will change this. Not just a little unfair, either. A lot unfair.

Nowhere is this more clearly illustrated than in karaoke clubs. Have you ever been to one? They are totally criminal. Singers with the pitch sensitivity of tugboat airhorns try to sing "I Will Always Love You" while spilling their Harvey Wallbangers all over the audience. And these people get standing ovations.

Meanwhile, the guy who sings from memory all eight verses of Allan Sherman's masterpiece, "Hello Mudda, Hello Fadduh," gets booed off the stage. I ask you, is this fair?

Something else unfair? The price of automotive tires. I bought new truck tires a few days ago and they cost as much as a three-bedroom rambler. I remember buying secondhand tires when I was a younger man for \$19 apiece from "Al's Used Tire Barn." Al even threw in a complimentary emergency flare gun.

You know what else really sucks? Body pain. I had spinal surgery when I was in my mid-20s; nobody ever tells you how quickly chronic pain can ruin your life. And here's the worst

part: chronic pain affects about 50 million Americans. That's roughly the population of eight U.S. states. How's that for unfair?

While we're on a roll, here's another. Last night, 390 million people went to bed hungry. Starving actually. And in your own national backyard, 11 million kids live with empty pantries.

I once knew a couple of kids in my town who grew up in "food insecure" households. One of them was in such brittle health he died from pneumonia.

Starvation, in case you're wondering, happens like this: Your body starts eating its own muscular tissue in a last-ditch effort to fuel your brain. But after a while it's no use. Without calories, your cells can't fight off viruses and bacteria, so your body gives up. Your belly bloats, your skin starts flaking away. Your teeth fall out.

Whenever you have a bad day, think about this: Yesterday, 25,000 people died from hunger. Many were kids.

And hunger is preventable. What about things like cancer? Each year this disease kills 600,000, which equates to 69 people per hour. Or what about heart disease? Or COVID? Or diabetes?

Listen, I'm not trying to make

you feel bad. I promise. Quite the contrary, I'm agreeing with you. Because, yes, this world is unfair. But this life shows no prejudice with its unfairness. Almost everyone is going through their own private hell right now.

Still, there is a tiny bright side to this pandemic mess. And I have been saving this part for last.

Back in the 1930s when the economy tanked and jobs were a myth, when the country fell into a Great Depression, people could have given up, moped around, and bitterly complained. But do you know what many Americans did instead?

They went dancing.

Yes. In a time when life expectancy was plummeting, and hunger was going up, and suicide was on a sharp rise, folks made their own fun. They started dancing like their pants were on fire. Towns threw big, fun bashes that would've made your prom look like a routine colonoscopy.

There were all-night dance contests in nearly every backwater, township, and major city across the nation. And when people couldn't find any local dances, they threw parties of their own, scuffing up the floors in Mama's living room.

Radio stations from Maine to California were broadcasting non-stop "musical dance hours." Parents would waltz, brothers and sisters would foxtrot, Aunt Lucille and Uncle Ray Ray would two-step like lovebirds.

Radio ownership in the De-

pression skyrocketed. Which almost makes no logical sense when you think about it. But that's what happened. Over 80 percent of U.S. homes owned radios by 1939. Dance music was, literally, everywhere.

This reminds me of my grandfather, who lived through the Depression. Like you, he didn't get a prom, either. He dropped out of high school when his father died. He started doing a man's work as a teenager. His brother got polio, his mother gave piano lessons to earn enough for supper.

And yet he danced. I have a picture of my baby-faced grandfather holding my brunette grandmother. The photograph was taken in some dancehall. They're both on the pinewood floor, smiling wildly like two film stars.

They were about your age in this photo. And do you know what? They don't look sad. In fact you'd never guess the world was crumbling by the looks on their faces. They appear downright hopeful.

These were two people who knew hunger. Two people who had occasionally gone barefoot. And yet they went dancing multiple times per week.

So I know this has been a tough year, and I'm on your side here. In fact, I'm just like you. Which is why I pray our mouths may never mistakenly claim that we have "nothing to look forward to."

Because you and I really oughta count our blessings.

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Musings

Vision and Mission



BY KIRK MCCARLEY

“Where there is no vision, the people perish.” Proverbs 29: 18
“If you don’t know where you’re going, you’ll end up someplace else.” Yogi Berra
“Where do you see yourself in five years?” is a standard inter-

view question straight from the Human Resources Department manual. Though often asked, it was in my experience surprising the frequency with which the response was either void of aspiration or worse, fully lacked foresight.

“To find a job where I won’t be laid off.”

“I need to pay my bills.”

Or on occasion, “That’s a really good question, I need to think about it.”

Granted, during periods of tight employment where jobs are precious, stable positions with decent benefits are attractive to any of those who have weathered job loss. Still, whether it pertains to

career, health, finances, or relationships vision and mission are essential navigational tools for success.

Vision describes a desired state. It can be for the present, but more often is a future want. Typically it is a “heart and soul” oriented inclination describing the essence of existence, especially as demonstrated by these organizations:

“To enrich people’s lives with programmes and services that inform, educate, and entertain.” BBC

“Helps people around the world save money and live better.” Walmart
Absent employment, financial, or compassion-oriented wishes, it is not uncommon for individuals to adopt their own personal vision.

“I imagine a future of contributing to better economic conditions for those in need.”

“I aim to one day find a life long partner with whom to share a lifetime of love to include having children and raising them to be responsible, contributing members to society.”

Do you have a vision for your

life, business, or career or certain aspects of it? Is it current and applicable or does it need to be updated? After you’ve developed, revised, or reviewed your vision, you’re ready for a mission statement.

A mission narrows in on what a person or an organization endeavors to do, whether it be constructing a product, providing a service, or fulfilling a cause. Again, several well-recognized organizations have very succinct and targeted statements:

“Google’s mission is to organize the world’s information and make it universally accessible and useful.”

“We seek to be the world’s most customer-centric company for four primary customer sets: consumers, sellers, enterprises, and content creators.” Amazon

Even Jesus left his disciples with a mission: “Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you.” Matthew 28:

19

Practically, why is a mission statement necessary?

It determines direction.

It focuses on the future.

It provides a template for decision making.

It forms the basis for alignment, especially for employees.

It welcomes helpful change.

It shapes strategy.

It facilitates evaluation and improvement.

A Professional Coach can offer objective guidance to business owners, small proprietorships, or individuals looking for direction and focus. There is no better time than now, as we begin a new year, to plan and set course. Playwright Samuel Beckett described an alternative in his classic about two characters idling away in inaction.

“...Let us not waste our time in idle discourse!...Let us make the most of it before it is too late! Let us represent worthily for once the foul brood to which a cruel fate consigned us! What do you say?” Vladimir, “Waiting for Godot.”

Godot will come for each of us eventually. Until then, what’s your plan?



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A Pastor's Ponderings: Have a Joy-filled New Year



BY DAVE HOLLAND

My mother says I was born 40 years old, a quiet and serious child. Expressing emotions has always been difficult. So, I have to work at showing love. When I became a Christian, I considered my sober demeanor to be a godly, sort of a gift from our puritan ancestors. But as I ponder Luke 10:17-23, I am struck by the raw emotional joy Jesus demonstrates toward His Father in front of the men.

Jesus sent out 70 disciples into the surrounding villages to pro-

claim the kingdom of God and prepare them for His coming. In Luke 10:17 (NKJV) we pick up the story: The 70 returned with "joy" saying, "Lord, even the demons are subject to us in Your name." The disciples' "joy" comes from the Greek word "chara" and means cheerfulness or calm delight. Thrilled that Christ used them to help people, they bristled with new-found confidence. There is nothing like the rush of helping people encounter God.

Christ joins the joy-party: "I saw Satan fall like lightning from heaven" (Luke 10:18, NIV). People who declare God's kingdom message defeat the devil and give joy to the King. Jesus rejoiced with them. He also reminded them that it was more important their names are written in heaven. All believers in Christ possess this basis for joy as there is no greater miracle than your salvation.

But Jesus demonstrates a better joy. As the disciples share their victories, Jesus turns toward His



Father and erupts in prayer, "full of joy through the Holy Spirit." In this instance, the word translated "joy" is derived from the Greek word "agalliao" meaning to jump for joy, exult, to be exceedingly glad. Unrestrained and unashamed, Christ leaped with exuberance. I think He rejoiced more in the success of others and He poured that joy out toward Father God.

Most people are skeptical of emotional religion. They view it as unseemly to exhibit such private feelings publicly. Yet, Jesus lets us see His inner humanness with a natural display of His feel-

ings. He is perfectly at home in His skin and secure in His masculinity. These are the kinds of feelings that wives long for from their husbands and that children need to see from their parents—emotions expressed openly in a healthy way.

When I was in Bible College, I had a dream of a little boy about age five running in a tranquil place. It was beautiful and serene with a clear blue sky. As the boy ran faster and faster, the wind seemed to blow through his hair, and I perceived that he was well-groomed, as if he had just come from the barbershop.

The boy was so happy running unrestrained, feeling clean, free of worry, and playful as little boys should be. Then I realized the boy was me. It was apparent I was running toward an immense billowy cloud and as I approached it I leaped with abandon into the mist. I felt utterly surrounded and embraced by God's presence. Liquid love and pure acceptance overwhelmed me. The Lord received me and gave me laugh-out-loud joy.

God the Father joins with Jesus in revealing His delight in His children. You are His child and His joy. I pray that you leap with the joy of the Lord in 2021. Happy-joy-filled New Year.

Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Extraordinary Jesus: Ignite Your Season of Miracles." You can obtain a copy of this book from his website, DaveHolland.org or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences.

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Musings

Fuhgeddaboutit!



in the Bible? He paused, slowly laid down his fork, gathered his thoughts, and responded. He said he would “forgive” me for disturbing him during his meal and “forget” I ever asked the question. He then winked and said “That is my way of saying I don’t have a good short answer for that, but if you discover one let me know.”

Wouldn’t it be nice if all of our debts were forgiven and forgotten? Any payment ever missed would be deleted from our credit reports, and the speeding tickets permanently removed from any record. Forgiveness is a gift to be received and a gift to be given. We love it when we are forgiven, even though we sometimes struggle in receiving forgiveness due to guilt or pride. We feel great forgiving others, in spite of wondering if we are empowering them to continue making mistakes. True love keeps no records

BY RICK MOORE

Once, while attending seminary, I had the rare privilege of sitting next to one of my professors in the school cafeteria. I took the opportunity to ask him a deep question that had puzzled me for years: If God forgives and forgets, and we are to forgive and forget, then why are there so many mistakes and sins recorded



father told him before he left which was: “My new girlfriend is prettier than your mom, so I’m leaving.” The 3rd grade boy started shaking as he repeated over and over, “she’s not prettier than my mom...she’s not prettier than my mom!” Even though I had just taught the boys what the Good Book says about forgiveness, I must admit, at that moment, I wanted to go find the boy’s father and give him with a piece of my mind. But instead, we prayed.

Fast forward two years. The boy returns to the summer camp. The countenance on his face was totally different from the last time I’d seen him. He told me his father was in prison for car-jacking. He said he forgave his father like I had taught the boys to do. He wrote his dad in prison and asked his dad to forgive him for having hateful feelings from the past. Then he started crying. He said, “My dad wrote me back, and for the first time in my life, he said he loved me.” I had tried to teach the boys about forgiveness, but it was a boy who taught me how to forgive. Whatever it is that is causing you so much pain, do more than just forgive... Fuhgeddaboutit!

Rick Moore is Pastor of Communications at Destiny Worship

of wrongs. Most of us have been taught to forgive and forget. But should we remember mistakes in order to learn from them?

Great quarterbacks have short memories. If they throw an interception, they quickly forget about it, or risk second guessing decisions, possibly causing the team to lose the game. They still study film and learn from their mistakes. But dwelling on past failures can be like drinking deadly poison. Mother’s have an almost supernatural ability to forget how painful giving birth is. Otherwise, no one would have more than one child.

A person is only as big as the smallest thing that bothers him.

Let it go. Be the bigger person. There is an added emphasis to the phrase “forget about it” when said in a New York accent... fuhgeddaboutit! Don’t just forget about it... fuhgeddaboutit! Yes, that means to forgive AND forget. Be kind to the person who did you wrong. Get along with the person who is putting you down.

Years ago, at a summer church camp, I was counseling a 3rd grader whose father had just left the boy’s mother for another woman. As he was telling me what happened, he began to tighten his fist. Sweat rolled down the brow of his face. He was trying to tell me the last words his




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What Ever Happened to **Commitment**?



BY MYRNA CONRAD

We often start each New Year with commitments (New Year's resolutions) to do things differently. We commit to eat less, work out more, spend less, travel more, step out of our comfort zone more, love more, stress less, and numerous other grand aspirations to start the year right.

Commitment is seen differently by different people and it seems to have morphed into something different over time. The definition of commitment is "an agreement or pledge to do something." A pledge is "a solemn promise or agreement to do or refrain from doing something." We make commit-

ments in so many different areas of our lives: marriage, relationships, work, social activities and beliefs. Sometimes we make serious life changing commitments and sometimes we make commitments without thinking very much about them. Some commitments are long term and some are for a specific task or activity. If commitment means that you are pledging to do something, it means you are giving your word. Therefore, integrity and commitment go hand in hand. Our commitments should demonstrate a clear picture of our convictions and beliefs.

Fulfilling our commitment should not change with what feels good to us at the moment or what we'd rather do. I remember as a teenager making a commitment to do something with a relative and then getting an opportunity to go out with someone I had been hoping to go out with for a while. But, my mother taught me a very important lesson by making me keep the prior commitment. She told me that to break that commitment was to break my word. I learned a very valuable lesson about integrity and fulfilling my

commitments.

We live in a different world now than the one I grew up in. I see a big difference in how people view commitments today. Very few people stay committed to their marriage anymore. There are some marriages that need to end for the protection of those involved, but so many more end just because one or both don't feel their needs are being met or that they no longer love each other.

Few people work in the same company for more than a couple of years. I remember a time when people would stay with a company their whole lives. Companies don't commit to their employees anymore either. Today companies down size, right size, terminate people and hire people with more concern regarding the bottom line of the company than the well-being of the employee.

People hop from relationship to relationship, from church to church, from job to job, from cause to cause from activity to activity. Commitments today, seem to be linked more to emotions or desires, than to convictions and integrity.

It is important to take time to think and understand what a commitment requires before making it. It is also important not to over commit knowing that you can't possibly fulfill all of your commitments. Since making a commitment is to give your word, then not fulfilling that commitment affects your integrity. I've often heard it said that it takes a long time to develop a reputation of integrity but only one action to destroy it.

We may not think breaking a commitment really matters, but people are watching. We rarely do anything in life that only affects us. One of the greatest values that you can teach your children is to fulfill their commitments, to finish what they start. Lead by example. They learn by how well you fulfill your commitments.

Do you want to live and demonstrate a life of commitment? Here are a few strategies:

Be Aware:

Be aware of what you are committing to and of your ability to fulfill your commitment.

Reflect on how you feel when someone does not fulfill a com-

mitment they made to you.

Think about who will be affected if you break your commitment.

Realize that integrity and character take a lifetime to build but only a moment to lose.

Understand that commitment has nothing to do with what you would rather do or how you are feeling at the moment but with what you have said you will or will not do.

Be Intentional:

Make every effort to fulfill any commitment you make. There are always extenuating circumstances, but those should be the exception, not the rule.

Make sure your convictions and your commitments match up.

Teach your children what it means to fulfill their commitments. Lead by example.

Don't over commit, because when you do, you are less likely to fulfill all of your commitments.

Live your life with integrity. Make keeping your commitments a priority.

 Dining

30A Eats.com Recipe of the Month; Beef Tenderloin and Brussel Sprouts

BY SUSAN BENTON

Growing up, my father was always in charge of cooking the herbed beef tenderloin for Christmas dinner. We looked forward to it every year, and now the tradition of cooking the herbed beef tenderloin lies with me.

This is a very simple recipe that my parents developed, but you have to be patient and not open the oven door. If you can do that, you can make this!

I am fortunate to have my parents living near me, and we have never in my life spent a Christmas holiday apart.

Though we are now in the midst of a pandemic, and have taken every precaution we can since March.

I enjoy serving horseradish cream on the side of the beef, which is just 1/2 horseradish and 1/2 sour cream.

Beef Tenderloin

Ingredients:

1 head of garlic, peeled and coarsely chopped

1 stick unsalted butter, softened

1/2 cup prepared horseradish

3 tablespoons chopped fresh thyme

3 tablespoons chopped fresh rosemary

3 tablespoons chopped fresh sage

1 (4- to 5-pound) trimmed beef tenderloin, butt end left in tact

Sea salt and freshly ground pepper



Directions:

Preheat the oven to 500°F. In a food processor, combine the butter with the garlic, horseradish, thyme, rosemary, and sage; process to a paste. Put beef on a sheet of plastic wrap. Spread the horseradish-herb butter all over the top. Wrap in plastic wrap and let sit at room temperature for 1 hour. Place beef on rack on rimmed baking sheet and close oven door. Cook for 25 minutes without opening oven door. At 25 minutes, open the door. An instant-read thermometer inserted in the center should register 125°F for medium rare. If you like your meat more on the medium side, cook longer (30 minutes) adapting the time to

your needs. Transfer tenderloin to a carving board and loosely cover with foil to rest for 15–20 minutes; the temperature of the meat will rise. Slice and serve. It will be pink and rare.

Tip: The horseradish-herb butter can be made ahead and refrigerated overnight. Let the butter soften before using. Serves 4-6

Roasted Brussel Sprouts

This is the best sprout recipe you will find! I prefer bacon fat, but you can sub olive oil if you'd like. Simply make sure to coat each piece well so the sprouts don't dry out. Use a pan that's large enough so the sprouts aren't piled on top of each other, which ensures that they'll cook evenly. I

used a large black iron skillet.

Ingredients

1/2 pound thick sliced bacon, sliced into 1/2-inch strips

1 1/2 pounds Brussels Sprouts

Sea salt

Freshly ground black pepper

Directions

Preheat the oven to 450 degrees. In a large ovenproof skillet, cook the bacon over medium heat until cooked through, about 8-10 minutes.

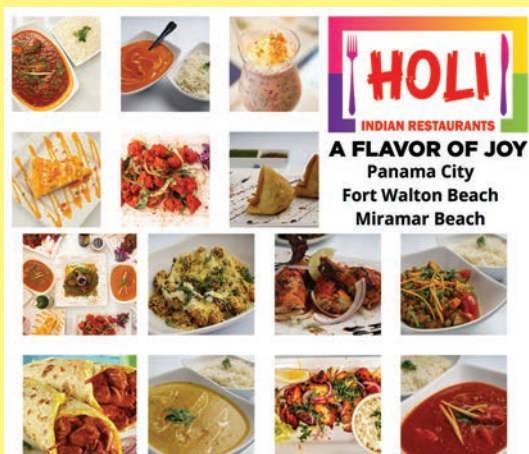
Remove the bacon from the pan with a slotted spoon and reserve.

Turn off the heat, add the Brussels sprouts, and stir to coat with bacon drippings.

Put the pan in the oven and roast for 10 minutes.

Remove the sprouts from the oven. Sprinkle with the bacon and season with salt and pepper.

So good!



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30A Eats Restaurant Review; Marlin Grill

BY SUSAN BENTON

Entering the Village of Baytowne Wharf, heading towards Marlin Grill, visitors are often greeted in the evening by mouth-watering scents and, during nice weather, the inviting sounds of a good time flowing freely from the open-air seating areas on the patio.

Inside the restaurant, ornate woodwork warms the main dining space, while a lively bar area with counter seating and tables is also available. Above the restaurant and bar is a large room for catered events, corporate meetings, and wedding receptions which hold up to sixty guests. The Cove is a special space that allows intimate seating for up to eight, and is the perfect spot to savor a glass of wine from Marlin Grill's award winning wine list.

Arriving at Marlin Grill is always a pleasure; the staff were on hand to greet my husband and I at the door with a smile. Located on Sandestin Golf and Beach Resort, owner Tom Rice says, "Marlin Grill is known for their casual, yet upscale dining experience", and this is one reason why I love to come her

Since I had been out on Crab Island boating with family for the day, I wanted to be casually dressed yet enjoy the high quality of cuisine that Marlin Grill is known for. My husband and I opted for inside seating, and we watched the sunset from our window table with a cocktail. I am a martini gal, so sipping on one

of the best martini's in town with blue cheese stuffed olives was a pleasure.

Our bread server stopped by our table with a selection of fresh artisanal breads and creamy butter to be savored until the next course arrived.

First up was Baked Baby Brie en croute. It had Caribbean influences, as does much of Marlin Grill's fare, and was surrounded by fresh coconut, pineapple, and berries.

The next course was a perfectly prepared Fried Lobster



Tail, with Kiwi Mustard and Jamaican Jerk Mango Chutney. Frying the lobster tail seals in its natural juices and flavors, and the lobster stays amazingly tender and juicy, so each bite will be gratifying.

Moving along, we shared a large Scottish Smoked Salmon Salad with chopped eggs, capers, rye toast, and horseradish cream.



The salmon was fresh, not fishy, and the flavors married together beautifully making this dish a favorite of the night.

The next course, a Marlin Grill favorite among guests, was the lightly breaded and pan seared Red Snapper with Roasted Red Pepper Coulis. It was also topped with three jumbo Gulf shrimp. This mouthwatering dish was bold and flavorful.

Steak and Seafood play an important role at Marlin Grill and their menu reflects this with



abundant choices available. The steaks are 28-day dry aged Certified Angus Beef, which are seared on Marlin's wood-burning grill. We dined on a 6 ounce petit cut Hickory Grilled Filet Mignon wrapped in Applewood bacon, which sat on a bed of red wine demi glace and was topped with shoestring onion rings.

Sides at Marlin Grill are a la carte such as the Oven Baked One Pound Potato, Tasso Ham Mac & Cheese, and Fried Green Asparagus which complimented the steak nicely.

The finale of the meal was the delivery of Marlin Grills

Chocolate Three-Layer Cake. It is brownie based with fudge mousse, served with fresh whipped creme and a raspberry sauce. The light and airy consistency of each decadent bite, was a wonderful ending to an impeccable meal.

Marlin Grill is located at 9100 Baytowne Wharf Boulevard on Sandestin Golf and Beach Resort in Miramar Beach, Florida. Their hours of operation are 5 p.m. to 9 p.m. Monday through Sunday. You can reach the restaurant by phone at (850) 351-1990, or visit their website www.marlingrill.com.

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Music

30A Songwriter Radio Artist Spotlight; Ricky Stanfield



By JOSETTE RHODES

If you have gone out around town and listened to live music there is a good chance you have heard Ricky Stanfield play. Ricky is one of those exceptionally gifted musicians. The kind that has music pulsing in their soul. With a quick wit and a desert dry sense of humor Stanfield brings a sharp yet mellow control to the stage.

I got the chance to talk with Ricky and his passion for music shone through his words. His first memories of playing music he credits to his grandpa. When

he was 11 his grandfather gave him a “really heavy Squire Strat.” Ricky liked the Beatles, especially “The Ballad of John and Yoko.” and it was with that that he taught himself to play.

It was two years later that he got his first bass and began formal instruction with Tom Lavato. When asked about his first time playing in public, he shared that it was with Lavato on a flatbed trailer outside of a church in Poplar Bluff Missouri. He added with a smile, “He was great. He’s still kickin around Branson somewhere.”

I asked when he first knew he wanted to play professionally, “I always figured that’s what I wanted to do since way back then and not much has really changed. Just different genres a few different times.” After that first show Ricky played at a local coffee shop with Tom and

it was then he started learning to play the drums.

It wasn’t until he moved to Florida at the age of 16 that he played the drums on stage. He joined a band with Christian Mayes and Scott Shovea called “The Trees.” It was then that Stanfield finally thought it was something cool and he could make money doing it. The young band’s first show was at Walton County Fair. After that The Trees played in local venues for quite a few years.

After the breakup of The Trees Stanfield tried his hand at the banjo. While he was mastering the art of picking he



played drums with a heavy metal band in Panama City. Around the same time Ricky and Jimi Hall started playing Bluegrass and formed the “Funky Groovy Cowboys.” After a short run with Hall Ricky joined the touring band “Blue Ribbon Healers” playing drums. “I did that for about a year. Then I left town. Had a baby. Came back and started playing Bluegrass seriously.” Soon the well sought after “Dismal Creek” was born. While exploring the roots of Bluegrass Ricky met a banjo playing mentor named Bob Reese through the “banjohangout.org.” Stanfield states, “We are still great friends and he has been huge to me

finding the real hidden Bluegrass world here in the Florida Panhandle. I started going to Laurel Hill and Henderson Alabama Bluegrass Festivals meeting more and more people and getting my musical butt kicked all while receiving the most gracious hospitality from strangers. I’d never seen anything like it and I was hooked.”

Ricky Stanfield plays a wide variety of instruments in all genres. Guitar, Bass, Banjo, Mandolin, Drums, some Keys, Dobro, Fiddle, Accordion and even the Clarinet. He says he had a Pedal Steel for a bit and it was really hard but he loved it and will revisit it eventually. I asked Stanfield how he was able to be so versatile in his playing. His answer, “It’s all about rhythm and syncopation. Every instrument. You can just play one note over and over but if you play it with a feel that sits in the tune in a certain way you can put a signature stank to it. That’s what separates players. That is what I hear when I listen and what I strive for when I play. Oh! And no video games.”

Today Ricky has two beautiful children and you can find him playing with the church band at A Simple Faith and banjo with “Longleaf Drive” for Sunday brunch at Stinky’s on 30A.

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Studio 237 Music Lessons; 12 Musical Sayings

BY LISA CYR

Music teachers create special sayings to motivate and lighten up a student's lesson.

Playing a piano is similar to driving a car. New students ask about the three pedals beneath my piano and what do they do? The pedal to the far right is called the "sustain/damper pedal" which is like the "gas pedal" in a car. The middle pedal is like the brake and is called the "sostenuto pedal". The left pedal is like the clutch and is called the "soft pedal". Eventually, using the pedals becomes an automatic reflex with little or no thought. I then say, "On your way home, watch how your parent uses the gas pedal."

Hear the note before you play it. Next time you sing a song, think about where the sound really starts. You hear a melody in your mind, you sing, and then evaluate. A sort of "look before you leap/sing" concept.

Plan your ending. The last note of a song is your lasting impression. How do you want your song to end? Hold onto the last note longer than you desire. The audience will be still savoring all of the song until your fingers leave the keys.

Create memory points. When learning a long musical piece,



12 MUSICAL SAYINGS

pinpoint several locations to where you can jump forward or backward which avoids embarrassing moments, and creates a polished confident performance.

"Look for the hidden treasures." Spoken by a distinguished piano teacher, Mrs. Loretta Hake. Each song has

a wealth of information and meaning by using a variety of melodies and patterns in certain places. Let those places shine. Like a dynamite guitar solo or a special riff.

Learn to love it. I recall asking my teacher about a very difficult piano section.

I just wanted to play through it and move on. But she said, "learn to love it" which is a major life lesson. Patience and appreciation for a passage (person or situation) is a learning process.

Avoid traffic, play at an even tempo. Few people like the stop and go traffic on route 98 in Miramar Beach and Des-

tin due to the "construction". Especially when the speed varies constantly between 10 and 55 mph. When playing a song, choose an even constant speed. Songs that slow down and speed up every 4 beats will not be as enjoyable a ride as you would want it to be.

Playing piano is playful. Do you work your piano or do you play it? Play is a form of learning and a great stress reliever.

The piano is a machine, you provide the power. You are the electricity that makes the piano create sound. How you push those keys makes a difference. "You've got the POWER!"

Follow the directions. The music has all the directions written into it. Read and follow. Seems way too simple.

"Practice only on the days you eat." spoken by S. Suzuki an expert in music education. Whoa! A new diet plan.

Music chords are like chicken soup. Simmer: chicken, water, salt, pepper, celery, and carrots. It does not matter which ingredient goes into the pot first, as long as they are all in there. A chord is a mixture of three or more notes. The order you play them is up to your taste. The more notes you have, the more flavor you get.

So, next time you drive a car, plan to arrive alive, drive at an even speed so you don't: get stuck in traffic, lose control, get lost, arrive late, and say the wrong thing when you get there. Read the car manual. Follow all the road signs, evaluate strange sounds, and keep your eyes on the road for all those hidden treasures that might pop up at some unforeseen moment. Love the ride. Keep your hands on the wheel until all the power is shut off. Only drive on the days you eat tasty chicken soup. This makes for good memory points on the road of life. Wishing you a Happy New Year!

Lisa Cyr is an administrator and piano teacher at Studio 237 Music Lessons along with 7 different teachers in the East Point Washington area of Santa Rosa Beach, FL. For more info: call Ray Cyr at 850 231-3199. www.Studio237Music.com



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Resolutions

ENERGY TIPS

by Emerald Coast Energy Solutions



BY CHRIS BALZER, ECES

Welcome 2021! Last year was certainly a unique one. Once driving to the bank with

my son, he said, "Dad, I remember when you couldn't wear masks and hats while entering the bank." Even with such a unique year, a recent survey of 531 U.S. adults showed the top resolutions for 2021 are to exercise more, eat healthier and save money. A look back 20 years, and CNN's poll showed the top resolutions were to get out of debt, lose weight and develop

a healthy habit (quit smoking). It's not surprising that the top resolutions are similar year after year, because they all have great intentions and actually go hand and hand. Let's look at eating healthier and exercising. Eating healthy can mean cooking more at home, which saves money. Eating healthy also could cause fewer medications or doctor visits, which saves money. The same with exercising—developing a good exercise plan will make you healthier and could cause fewer medications or doctor visits saving you money. My grandmother once said, "It's better to spend money at the grocery store on healthy foods than at the doctor's office."

Another way to save money, which is always on the top of my mind and typically not on most, is to increase efficiency and tighten the envelope of our homes. Tightening the envelope is not a phrase from Tom Wolfe's novel *The Right Stuff*, but a term used to describe a system. The building envelope is the physical barrier between the exterior and interior environments enclosing a structure (your home). Generally, the building envelope is comprised of a series of components and systems such as a roof, walls, windows and a foundation. These systems protect the interior from the effects of the environment like precipitation, wind, temperature, humidity



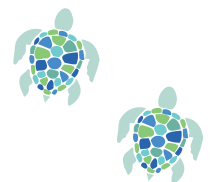
and ultraviolet radiation. One function of the building envelope is to control these effects between the interior and exterior of the building. When there is missing or compacted insulation or unsealed windows, doors and attic penetrations, your building envelope is comprised wasting energy and comfort.

If your home is older than 10 years, you most likely don't have enough insulation to meet today's guidelines. Prior insulation code for this area was R-19 (roughly 6.5" of insulation); now the new code is R-30 (roughly 10.5" of insulation). That's a 61% increase. Why the increase? Because we know that traditional insulation has trouble keeping our homes comfortable and the only solution was to add more insulation. More states are requiring the use of a reflective radiant barrier insulation installed on the attic rafters. Reflective radiant barriers reflect 97% of radiant heat in your attic, lowering the attic temperature by 40 to 50 degrees in the summer allowing your insulation and ductwork to perform

better, saving you money and increasing your comfort. It's all about tightening the envelope to increase efficiency and comfort. If one of your resolutions is to save money this year, schedule an inspection to know exactly where your home could improve its envelope.

May success knock on your door, all your joys multiply and you and your loved ones stay healthy. Happy 2021!

Chris Balzer is founder and president of Emerald Coast Energy Solutions, 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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Essential Policy Portfolio Reviews



BY VICTORIA OSTROSKY

He must have hit a puddle of water. Something grabbed his car and tossed it forcefully aside into the guardrail. He heard the impact, then lost consciousness for several seconds. The drizzling sky was a grey lid on his grey day when he opened his eyes, tasting blood in his mouth. His airbag saved him from the worst of it.

Bob had bought his newest used car earlier that day after flying into Phoenix to pick it up and drive it across country back to his home in Florida. Texas and the rain were his undoing.

“Hey,” Bob said, with still shaking hands as he held his cell phone to his ear, “I’ve been in an accident with the car I bought today.”

“I’m so sorry!” replied Natalie, an agent at his insurance agency. “Are you alright?”

“Yeah, just a little shook up is all.”

“Your agent isn’t in today

because of the holidays, but I’ll pull up your policy and see what your deductibles are,” said Natalie. She discovered that Bob had not added comprehensive, collision, rental or roadside coverage on his car, which surprised her. “You requested these coverages, right, Bob?” she asked.

“Yeah, I was trying to save some money. I guess I just threw away \$13,000, didn’t I?”

There’s a reason to review your insurance portfolio each year. And there’s an even better reason to listen to your agent’s professional recommendations based on your situation and their expertise. Your insurance policies are there to protect, not just your life and property, but your bank account as well.

We know there will be things in your life that impact your insurance needs. Whether you’re purchasing a home, buying a new vehicle, getting married or starting a business, take the time to get a policy review.

First, let’s look at your auto policy. Bodily Injury liability steps in when you’re in an accident that’s your fault and someone in another vehicle or a pedestrian, is injured. This is also your asset protector. Make sure the coverage is high enough to protect your assets in the event of a lawsuit. And match your Uninsured/Underinsured to the Bodily Injury and stack it.

Should you have Comprehensive and Collision? That depends on whether you have a lien (or lease) on the car, and

what the car’s value is. If you own it free and clear, and if the value of the car is about the same as the cost of the deductibles, you may not want to add physical damage coverage. Otherwise, yeah, you should have it.

Next, what about your home policy? Is the dwelling coverage enough to rebuild your house in the event of a loss like this past year’s fires and hurricanes? Construction prices have gone up astronomically, so ensure you are adequately covered. This holds true for rental properties and condos as well. And make sure you have Law and Ordinance coverage of at least 25%, and if the property is a rental, check to see if your DP3 policy has that coverage available, since some carriers don’t offer it on Landlord/Tenant policies. Always include replacement cost for your Personal Property and have enough Loss of Use/Loss

of Rents coverage as well.

We’ve discussed Umbrella policies at length before. So remember, this is an excellent way to obtain additional asset protection that goes above your home or auto policy. (Visit MyDestinLife.com, November 2020, page 12.) Most carriers offer from \$1 million up to \$10 million depending on your needs.

Then there’s flood coverage. Even if you’re in an X flood zone, flood policies are always recommended since here in Florida, if it can rain, it can flood. Remember Hurricane Sally a few months ago? Your home policy will not cover flooding.

Lastly, for your collections like jewelry, fine art, coins, guns or something else, verify how much coverage you have on your home policy. They come with standard sub-limits, so ask about a separate Personal Ar-

icles Floater, or see if you can schedule them on your home policy.

The bottom line is this – take time to review your policy portfolio with your agent every year and listen to what your agent recommends. Don’t throw away thousands of dollars needlessly.

For more information, visit <http://myinsurancevideos.com/videos/vid-27/?user=ins-zone>.

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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Business

Business Spotlight on Seo is Local



By SHONDA ROGERS

Have you ever felt like you're so busy in the day to day operations of your company that you don't have time to focus on the online marketing and branding that running a business in 2021 requires? Trying to keep your head above water long enough to take

a breath can feel overwhelming. SEO is Local is here to help.

SEO is Local, owned and operated by Shonda Rogers, specializes in helping small to medium sized local businesses reach the first page of Google with affordable internet marketing solutions. When someone is searching for a service or business, if the business doesn't appear on the top of page one, the business will never have the opportunity to convert the searcher to a customer. This is where Shonda and her team can help.

Shonda started her SEO (Search Engine Optimization) company over 10 years ago while living in College Station, Texas. While working for an internet

marketing company that specialized in large hotels, she met many local business owners who needed help to improve their online presence. Helping these business owners rise to the top of searches and get more customers was very fulfilling. That is when she realized it might be time to go a different direction with her internet marketing experience, and SEO is Local was born.

Shonda and her team specialize in internet marketing services to help local businesses improve their branding and online visibility. Services include website design, social media, content writing, getting and promoting reviews and of course SEO, which stands for Search Engine Optimization.

In today's world most businesses cannot be successful without having a prominent online presence. People use Google to research everything, including services, reviews, and products.

That said, as the business owner, navigating the ever-changing world of Google and other search engines can be confusing and overwhelming.

So what are the benefits to using a professional company such as SEO is Local to improve your business's online ranking?

- You rise to the top of search results and improve your chances of getting more customers and phone calls.
- Your brand and message is consistent across various channels.
- You stop feeling overwhelmed with your company's online marketing and can focus on what you do best - running your business!

Shonda attributes much of the company's success to their transparency, honesty, and genuine concern that clients succeed. This commitment to their customers has helped SEO is Local thrive

even during difficult economic seasons. Monthly accountability with reports and a phone meeting when requested gives clients confidence that progress is being made and work is being completed. The SEO is Local team includes a writer, webmaster, graphics designer, and project manager.

To keep its competitive edge, it is important for the team to stay educated on Google's changes and new products so they can advise clients when a shift might be necessary. "I think the biggest challenge is how much Google is always changing," Shonda commented. "It is important for clients to understand that there is no magic bullet to getting on the first page of Google.

Following certain steps consistently and adjusting when necessary is the key."

SEO is Local stands out as one of the best local companies to help businesses improve their growth. Their dedication to helping clients is evident in the long-term relationships they have maintained over the years.

If you are wondering if your business could use help with SEO, or where you currently rank, a great place to start is with a FREE online audit. Simply enter your business name on the form at this link: <https://www.shorteez.xyz/report>, and you will receive a free evaluation on how your website is doing with search engine optimization.

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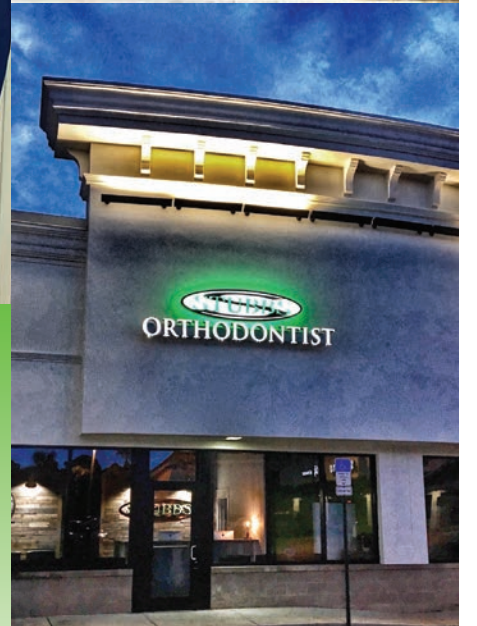
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