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# SoWal Life

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## Love Is A Choice

BY LAUREN CANTANESE

*“The pastor told us, “Love is not a feeling; feelings change periodically. Love is a choice. And when you make that choice to choose love, even if you don’t feel like loving, you are choosing to love unconditionally. You recognize that we are all flawed creations, created for greatness.” —local Destin resident Myrna Conrad.*

Since it’s February and Valentine’s Day is drawing near, let’s talk about love—the kind that makes time stand still—the kind that as human beings we dream to have, feel and experience. When we say we want to be “in love,” what we really long for is connection—to be accepted, supported, forgiven and cherished and have a safe space where we can be vulnerable, but still loved. We want a best friend and confidant—a love for the ages. And it does exist.

Depending on the lives we lead, we might be unaware of what a healthy relationship looks like. Is there an owner’s manual? When it comes to matters of the heart, we are all deserving of being in a great loving relationship.

These are the love stories of couples in our community—ones where, through commit-



ment, have been shaped into the best versions of themselves. I hope they inspire you to believe in love, know you deserve love and, once you find it, that you are capable of choosing love every day.

*“There is no fighting for victory; you are fighting from victory. When you place yourself on the altar, and every situation, you are allowing the part of you that just wants to be right, to die away. If you surrender it and let it go, change will come. The seasons that we*

*go through, we wouldn’t be the same person today without them.” – Tiffany Miller*

**Robert and Tiffany Miller** were married for five years, then divorced. But, after a decade, they remarried each other, now five years! They met in Alabama originally. He would see her driving around town. One day he saw her up front at church. After the service, he was having lunch at his pastor’s house. They were discussing why he hadn’t met anyone yet and asked him what kind of person he wanted. He thought for a minute and said, “Well, you know that girl that was up front today? I want someone like that.” Robert laughs as he tells it. He says his pastor recommended he write down everything he desired in a relationship and pray to God for that person. “Who knows,” he said, “maybe something is in the works.” It was. Tiffany caught his eye. Robert would see her at church and they would talk. She was a hairdresser in town, so he made a point to get 2-3 haircuts a week! Robert laughs again. Tif-

**LOVE IS A CHOICE**  
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## The Sonder Project Returns to its Roots After Nearly Two Years of Hurricane Michael Relief Projects

BY ANNA MCKAY

It’s often said that leaving a positive impact on the world begins at home. After over 2 years of community restoration projects following the destruction caused by Hurricane Michael, The Sonder Project is returning to its roots as a non-profit focusing on sustainable development in Africa. Their mission is “to do the most good” for impoverished communities that need it the most through projects such as building schools, drilling wells for clean drinking water, and increasing food security. Chad Zibelman, CEO, sat down with SoWal Life to provide an update on their current international projects.

SoWal Life: Can you explain an overview of the process to those who are not familiar with TSP?

TSP: The Sonder Project approaches our global communities as partners. We do not invest in projects for a community but with a community. Every project we undertake begins by holding mass meetings where

**SONDER PROJECT**  
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## Community

### LOVE IS A CHOICE

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Robert and Tiffany Miller

fony said he was always dressed to the nines in a white collared shirt. Every time he walked into the salon, she couldn't help but blush.

They married soon after, but pain from a difficult childhood and difficult first marriage got in the way. "It was a constant struggle; his love was so good and it touched everything in me. And made me run in the opposite direction," Tiffany says. Eventually they divorced and she moved to our area. She was desperate to be healed and for God to restore her life. So, she went on a path to healing and Robert continued to pursue her in the gentlest of ways, waiting for her to heal, though, at times, questioning himself, wondering if

he was crazy to keep calling and coming to see her. Even when he went on a few dates they would say, "you're not showing any interest, are you still in love with your ex?" And that was it, he was. He always felt he and Tiffany were meant to be, and he knew she would eventually come back to him. She finally did! Now they couldn't be happier. Even people around them say they love the way she looks at him. You can't help but to be filled with love and the power it has while listening to them tell their story. They spend each day being grateful for each other.

*"I got gaps; she's got gaps. And together we ain't got no gaps." — Bob Conrad from the words and wisdom of Rocky Balboa*

**Myrna and Bob Conrad** met while in school in Auburn University. She was a freshman, he was junior. They both worked at the same place on campus. He had just ended an unhealthy relationship and wanted to meet a nice girl—and there she was. So, he asked her out.

Myrna's mother had warned her about good-looking Auburn guys, so somewhat leery, she declined. But he kept trying until she said yes. They went bowling on their first date, and he impressed her with all his strikes. The rest, as

they say, is history. After six months of dating they were engaged, then married. They celebrate 50 years of marriage this June—50 years filled with 24 moves, two kids, starting and running their own business together, publishing books and now mentoring and coaching other couples about marriage together. Though there were a lot of ups and a lot of downs over the years, "God never gives you more than you can endure," says Bob. "In the darkest times of your life, you wonder where God is. But when you get on the other side, you realize He was there all along. And you are stronger because of it." At the lowest points in their relationship, they felt like giving up, but made a commitment that divorce was not an option. In those moments, they worked even harder. They learned to communicate and how best to respond, thus growing in their relationship together and with God. "Input comes at you from all directions and what you do with it is your choice," Myrna said. "Attitude determines your behaviors; behaviors will determine your outcome." And as they tell me their story while traveling in their RV, Bob and Myrna say that they are at their best today even after 50 years.

*"You have to let yourself be vulner-*



Myrna and Bob Conrad

*able, and don't go looking for it. The best ones find you. Our life together is definitely a love song, or better yet, all the love songs together." — Chris Fichtl*

I get to write my own love story and it's one I have been ready to write my whole life. I am engaged! Like the words of the song by Matt Stell, "Cause every single day, before I knew your name, I couldn't see your face, but I prayed for you."

Chris and I met through one of my best friends (since 5th grade) and her husband, who has been Chris's best friend for 10 years. I had been hearing about him and, apparently, he had been hearing about me, too—for years. And when divine timing aligned, he finally called me last fall. I had already been writing down and visualizing the man I wanted to meet. And it was apparent within the first few phone calls that he might be just that man. Our relationship began over the phone because of distance. But, because of that, we were able to build a foundation based on connection, communication and authenticity. We easily talked for three to four hours at a time. His friends and family even noticed and said they'd never seen him so happy. Non-disclosing at first, we kept our relationship a secret to give ourselves time to learn more about the other without any outside influences. Chris says he fell in love with me the first time we

talked and that he has never been so completely happy and at peace.

It's true we felt like we had known each other our whole lives. My friend had even told him that we would end up getting married. She felt we shared the same soul; she was correct. He was everything I wrote down I wanted, what I didn't know I needed, and then some. Meeting in person the first time confirmed our connection and we knew we "had found the one." Our lives, our kids and our families fit together like one big puzzle piece that had been there just waiting for us to pick it up. Chris says it's like, "my soul saw you and kind of went, oh, there you are. I've been looking for you all my life." The poet Rumi says, "Lovers don't finally meet somewhere; they're in each other all along." I couldn't agree more. I am so excited to marry this man. We both feel we are the luckiest to have each other in our lives and can't believe the other is real, that we actually exist. His love is a gift, a blessing from God and I have promised to tell him that every day.

It's a choice. Love is a choice, and we are committed to putting love first through it all. Love finds love. And it brought us right where we were meant to be, igniting within each of us a spark that beams from heart to heart.

When we consciously make the choice to choose love, we are also choosing to believe in love. Life wants to bless us. Life wants us to experience a deep love. It IS possible. It starts with hope coupled with trust, faith and surrender, softening when we want to harden, communicating when we want to blame. In choosing love every moment, we can. Choose love daily and feel the grace of God fill you up in ways you didn't know were possible. Your love story is next.

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## SONDER PROJECT

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we are working and assessing needs and interests. Once a community is selected, we work with the community to nominate a Project Leadership Commit-

tee to mobilize and oversee the project. The community directly contributes to all projects, typically in the form of sourcing raw materials and providing necessary manual labor. By the time the project is complete, they are fully invested.

are excited to be unveiling a new sponsorship program to support students in our schools that are vulnerable to dropping-out due to financial hardship. More details to be announced soon!



tee to mobilize and oversee the project. The community directly contributes to all projects, typically in the form of sourcing raw materials and providing necessary manual labor. By the time the project is complete, they are fully invested.

**SoWal Life:** Can you provide an update on TSP's current projects?

**TSP:** In 2020, we expanded our international operations and opened an office in Malawi, which is in Southeastern Africa. Collectively, we increased access to clean water for over 18,000 people through our wells. On the local level, we brought our Hurricane Michael housing recovery efforts to a close and completed the construction of a school garden at Walton High School to support their new agriculture program. In 2021, we plan to drill 10 new wells, new school blocks in Malawi, and revitalize our Community Farms program in Burkina Faso. Additionally, we

We also met Kurt Freudenreich when his Rotary Club, the Mid-Bay Rotary Club, volunteered with us for a hurricane recovery project and our partnership has been serendipitous since. Kurt shared his vision to fund a well in the developing world by backpacking the Triple Crown (Appalachian Trail, Continental Divide Trail, Pacific Crest Trail). With over 2,000 miles hiked, he raised \$12,129 in tandem with fellow hiker James Stiely to fund a well in Burkina Faso.

Since the onset of the pandemic, I've been unable to visit our project countries, and we had to postpone group trips as well but I have excellent communication with our project managers on the ground, and we were successful in meeting all of our 2020 goals.

**SoWal Life:** How would you encourage those who wish to get involved with TSP to help locally?

**TSP:** In this altered landscape due to Covid, we have temporarily canceled all of our in-person



fundraising events. Your support is greatly appreciated to make a donation, or support us on AmazonSmile. You can also check out

our website to learn other ways to Get Involved! If you have specific non-profit experience, such as grant writing, fundraising,

or marketing and would like to lend your time, please feel free to email [chad@thesonderproject.org](mailto:chad@thesonderproject.org).

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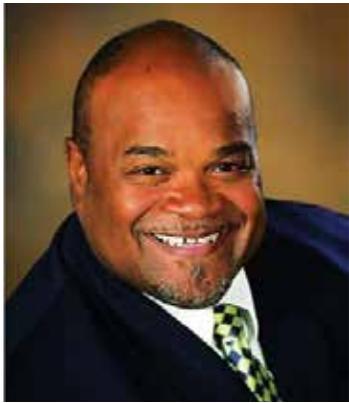
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Community

# Walton County School District Superintendent's February 2021 Update



Superintendent A. Russell Hughes

Walton County School District is nearing the end of a successful and busy third nine weeks of classes and looks forward to more milestones into the last nine weeks! Most significant is the phenomenal effort district teachers and staff made during

COVID mandatory quarantines to contact all students and families. Of the District's 10,000+ student population, all but four are enrolled in some form of teaching and learning environment. The unlocated four students most likely are registered with counties that are not now in session. Quite an achievement when viewing the latest statistics from the Office of Economic and Demographic Research, which states 87,811 fewer students have enrolled in public schools than were predicted to sign up for the 2020-21 school year.

We take pride in knowing our district brick and mortar schools remain safe, sanitized, socially distancing places of educational enrichment. With the

help of parents, diligent staff, and employees, Walton County Schools (14) have seen only six positive cases of the COVID virus of February 1, 2021. Superintendent Hughes says, "We appreciate the cooperation and willingness of parents and students to follow the safety guideline we have in place. These guidelines and precautions are the direct links to our low occurrences of the virus."

Our celebration of success continues as we received state graduation data. Walton County's graduation rate increased from 89% to 92% resulting in a State District Ranking increase from 29th to 18TH! The growth is the culmination of rigorous teaching, dedicated District Support Staff, and hard work from Walton County students!

When highlighting the county's successes, recognition is due to Walton High School and South Walton High School, proud recipients of College-Board's Female Diversity Award for AP (Accelerated Program) Computer Science Principles (APCSP). Schools receiving this award have expanded young women's course participation, markedly closing the gender

gap among students. Research shows that female students who take APCSP in high school are more than 5x likely to major in college computer science. Congratulations to you both!

Spring is not only the time for beginning new gardens; it also signals the beginning of new learning journeys as parents are encouraged to register their curious learners for Kindergarten! All Walton County Elementary Schools will host on-site Kindergarten registration beginning Monday, March 1- Friday, March 12, 2021, from 8:00 am-2:30 pm. Each school will have individual COVID safe registration processes. Contact your school for information. Be sure you have all the necessary documentation before arriving; you will need your child's official birth certificate and physical examination records (DOH 680-blue card). We are excited to meet the next group of talented student academics!

Walton County School District desires to see every school become a community resource for families. Each school has a Parent Engagement representative who would be happy to

share resources that are practical for parents who want to help their student academically or socially/emotionally. Parents are our most important allies, and we want each of you to feel empowered to support your child at home. Should you have questions, concerns, suggestions, or a compliment, reach out to us through our new Let's Talk system. Let's Talk is located on the district website as a dropdown tab on the page's right side. You may also text us at 850-204-9667. Your submission is routed to the school district employee who can best address your need or comment. Let's stay in touch!

Be on the lookout for your child's mid-term report coming out Thursday, February 4, 2021. Should you have questions or concerns about your student's grades, reach out to your child's teacher by email or phone.

Begin preparing for the Spring Break holidays March 15-19, 2021. Spring Break alerts us that the end of the year is nearing. We are sure to continue on our successful E.P.I.C. trajectory if parents, students, employees, and the community continue their collaborative efforts!



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# February 2020 Coastal Seniors Update

## Birding / Plant Walk at Eden Gardens State Park

Saturday, Feb. 13th at 8:00 AM  
 Join Bay County Audubon Society and Coastal Seniors of South Walton at Eden Gardens State Park. This is a combined birding/plant walk with members of the Sweetbay chapter of the Florida Native Plant Society. Meet at 8:00 – 8:15 a.m. in the main parking lot. Bring a picnic lunch and drinks, as well as your cameras and binoculars. This picturesque park is on the Great Florida Birding and Wildlife Trail. It is about 32 miles west of Panama City just off Hwy 98 on County Road 395. Turn right at the intersection and drive 1 mile to the park entrance. Please bring and wear a mask. Easy walking. The plan is to divide into two groups for those interested in birding or plant study.

## 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 (see our website calendar for a link to meeting on the day of the meeting)

The second Wednesday of each month – Feb. 10th from 3:00 PM – 4:00 PM.

Join the Coastal Seniors of South Walton (CSSW) to discuss books you've enjoyed by participating in an online book club once a month. You choose your own book – there will be no assigned books for all to read. Each participant will have up to

5 minutes to share the book they read and their thoughts about it. Should members want to exchange books they can drop one 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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Community

# Gumbo and Mardi Gras Go Together Like, Oh Yeah!

### It's Mardi Gras Time!

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

Mardi Gras is BIGGER and BETTER than ever at The Village of Baytowne Wharf! "Laissez les bon temps rouler" (let the good times roll)! The Village streets will be filled with costumed dogs and their humans along with unique and colorful floats, golf carts and pick-up trucks. Marchers and four-pawed friends will be dressed up in all their Mardi Gras best and shower parade-goers with a barrage of beads, moon pies and other trinkets.



sage 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!

Baytowne is looking for Krewes to join in the Mardi Gras festivities. Register by Feb. 12th. Visit baytownewharf.com.

### Baytowne Mardi Street Pardi

**Tuesday, Feb. 16th, 6-8 p.m.  
No Cost to Attend**

Prepare to let your hair down on what many call the most festive day of the year, Fat Tuesday, the day before Ash Wednesday. Starting at 6 p.m., join folks in the Village for a Village Street

party complete with music, street performers, entertainers and more! The post-pardi celebration continues into the night with parties at various Baytowne establishments. So break out the beads and get ready for a night to remember!

**The 32nd Annual Sandestin Gumbo Festival!  
Friday, Feb. 19th at 5 p.m. -  
Saturday, Feb. 20th,  
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 during President's Day weekend! 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 gumbos and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sau-

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](http://www.SandestinGumboFestival.com) for tickets and details, including a daily schedule of events and entertainment. General admission tickets are \$40 presale and \$50 day of, and allow tastings of all gumbo and Bloody Mary's. The Best Bloody Mary at The beach is sponsored by Stillhouse Vodka. Event happens rain or shine.



# Mardi Gras

The Village of Baytowne Wharf presents

## Mardi Gras Parade

Sunday, February 14th  
Time: 2pm | Cost: FREE

## Baytowne Mardi Street Pardi

Tuesday, February 16th  
Time: 6pm | Cost: FREE

FOR MORE INFO VISIT: [WWW.BAYTOWNEWHARF.COM](http://WWW.BAYTOWNEWHARF.COM)

# Nate Kelly Joins John Martin Group in Santa Rosa Beach

Nate Kelly, the long time worship leader at Destiny Worship Center (DWC) has joined the John Martin Group, a top producing real estate team with Berkshire Hathaway HomeServices PenFed Realty in Santa Rosa Beach. "We are very excited to have Nate on our team" said John Martin, "he has all the traits of a great real estate agent; high integrity, strong work ethic and a heart to serve people. Nate has never met a stranger and his passion to help people achieve their real estate goals will bring great success."



Nate came to DWC in 2013 from Daphne, AL, introducing the original Praise and Worship music Destiny has become known for. While pursuing his new career with John Martin, Nate will continue as Worship Leader of the DWC Freeport, FL campus on weekends. "I want to thank Pastor Steve Vaggalis for mentoring me these past seven years and for encouraging and supporting me to take this step. It has been the honor of my life to work with and under Pastor Steve," he said.

Nate is following in his father, Jerry's footsteps. Builder, developer and civil engineer Jerry Kelly passed away in July of 2020. His death deeply touched many in the church and wider community. His life was lived with passion, intensity and integrity. Jerry has been sorely missed. Nate noted that: "When Covid-19 hit and the church was closed, I spent a lot of time working with

my Dad, and I started to realize how much I enjoyed working in the Real Estate and building trades. I think dad knew it too. The last conversation we had, after his heart attack, his first words were: "Did you get your license yet?" I said Dad, just get better, we have time for that! After the funeral my wife, Kelsey looked at me and said 'now you know what you need to do- carry

on the legacy.'

Nate believes his ministry the past 15 years has been focused on serving the community from within the church, "now" he says, "I'll be serving the community outside the church walls, but it's still my heart's desire to serve."

Nate joined the John Martin Group in January 2021. "When we decided to dedicate ourselves

to Real Estate full-time, I knew I would need a mentor and coach and also someone who shares the same core values of honesty and integrity. I knew John would be the right fit."

Nate and Kelsey Kelly reside in Freeport, FL with their four-year old Son, Ridley. For more information, Nate can be reached at 251-923-6393 or email: nate@johnmartin30a.com.

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Blue Giraffe, Platinum  
Fusion Art Glass, Gold

**Best Clothing Boutique:**  
Mercantile, Diamond  
Willow Boutique, Platinum  
Barefoot Princess, Gold

**Best Event:**  
30A Songwriter's Festival, Diamond  
30A Wine Festival at Alys Beach, Platinum  
Shunk Gulley Oyster Festival, Gold

**Best Golf Course:**  
Santa Rosa Golf & Beach Club, Diamond  
Camp Creek Golf Club, Platinum  
Raven Golf Club, Gold

**Best Jewelry Boutique:**  
La Vie Est Belle, Diamond  
McCaskill & Company, Platinum  
Jewelry of 30A, Gold

**Best Kids Attraction:**  
The Hub 30A, Diamond  
Baytowne Adventure Zone, Platinum  
Fonville Park, Gold

**Best Park/Nature Locale:**  
Grayton Beach State Park, Diamond  
Eden Gardens State Park, Platinum  
Topsail Hill Preserve State Park, Gold

**Best Shopping Area:**  
Grand Boulevard at Sandestin, Diamond  
Seaside, Platinum  
Silver Sands Premium Outlets, Gold

**Best Tennis Facility:**  
WaterColor Tennis by Matchpoint Resorts, Diamond  
Sandestin Tennis Center, Platinum  
Rosemary Beach Racquet Club, Gold

**- SERVICES -**

**Best Beach Photographer:**  
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Dawn Chapman Whitty Photography, Platinum  
Jessica Winkler Photography, Gold

**Best Beach Service Provider:**  
La Dolce Vita, Diamond  
Jake's Beach Service, Platinum  
Rent Gear Here, Gold

**Best Fishing Charter:**  
Reel 30A, Diamond (tie)  
Dead Fish Charters, Diamond (tie)  
Florida Boy Adventures, Gold

**Best Local Musician or Band:**  
Forrest Williams Band, Diamond  
The Pickled Pickers, Platinum  
Dread Clampitt, Gold

**Best Outdoor Adventure Company:**  
YOLO Board, Diamond  
Baytowne Adventure Zone, Platinum  
Adventure 30A, Gold

**Best Spa:**  
Serenity by the sea Spa, Diamond  
WaterColor InnSpa, Platinum  
Spa Pearl, Gold

**- VENUES -**

**Best Conference Space:**  
Hilton Sandestin Beach Golf Resort & Spa, Diamond  
WaterColor Inn & Resort, Platinum  
The Pearl Hotel, Gold

**Best Live Music Venue:**  
The Red Bar, Diamond  
The Hub 30A, Platinum  
AJ's Grayton Beach, Gold

**Best Wedding Venue:**  
Alys Beach, Diamond  
Eden Gardens State Park, Platinum  
Vue on 30A, Gold

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Community

# ECCAC Promotes Birth Defect Awareness

BY HEATHER BENNETT

Getting the news that you're pregnant can be wonderful, yet scary. There's a roller coaster of feelings that can come with it, excitement, fear, happiness and anxiety. Parents to be all want to do what's best for their baby before and after it enters the world. Genetics isn't something we can control, but there are precautions we can take to prevent birth defects.

The Emerald Coast Children's Advocacy Center outreach and prevention team wants to bring awareness to this topic and shed light on how our environment, drug and alcohol use can

have an effect on our unborn children, and how it can impact the community.

A baby is born every 4.5 minutes with a birth defect. Babies impacted by birth defects are 1 in 33, or 120,000 a year. Twenty percent of infant deaths are caused by birth defects annually. A variety of things can cause birth defects. Genetics can be one factor, but our behavior and environment can also have an impact. As a parent to be you can help minimize the impact of birth defects of your unborn child and possibly prevent them.

Birth defects can be functional or structural. Structural defects can be more physically notice-

able and have to do with the development and structure of the body such as missing or misshaped heart valves, spina bifida, Down syndrome, cleft palate or clubfoot. Functional birth defects are related to the systems of the body such as immune, endocrine and neurological systems. These types of birth defects include blindness, deafness, Rett Syndrome, Autism, autoimmune disease, ADD and ADHD.

Many babies born with some of these defects can grow up to live full, healthy adult lives, but some can cause severe and long lasting health issues. While birth defects can be common, it is important to be proactive in preventing them and minimizing risk by taking the proper precautions.

Some great practices are to follow a proper hygiene regiment, avoid insect bites, such as mosquitos (who can carry viruses like West Nile or Zika), and get vaccinated against the flu and whooping cough. Expecting mothers should also speak to their doctors about family health history and reproductive healthcare.



Mothers to be should also avoid drugs and alcohol. The use of these substances can lead to fetal alcohol spectrum disorders and neonatal abstinence syndrome. While these are not birth defects, they can lead to premature birth, learning disabilities, speech or language delays, low birth weight, poor memory, poor judgment skills and hyperactive behavior. Drug use during pregnancy can lead a baby to experience withdrawal symptoms when they are born.

While we strive to do what is best for our children while they

are still developing in the womb, sometimes even our best efforts can't stop us from having a child with a birth defect. All we can do is try, and when our child is born, love and accept them for who they are, and educate ourselves on how we can best care for them going forward.

If you would like more information on The Emerald Coast Children's Advocacy Center you can visit their site at [www.eccac.org](http://www.eccac.org). If you are interested in learning more about birth defects you can visit [www.birthdefects.org](http://www.birthdefects.org).

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# Cultivate Community Gardens Awarded Grant by the J.W. Couch Foundation

## Community Garden Plans Spring 2021 Opening

Cultivate Community Gardens (CCG), the first community garden in South Walton, announced the organization is the recipient of a \$10,000 grant from the J.W. Couch Foundation. The funds will be used towards the initial construction of a garden to be installed this spring at Padgett Park in Santa Rosa Beach, Fla. “We are thrilled to help construct the first community garden in South Walton and believe it will be an amazing source of nutrition, education and wellness for all,” said Sean Couch, president of the J.W. Couch Foundation.

“We are so grateful for the support of the J. W. Couch Foundation and are excited this grant will allow us to open the garden this spring,” said Angie Reilly, South Walton resident and president of Cultivate Community Gardens. “It is so inspiring to see our plans come to life and be able to offer the space to grow and create long-lasting, healthy relationships with our neighbors and natural environment.”

The community garden will be located at Padgett Park on JD Miller Road in Santa Rosa Beach. Per their agreement with Walton County, CCG and its members will establish, manage and maintain a pesticide free, non-GMO community garden. Cultivate Community Gardens is currently looking for individual



and corporate sponsors to support the completion of the garden. To see the plans and learn how to sponsor a garden plot, please visit the CCG website: [www.cultivatecommunitygardens.org](http://www.cultivatecommunitygardens.org).

The garden will offer hands-on learning opportunities while providing community members the space, education and skills related to sustainable gardening practices and land stewardship. Initially the fenced-in garden will offer approximately 20 raised garden plots with soil and irrigation, allowing space for future expansion. Applications for plots will be available in the near fu-

ture and will be approved on a first-come-first-served basis for a nominal annual fee. A set number of beds will be reserved for local schools and civic groups who wish to have a space to garden and learn the benefits of gardening and issues important to the environment.

About The J.W. Couch Foundation

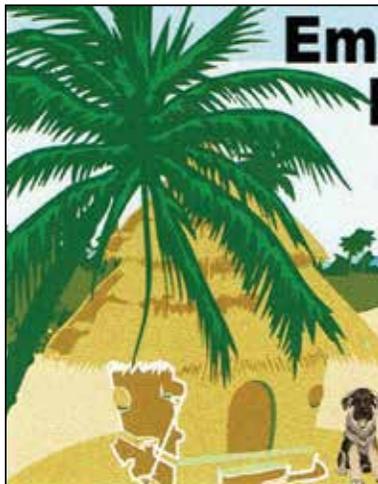
Jesse W. Couch lived a life of zeal, honor, and dedication to the betterment of his community. The Couch family now humbly stewards the foundation he created to carry on his legacy of service for future generations. We believe that impact is best ac-

complished through partnerships with local organizations that know the people and communities they serve. We invest in and support efforts to protect the environment, further conservation and preservation initiatives and save historical architecture that preserve community heritages. We also support initiatives that promote wellness and mental health, and organizations seeking to provide and further education for all communities. For more information visit [jwcouchfoundation.org](http://jwcouchfoundation.org).

About Cultivate Community Gardens

Cultivate Community Gardens Inc. is a 501(c)(3) non-profit organization that will manage

and oversee the construction of the first community garden at Padgett Park in Santa Rosa Beach, Fla. as well as maintain the overall operation of the garden. With a fast-growing, dynamic community like South Walton, Cultivate Community Gardens will offer a gathering space to connect people and help build community identity and spirit as well as create long-lasting, healthy relationships among neighbors and the natural environment. For more information, volunteer opportunities and plans for Cultivate Community Gardens, please visit their website at [cultivatecommunitygardens.org](http://cultivatecommunitygardens.org) or Facebook Page @cultivatecommunitygardens.



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Community

# Faces of Walton County; Meet Jaysa Hunter

BY MARK STANLEY AND TRACY STEELY

Jaysa Hunter is the owner and operator of Avenue 117 Design, an interior design firm that serves the entire Emerald Coast. She provides the full range of services you'd expect from a designer, but says her passion and specialty is kitchen and bath remodels. The current trend along the Gulf Coast is still "Coastal," and she is happy to work with her clients to provide that look,

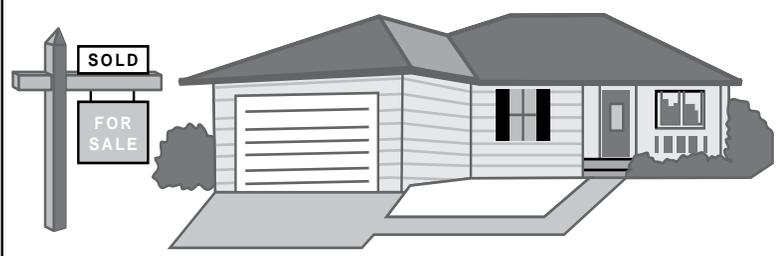
but her preferred style is a little different. She describes it as an "edgy, eclectic, mid-century vibe."

But what really sets her apart is not her design style. When you choose to work with Jaysa Hunter, you are contributing to the support of those less fortunate, both locally and abroad.

Jaysa's grandmother on her father's side, Sara Anchors, once



ran one of the first interior design businesses in our area. Jaysa grew up in Missouri but moved to Destin in the early 2000s and began cultivating relationships that would allow her to eventually thrive in the industry, taking

**DID YOU BUILD OR PURCHASE A HOME LAST YEAR?**

## PROPERTY TAX EXEMPTION FILING DEADLINE MARCH 1, 2021

Gary J. Gregor, Walton County Property Appraiser, reminds property owners who intend to make application for Homestead Exemption, Deployed Military Exemption, Combat Disabled Veteran's Discount, Veteran's Exemption, Disability Exemption, Agricultural Classification, Additional Senior Exemption, or Widow's and Widower's Exemption, the absolute filing deadline is **MARCH 1, 2021**.

If you plan to file your exemption for the first time, please bring with you a copy of your recorded deed or tax receipt, the social security number(s) of all owners of property, Florida driver's license number, Florida auto tag number, and voter's registration number. If you are entitled to disability exemption, please bring proof of disability (two doctors' statements). If you are filing Homestead Exemption on a mobile home, please bring the title or registration certificate.

If you are filing for the "Additional Exemption for Persons 65 and Older" your annual household income cannot exceed \$31,100 (adjusted annually) (proof will be required).

If you would like information to determine your eligibility for exemptions, please call **850-892-8123 or 850-267-4500**, Monday thru Friday, 8:00 a.m. until 4:30 p.m.

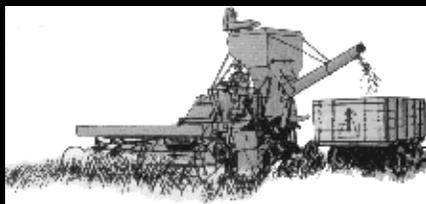
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**Santa Rosa Beach  
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on many of her grandmother's past clients as referrals.

She left our area for a time and moved to California. She got married, had two kids, Adilynne, now 13, and Liam, who just turned 10. She returned to the Emerald Coast after a few years and picked up where she left off in the interior design industry.

Jaysa said the catalyst for her current business model was a flash of inspiration that occurred to her in August 2012. She had hit a low point in her life and was, she explains, searching for new meaning. She just happened to be reading from the Book of Isaiah while a documentary about sex trafficking played in the background. She came to Chapter 1, Verse 17: "Learn to do good; Seek justice; Help the oppressed; Defend the cause of orphans; Fight for the rights of widows."

As she recounts in her website, the documentary she had been watching made her feel profoundly sad about the world situation. The verses from Isaiah gave her the inspiration to do something about it, "full force. No reservations. Totally and completely." Interior design would be the avenue she would travel to fulfill the mission outlined in Isaiah 1:17.

Since that moment eight years ago, Jaysa has used her time, talents, and a considerable portion of her business proceeds to help where she can. After Hurricane Michael devastated our community she organized relief efforts through social media to get needed supplies to those most affected. She filled her dining room with donated food and other essentials and figured out how to distribute them in record time.

The following year she again used social media to provide Christmas presents to kids of single mothers who could not afford to buy them. The kids were able to create a wish-list of four presents each, which appeared in an Amazon wish-list distributed through Facebook. The response was overwhelming, and 40 underprivileged kids had a very merry Christmas.

More recently Jaysa has joined forces with an organization in the East African country of Liberia to design a pillow that is made from indigenous Liberian fabrics. The proceeds from the sale of the pillow are then used to help supplement the income of the women who created the fabrics in Africa.

These things are just the start of what Jaysa envisions for her business. She is working now on a plan to provide micro-loans to widows in Liberia and other third-world countries. The idea is to empower these women to produce marketable crafts that can be exported to places like the Emerald Coast, where they would be sold for a profit, thus helping to alleviate poverty in these vulnerable populations.

"But that's the long-term goal," Jaysa says. "The short-term goal is making houses pretty."

For more on Jaysa's vision, and visuals of her handywork, visit her website at [avenue117design.com](http://avenue117design.com).

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](http://www.thefacesofwaltoncounty.com) or call Tracy at 850-803-9822.



# Investing in Greener and Cleaner Energy



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Investors are, and have for some time, been hearing and seeing a lot about green and clean energy. Green energy is also known as renewable energy or not expendable like a fossil fuel. Examples of green or renewable energy include solar energy, wind energy and hydroelectric energy. These are not only considered green, as in good for the environment, but also clean in that the carbon emissions are low to none. As industrialized nations look to ensure the quality of their air, green energy sources are growing in focus and importance. Cleaner energy, while not necessarily green or renewable, has

much lower emissions. The best example of that is natural gas.

As the world continues its focus on greener or cleaner energy, an increased demand has been placed on these sources. Electric utilities, which produce the electricity for homes, businesses and now cars historically have depended heavily on coal to generate electricity. Simply put, they would make electricity by burning coal which creates the steam that turns the turbine that produces the electricity.

Coal has been replaced at an increasing rate by wind, solar and natural gas and this is likely to continue and accelerate. Add to that, the new administration in Washington is placing great emphasis on green energy and that has implications for investors as well. We will attempt to cover those for you here.

**WIND ENERGY.** Have you ever seen the huge windmills that might dot the scenery as you drive across certain areas of the country? They are prevalent in the desert. (Driving from Palm Springs to Los Angeles you can see hundreds of them from Interstate 10). Those are known as windfarms. And you are beginning to see several dot the

waters offshore as well. Many large oil and gas firms have significantly increased their investment in wind energy. They are doing this by investing in wind farms as well as investing in or buying smaller companies that specialize in wind energy. There are stocks that investors can explore as well as funds that invest in wind energy. Those huge blades turn in reaction to the wind that generates the force to turn the turbine to create the electricity. This is seen as a renewable source as well as environmentally better. One caveat: As the wind blades reach the end of life, their disposal is typically done so by burying them and they cannot be recycled.

**SOLAR ENERGY.** Solar energy, simply put, is using the sun as it interacts with special panels that make electricity that is used by utilities in their system or stored in a battery. Solar energy can also be used to heat water as well. There are a multitude of companies that have sprung up as well as major investments being made by established energy firms. Solar's growing advantage is its cost. A recent report produced by Wood Mackenzie states that by 2030, solar is likely to be the cheapest form of energy to produce. Aside from that, the only known concerns are the batteries (the availability and environmental impact of extracting the special materials required to make them) and their disposal.

**HYDROELECTRIC ENERGY.** This form of renewable or clean energy is created by the building of dams that build up a water supply which runs over or through the dam. Again, this energy is created by the turbines that create electricity. This type of renewable energy has been around for some time. There are several examples around the nation, the Hoover Dam is a famous example. There are also many that are along the Columbia River which runs between Washington and Oregon. The Tennessee Valley Authority, according to TVA.com was created in the 1930s. It has a network of dams that supply renewable electricity to many parts of the southeastern U.S. It also supplies other forms of electricity. The criticism that hydroelectric power sometimes draws is that it disturbs the natural environ-



ment and can have long term implications as a result.

**NATURAL GAS.** Natural gas has sometimes been referred to as a transition energy mainly for electric utilities to burn in place of coal (and eventually relying more on wind and solar as an example). Natural gas consumption (along with wind and solar) has proportionately replaced coal at many electric utilities for the past decade. Many expect this trend to grow. Natural gas not only has lower emissions, but it is seen (at least currently) as cheap and abundant. Many U.S. and international firms have developed extensive search and production capacity as a result. Natural gas is now produced in a liquid state (liquefied natural gas or LNG) making it more easily transportable overseas. An increasing amount of the energy demand from China and India (and others) is being met by LNG. There are investment opportunities through stocks and funds should you want to make that part of your allocation.

We have not touched on nuclear energy, which has some significance in electricity generation in the U.S. and in some places in the world. Many U.S. utilities still utilize nuclear energy. France is heavily dependent upon nuclear energy. According to France 24, nuclear energy makes up 75% of its energy generating capacity. French President Emmanuel Macron, however, has pledged to reduce that to 50% by 2035. Will that come from green or clean energy?

Changes in types of energy consumption also are being driven by electric vehicles (EV). Many EV stocks saw significant appreciation and growth in 2020. That was driven by the attraction to clean burning vehicles, but also the innovative artificial intelligence utilized in those vehicles. The future potentially includes autonomous driving vehicles as well.

According to the IEA, the top three consumers of energy in the world (in order) are China, the USA and India. These countries most likely will consume more energy by 2030 than they use today. The question becomes what forms will that energy take? It is likely to be an increase of all three of the sources spoken to in this writing. Investors and or their advisors can do additional research and help plan as to whether these investments might play a part in their long-term plan.

*Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541 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

# Caring & Sharing of South Walton to Hold its 12th Annual Fashion Show

Caring & Sharing of South Walton is excited to share details for its 12th Annual Spring Fashion Show and Luncheon. This year's event will be held on Sunday, Feb. 28 at the Vue on 30a from 12:30p.m. to 3:00pm. "We look forward to this event every year. It is a great opportunity for us to showcase the items that can be found in the Caring & Sharing Boutique," said Amariles Rosado, Director of Operations at

Caring & Sharing. "Our staff and volunteers love putting together looks for our models and showing them off for attendees of the Fashion Show."

During the event, guests will enjoy a fashion show, lunch, silent auction, DJ and photo booth. Volunteers and supporters of the organization will walk the runway modeling outfits made up entirely of items donated from the Caring & Sharing Boutique.

These items will be for sale after the Fashion Show in the pop-up boutique curated specifically for the Fashion Show and pulled directly from the Thrift Store. "Funds raised at this event will help us continue providing our neighbors in need with food, financial support, and access to other community resources," said Carly Barnes, Executive Director of Caring & Sharing of South Walton. "In 2020, we in-



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creased all of our client services significantly and plan to continue supporting our neighbors any way we can in 2021."

Tickets are \$45 and can be purchased at the Caring and Sharing Thrift Store located at 112 Lynn Drive in Santa Rosa Beach. Only 75 tickets will be sold to allow for social distancing. Lunch and the Fashion Show will take place on the main terrace at the Vue on 30a. Masks are en-

couraged. All proceeds from the 12th Annual Fashion Show benefit Caring & Sharing of South. The organization wants to thank Darrell & Angela Turner, Counts Real Estate Group for sponsoring the photobooth and Centennial Bank and Specialty Roofers, Inc. for being supporting sponsors. Sponsorship opportunities are available, please email [carly@caringandsharingsowal.org](mailto:carly@caringandsharingsowal.org) for additional information.



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RESEARCH AT JOHN HOPKINS UNIVERSITY

The brains of all people shrink with age but the brains of people with hearing loss shrink more rapidly - they lose an extra cubic centimeter of brain a year.

Hearing loss is associated with increased risk of dementia, falls, hospitalization and poor mental health.

Researchers at John Hopkins University, in Baltimore, U.S., and the National Institute on Ageing, looked at the on-going Baltimore Longitudinal Study of Ageing to compare the brains of elderly people with normal hearing and those with impaired hearing. The Baltimore Longitudinal Study of Ageing was started in 1958 by the National Institute on Aging to track various health factors in thousands of men and women. Previous research from other studies linked hearing loss with marked differences in brain structure compared to those with normal hearing, both in humans and animals.

In particular, structures that process information from sound tended to be smaller in size in people and animals with impaired hearing. Dr. Frank Lin, an assistant professor at the Johns Hopkins University schools of medicine and public health, says it was unknown, however, whether these brain structural differences occurred before or after hearing loss.

As part of the Baltimore Longitudinal Study of Ageing, 126 participants underwent yearly MRI scans to track brain changes for up to 10 years. Each also had physical examinations at the time of the first MRI in 1994, including hearing tests.

At the starting point, 75 had normal hearing, and 51 had impaired hearing, with at least a 25-decibel loss.

After analyzing their MRIs over the following years, Dr. Lin and his colleagues found those participants whose hearing was already impaired at the start of the study had accelerat-



ed rates of brain deterioration compared to those with normal hearing. They found that people with impaired hearing lost more than an additional cubic centimeter of brain tissue each year. Those with poor hearing also had significantly more shrinkage in particular regions, including the superior, middle and inferior temporal gyri - brain structures responsible for processing sound and speech. The middle and inferior temporal gyri, for ex-

ample, also play roles in memory and have been shown to be involved in the early stages of Alzheimer's disease. 'Our results suggest that hearing loss could be another "hit" on the brain in many ways,' Dr. Lin explained. That structures responsible for sound and speech are affected in those with hearing loss was not a surprise, says Dr. Lin.

Hearing loss speeds up brain shrinkage and could lead to dementia, researchers claim.

People with hearing loss lose an extra cubic centimeter of brain tissue every year - this puts them at increased risk of memory loss and even demen-

tia. He explained that shrinkage in those areas might simply be a consequence of an 'impoverished' auditory cortex, which could shrink from lack of stimulation. However, he added these structures don't work in isolation, and their responsibilities don't end at sorting out sounds and language.

The study also suggested that it is important to address hearing loss quickly.

Dr. Lin said: 'If you want to address hearing loss well, you want to do it sooner rather than later. If hearing loss is potentially contributing to these differences we're seeing on MRI, you want to treat it before these brain structural changes take place.'

Dr. Lin and his colleagues say they plan to eventually examine whether treating hearing loss early can reduce the risk of other associated health problems.

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# Democratic Women's Club 2021 Update



BY BEVERLY OTTZEN

The Democratic Women's Club of Walton County (DWCWC) began the New Year by making a generous donation to Caring and Sharing, one of the county's leading charities, in support of residents who are suffering food insecurity. As citizens of Walton County, the individual members of the DWCWC are actively involved in many philanthropic causes and community projects. The club also has a value of community service. Each year they designate a portion of the club's budget for donation to those in need. In the past, donations have been made to libraries, food pantries, medical clinics, children's advocacy centers, and homeless shelters. As Community Projects Chair, Mary Wolfe, a longtime resident of Walton County and past president of the DWCWC, guides the club's philanthropic projects to organizations that are in need of support.

In addition to their community

service, the Democratic Women's Club supports Democratic candidates for public office, with an emphasis on women candidates. In 2020, the club actively supported one of its own members, Dr.Carolynn Zonia, who was a candidate for Walton County Board of Commissioners, District 5. If she had won, it would have been the first time in 25 years that a Democratic candidate won a seat on the BCC in Walton County. Even though Dr. Zonia did not win the election, she ran a very strong campaign, especially considering the restraints imposed by the pandemic. She received more votes in Walton County than even President Biden, an indication that local issues transcend national politics. Her respectable campaign should be an inspiration to other Democrats in the Panhandle to run for office.

In the spring of 2020, when it became evident that the club would be forced to rely on zoom meetings rather than their usual public events, it was apparent that it would sacrifice a significant source of income, donations traditionally made at the monthly meetings. A different source of income was needed if the club were to meet their budgeted obligations and also be able to launch new projects in the election year. DWC President Sue Bowden approached Beverly Ottzen, Vice President of the club and a retired classical pianist, with the novel idea to somehow hold a Virtual Benefit Concert.

It was decided that rather than to hold one live event on zoom, it would be better to create a video that could be made accessible online to donors to the club. In the safety of her own home Ms. Ottzen produced an hour-long video, with help from her husband, retired violinist Lorentz Ottzen, who managed three recording devices simultaneously, and the couple's friend Vlad Hrybok, a professional software engineer, who merged and edited the recordings. The video is a virtual piano recital that includes short works of classical composers of the 19th and early 20th century, and a selection of popular songs of American composers of the early part of the 20th century. The success of the project exceeded all expectations. Sufficient funds were collected to finance printing and mailing of more than 5,000 postcards to voters in Walton County. More than 35 members of the club and others in the community volunteered to address the postcards by hand.

The DWCWC continues in their commitment to the community and to Democratic ideals. Other officers are Susan Livingston, Vaughan Greene, Karen McGee, and Ashley Smith. New members are always welcome, as the club meets monthly on zoom for the duration of the Covid crisis. For information on the club, how to join, and programs of upcoming meetings, please contact President Sue Bowden at susanbowden4321@yahoo.com.

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Monday - Friday  
Morning Prayer: 9am | Evening Prayer: 4:30pm

CENTERING PRAYER and contemplative Christianity Discussion  
Thursdays  
Centering Prayer: 10:30am-10:50am  
Discussion Group: 11am-12pm

 Community

# Furniture South Announces Interior Designer of the Year for 2020

In addition to reporting a record-breaking year, Furniture South has named Tammy Mathews as its Designer of the Year for 2020. Each year, Furniture South awards the designer who has the highest sales volume while also maintaining extraordinary customer services and exhibiting the highest level of teamwork.

According to the owner, Frank Kovach, “Tammy Mathews has surpassed her goal of one million dollars in sales volume, gone above and beyond for her customers despite pandemic-related challenges in the supply chain, and exceeded expectations in working with our outstanding inventory and delivery team.”

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

decorating, including paint selections, lighting, window treatments, cabinets and even bedding and kitchenware – everything needed to make a house a home! This is the third year Mathews has won the Designer of the Year award.

Mathews said, “she cannot thank Julie Kovach and Shelley Rodgers with Furniture South’s merchandise team for getting her clients’ orders in stock as well as Juan Waters, Jacob Morgan, and the rest of the delivery team for always being ready to assist with delivery and assembling in the most professional manner.”

Local furniture retailer, Furniture South, is proud to announce its record-breaking year despite the global pandemic in 2020. This past year has been the retailer’s largest year in total customer base and sales as this local business processed thousands of transactions while maintaining a very high approval rating from its customers.

This year, Furniture South



refreshed its website and now shares regular updates on new inventory on social media with the help of local social media consultant, Katherine Green Social. These marketing efforts along with the dynamic growth in South Walton due to a rise in building permits for new homes have all helped propel Furniture South’s sales.

Kovach says that he “attributes the store’s high approval rating to his partner in life and work, Julie Kovach by stating that she “guides their team to excellence by setting the best example of customer service.”

Located in Santa Rosa Beach, Furniture South offers a collection of thoughtfully priced and



custom made, handcrafted pieces for every taste. Their 10,000 square foot showroom features America’s favorite brands, such as Ashley Signature Collection, Bassett, Coast to Coast, Crestview, Hooker, Capris and many more. Furniture South offers a free in-home consultation and guarantees same-day delivery on more than 5,000 items in stock

(minimum purchase required). Furniture South is conveniently located next to Louis Louis on Hwy. 98 at 4552 US-98, Unit 8. The showroom is open 10 a.m. to 5 p.m. Monday through Saturday. For more information call (850) 267-1411 or visit [www.furnituresouth.net](http://www.furnituresouth.net) or follow @FurnitureSouth on Facebook and Instagram.



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# Marlin Grill to Offer Couples Special Valentine's Day Dinner

Marlin Grill will celebrate the day of love with an elegant Valentine's Day Dinner available Friday, February 12 through Sunday, February 14. Each night beginning at 5 p.m., Marlin Grill will offer a three-course special menu for two featuring a selection of prime steaks, decadent sides, fresh-caught seafood, and Marlin Grill's famous hand-crafted desserts. Diners will also enjoy three half-bottles of wine, including a Nicolas Feuillatte Brut Champagne, a Landmark Overlook Chardonnay, and a Faust Cabernet Sauvignon, to

perfectly pair with each course of the meal. Reservations are required and the price for two is \$200. There is a limited number of seats available each night, please call (850) 351-1990 to book.

Locally owned and operated, Marlin Grill has long been noted for their culinary talents, award-winning wine list and is fondly recognized as the Best Place for a Date, Best Martini, and Best Romantic/Special Occasion Restaurant. Marlin Grill proudly serves Gulf-fresh seafood, prime dry-aged steaks, house made



saucers, and family-style side dishes.

The perfect spot for an intimate meal or a night shared among friends, Marlin Grill of-

fers a fine dining experience as well as a more casual experience in the bar and lounge area. Located in the epicenter of The Village of Baytowne Wharf,

Marlin Grill's expansive veranda overlooks the event green and concert stage for a perfect dining experience while enjoying the sights and sounds of the exciting Village activity.

Marlin Grill is open nightly at 5:00 p.m. for dinner and is the ideal spot for large parties, special occasions, as well as Thanksgiving and Christmas holiday dinners. The upstairs of Marlin Grill is available for private events and can seat approximately 50 guests. Reservations are encouraged and can be made by calling (850) 351-1990.

# Soup, Supper & Ash Wednesday Worship at Hope on the Beach Church February 17th

Join Hope on the Beach Church for the beginning of the season of Lent. Lent is 40 days leading up to Holy Week and Easter and is to be a time of preparation, reflection, and renewal. Hope invites you, your family and friends to join in their annual Free Soup Supper & Ash Wednesday Worship.



Join the Hope family on Wednesday, February 17th @ 5:30pm for the annual Soup Din-

ner at the 180 Bistro, Followed by a special Ash Wednesday Worship Experience @ 6:30pm. Dur-

ing the service the imposition of ashes will take place to signify we came from dust, and to dust we shall return. The church will also be celebrating Holy Communion during this time of worship. Hope on the Beach Church is located at 3834 US Hwy 98 West on the second floor. An elevator is located at the east end of the building for convenience. For more information, call 850-267-0322 or dmin@hopeonthebeach.com.

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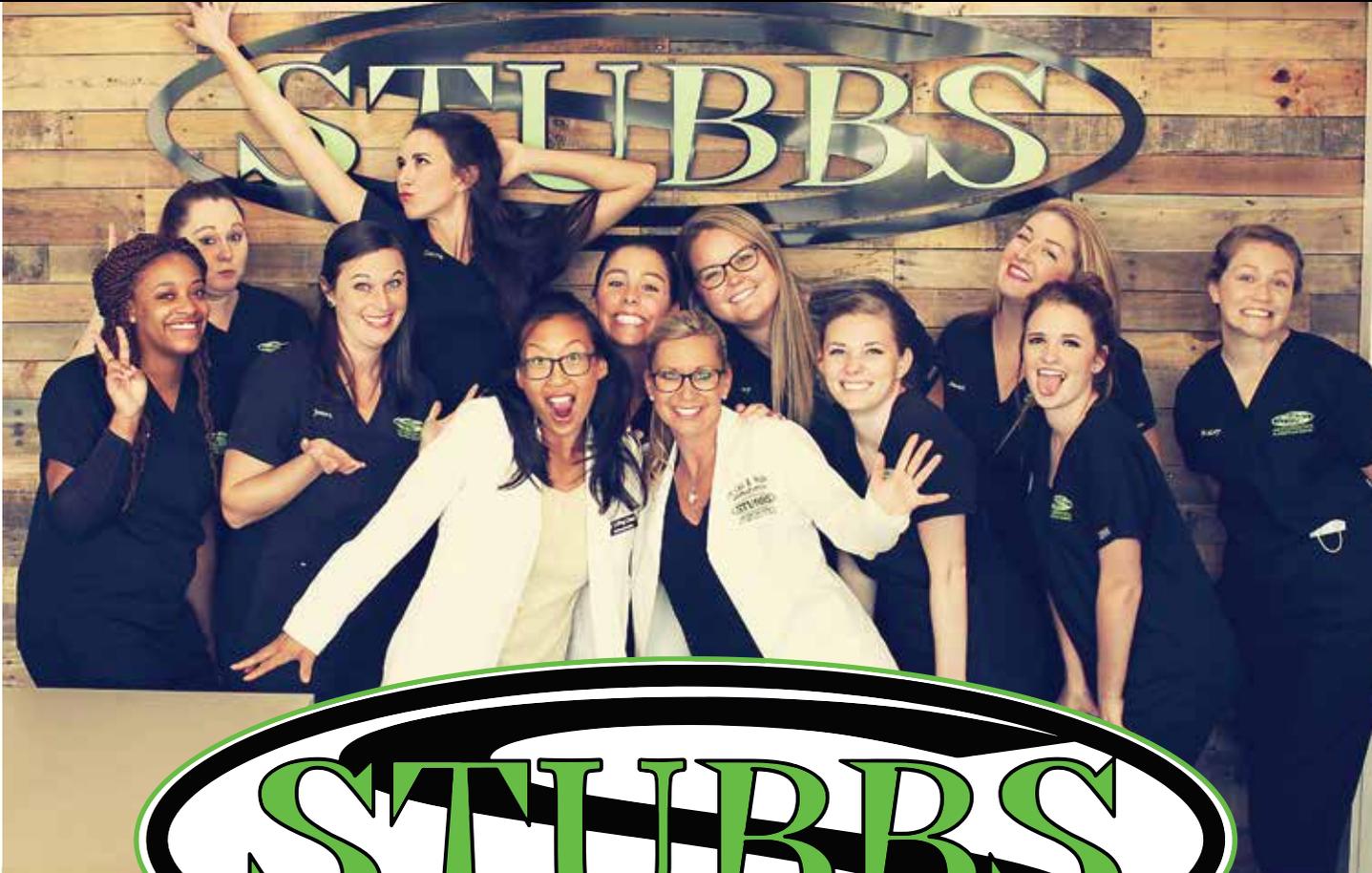

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Arts

# Home Again: Nicole Paloma Brings it Back to the Beach

By JAMIE ZIMCHEK

Defly directing an armful of rich shantung silk under the needle, designer Nicole Paloma finishes the seam, stands up, and shakes out a fully formed Seville skirt. For those of us who reached our sewing apogee making three-pleat masks, this is something akin to magic. For Paloma, this is just another day, and another skirt, one of many that define her decade-plus as a boundary-pushing designer. And after some forays into other out-of-state markets, she's bringing her skills back home to the Emerald Coast late February.

Paloma is more than just a designer and creator of hand-sewn clothes however, she's also a champion of women, and, as a recovering alcoholic, a great supporter of those who are finding their way on the adventurous road of recovery. "One of the best gifts you can give to people is to inspire them to see the beauty and find gratitude for exactly who they are," she says. Her growing selection of hand-painted quote t-shirts with lines like "Gratitude

changes everything" and "Be fearless in pursuit of what sets your soul on fire" have a devoted following amongst many, including the aforementioned, because they do just that.

In a region well known for its beachy aesthetic, Paloma's designs stand out. For one thing, she doesn't shy away from black, and her work often includes pieces with a real edge (in the case of a gala gown made of metal mesh, quite literally). For another, she makes apparel with comfort in mind, often choosing fabrics in soft knits that suit a variety of body types and a range of ages without losing their cool factor. Paloma says, "Personally I don't want to get out of my yoga pants or my sweat pants, so I try to make my clothes fit like that, but look like they're ready for a stroll down Fifth Avenue - with the right shoes of course!"

In the past, you could find her bathing-suit clad, a toddler attached at the hip, stopping in

on a rare day off to custom fit a client's dress. Back again in Florida this spring, you'll still find kids in tow, slightly older now, but thoroughly part of the process. Though her couture pieces can be found at galas and other formal events, Paloma herself is decidedly down to earth. Wandering barefoot between bolts of fabric, there's a good chance she's been hard at work since the early morning hours, and will be there still long after everyone else has called it a day, subsisting on



her three c's: chocolate, cheese, and coffee.

Full disclosure: I share a collaborative line of hand-painted textiles with Paloma, and stock my jewelry in her stores, so clearly I'm biased. In other words - slip away to the new store and



get a glimpse of the wizardry for yourself.

Grand Opening late February at 27 Hub Lane (The Hub), Inlet

Beach, Florida. Follow @nicole\_paloma\_handsewn\_designs on Instagram or text 850-585-8999 for more information.

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B E A C H

# Emerald Coast Theatre Company Caps its 2021 Season with "Popcorn Falls"

Pass the popcorn! Emerald Coast Theatre Company (ECTC) caps its 8th annual mainstage season by staging Popcorn Falls. The show opens Friday, Feb. 12 and runs three weekends through Sunday, Feb. 28. Performances are Thursday, Friday, Saturday and Sunday at 7:30 p.m. with 2 p.m. Sunday matinees Feb. 14, 21 and 28.

In James Hindman's comedic play two actors portray more than 20 roles in a world of farce, love and desperation, proving once and for all that art can save the world—or at least the town of Popcorn Falls. The story centers on the sleepy town which has fallen on hard times and the only thing that can save it is...a play! The two main characters we meet at the top of the show are the new mayor Mr. Trundle (Nathanael Fisher) and the town handyman Joe (Jason Hedden), who are setting up for a community meeting on the stage of the town hall. We learn that the town is in terrible shape, and the head of the county budget committee is coming to the meeting and has promised them a large check which will solve all their problems. But, of course, antics ensue.

The script sets the scene by calling for, "one small town, two medium sized actors, 21 over-the-top characters." New York Theater Guide describes it as "an actor's dream of a play." When it debuted in 2017, Theater Nova said, "The new play 'Popcorn



rently a professor of theater and Chair of Visual and Performing Arts at Gulf Coast State College (GCSC) where he is currently directing ShakespeaREMIXED.

A part of the Professional Theatre Mainstage series, Popcorn Falls will be staged in ECTC's performance space located on the second floor of 560 Grand Boulevard in Grand Boulevard at Sandestin in Miramar Beach. The show runs around 90 minutes with one 15-minute intermission. Tickets to Popcorn Falls are \$32 per person for adults, \$30 for seniors/military

and \$28 for students. Purchase tickets online at [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

Save the date for ECTC's StoryTeller Series: Katharine Hepburn (Feb. 23 & March 2).

ECTC is implementing its Safety Protocol Plan to ensure our patrons can enjoy all offerings in a safe environment. Patrons can find the detailed plan on ECTC's website.

To learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).



Falls' is an energetic romp, full of impressions, wit, and (slightly manic) charm."

Nathanael Fisher is the co-founder and producing artistic director of ECTC. A Florida native, he received his BA in theater studies from Palm Beach Atlantic University and later went on to receive his MFA in acting at Regent University.

Jason Hedden is an actor, director and teacher based in Panama City Beach. He is cur-

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Alys Beach, Diamond  
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Vue on 30A, Gold

Wellness

# Ask Dr. Marty: Diet



need all the help I can get.

**ANSWER:** You are in excellent company. Diet is the number one resolution, whether it is to eat healthier or to lose weight through diet. It's usually a combination of both, which is good. A healthier diet is the key to losing weight and keeping it off, as well as feeling better.

I am often asked during consultations to fine tune an eating plan to make it healthier. We are all products, to some degree, of a powerful marketing environment in this nation. We are constantly surrounded by advertisements in the media, whether it's TV, internet, radio or magazines, just to name a few. Have you ever said to a friend, "I heard that was really healthy (or delicious)"? The next time you say that, think about why you did. So, apart from the

**QUESTION:** I confess. I have new year resolutions. Tops on my list (I know, how cliché) is to improve my diet. I feel like in the past I have fallen into some bad habits that have sabotaged my plans to eat healthier. Help! I

hype, here is a short list of some of the most common traps. By the way, I can speak to these mistakes first hand, since I'm still a work in progress!

**Cereal bars/granola bars** – Even if they are made with healthy grains, check the labels for sugars and carbs. They can also even have artificial sweeteners.

**Healthy soft drinks** – Always check the sugar, and artificial ingredients content. Try filtered water with a very small amount of fruit juice or with a slice of fruit if you occasionally want something more festive than water.

**Bottled fruit juice** – Juice has a high sugar content. A piece of whole fruit is more satisfying and healthier because of the added nutrients and fiber.

**Dried fruit** – Dried fruit does have healthy nutrients, but has lost a lot of nutrients during processing and often has artificial preservatives. Fresh fruit is a better choice, because it has less concentrated sugars.

**Not eating enough** – It is an easy trap to fall into to think you will lose weight with less food. But when you eat a lot of fresh vegetables and fruit, you often eat so much more volume, you don't get as hungry.

**If it's healthy "I can eat all I want" syndrome** – Mindfully eat healthy portions. Mindlessly eating while surfing the web or watching television (That term probably dates me, doesn't it?), can lead to unhealthy eating.

We often use the word "diet" as if it is a dirty word! Words are important. Choose a word like meal plan if that has a healthier connotation for you.

**Hot Tip:** Whenever selecting a meal plan, think of it in terms of habits you are willing to enjoy on a permanent basis, not a temporary fix.

Stay well.

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

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# The All or Nothing Trap



BY STEPHENIE CRAIG,  
Journey Bravely

Are you already over hope for new year possibilities? Maybe 2021 is already draining you and feeling like a punch in the gut. Sometimes you round New Years with ideas, goals and energy for something new only to be met with resistance, sick season, negative thinking and more of the same from last year.

You start your new exercise program and miss day 5 and have a hard time getting back on track, because you're telling yourself you blew it. You've changed your drinking/smoking/spending/eating habits for two weeks and then slip up and tell yourself to forget it because you can never get it right all the time. You're left discouraged, disempowered and depressed.

There's hopeful and empowering news! Perfection is not reality for humans. You aren't going to get anything right every time. Life is not made of 100% success or failure but of small, consistent steps in a healthier direction over time.

All or nothing thinking is a rigid

trap that keeps you from making reasonable progress toward life change. All or nothing thinking invites you to quit and view yourself as a failure any time you behave inconsistently with your goals. A flexible, gracious mindset will produce obvious, life-giving change over weeks, months and years. Flexible, gracious thinking allows you to notice when you've gone off track, to understand resistance to progress, and to repetitively get back on track as needed. Flexible, gracious thinking allows you to celebrate any steps toward change as success even if you haven't taken those steps 100% of the time.

Don't worry. You aren't alone if you're struggling with all or nothing thinking. The social media saturated culture encourages you to believe that others have it all together with the perfect family, body, mindset, food, parenting, business, home or life and you're in the minority who just hasn't found the perfect formula. But, the truth of being human is EVERY person struggles and there is no secret formula.

So, how do you move from the prison of all or nothing thinking to the freedom of flexible, gracious thinking?

**5 Ways to Increase Flexible, Gracious Thinking:**

**Acknowledge your humanity.** Expect struggles. Remember your brain is created for growth and change. Knowledge and mastery are learned through experience.



Stop expecting yourself to be good at things without having learned and practiced them over time.

**Set reasonable expectations for change.** Your brain requires 1-2 months of consistently doing something a new way to create and sustain change. Continue those practices for months to follow to make them a lifestyle. Expecting massive change in short periods of time creates discouragement and quitting.

**Create flexible goals for growth.** I want to eat healthier 80% of the time instead of I must eat healthy at every meal, seven days per week. I want to engage in one personal/spiritual growth discipline 3-5 times per week instead of I want to spend 1 hour per day, seven days per week on said discipline.

**Measure every morsel of success.** Every single movement in a healthier direction adds up to sustained change and progress over time. I am proud of myself for eating healthy breakfast and dinner today instead of I'm quitting healthy eating, because I ate cake

for lunch. I am proud of myself for reducing compulsive spending from 1-2 times per week to 1-2 times this month instead of I can't believe I didn't follow my budget perfectly so I'm giving up on intentional spending.

**Use the same kindness you'd offer to a friend when talking to yourself.** Judgmental and negative self-talk is self-defeat-

ing, unmotivating and promotes a downward emotional spiral. Change takes time and I'm capable of learning new things instead of I'll never get this right and I always screw up. Everyone takes steps backward in their journey forward and I'm gaining wisdom in the journey instead of I'm a failure and won't ever change.

As you try increasing flexibility and grace in your process of change, remember there is no perfection in humanity, not even in being flexible and gracious toward yourself! If you need support along your journey of change, Journey Bravely has coaching and counseling sessions available to help you. Connect with us at [journeybravely.com](http://journeybravely.com).

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Wellness

# Supplements, What You Should Know



By KAY LEAMAN,  
HEALTHYDAY HEALTHYLIFE

The first question we ask ourselves is, 'Do we need vitamins?' Some believe that, since they eat healthy and include fresh fruits

and vegetables in their daily diet, they get what their bodies need. But, if you look into this further you'll find:

'An analysis of nutritional records done by Canada's national newspaper found that potatoes also lost 57 percent of their vitamin C and iron, 50 percent of their riboflavin, 28 percent of their calcium, and 18 percent of their thiamine. Of the seven nutrients analyzed to determine nutrient density, only niacin levels increased in potatoes in the past 50-60 years. This decline in nutrient density isn't specific to potatoes. Broccoli in the 1950s had more calcium. Scientific American reported – shockingly — that



it takes eight of today's oranges to pony up the same amount of nutrients that one single orange had in the 1950s. What on earth is going on?'

Over farming, GMOs (Genetically Modified Organisms), pesticides, etc. all play a part in decreasing the nutrients in our food.

Enter the ever-growing industry of supplements—long rows of bottles with a wide variety of names, labels and forms which can be daunting. But how many of us choose one based on price, assuming they are all the same?

Well, supplements are not equal. Consider the following:

The FDA considers a drug unsafe until it's proven to be safe.

The FDA considers a dietary supplement to be safe until it's proven to be unsafe.

**Consumer Labs (3rd party testing):** Of particular concern is that several products provided more than or close to the Upper Tolerable Intake Levels (ULs) of nutrients, above which there is increasing risk of toxicity with regular use. Why is that a problem? Because as intake increases above the UL, the potential risk of adverse effects may increase.

**American Cancer Society:** But since they became widely available in 1994, the FDA and some independent researchers have found problems with some dietary supplements. Products like herbs are sometimes tainted with germs, pesticides or toxic heavy metals. Other supplements do not contain what's listed on the label. Still others contain more or less than the amount of the herb listed on the label. And many have ingredients that aren't listed on the label at all.

In 2013 researchers in Toronto published a report in which they sampled and analyzed 44 herbal supplements. The supplements were sold in both the US

and Canada, and labeled as containing single herbs. Using DNA barcoding analysis, less than half the supplements (48%) contained any of the herbs listed on the label. More than half of the supplements contained something that wasn't on the label (substitutions or fillers). Even among the samples that contained the herb on the label, many also contained fillers or contaminants.

Through my own health journey I have chosen supplements based on price and purchased a 'bottle of this and a bottle of that' based on the newest discovery. (This can be dangerous over time.) But, through education and research we found a supplement that we trust and it has made a difference in our health.

If you and your family do supplement and you would like more information on how to choose a quality supplement, you can contact me via email.

Have a healthy Valentine's Day. (Dark Chocolate can be good for you!) To reach me, email [succeed@healthydayhealthylife.com](mailto:succeed@healthydayhealthylife.com).



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# Testosterone is Good for the Heart



By Dr. Richard Chern, MD  
Some patients and doctors ask us about testosterone and its effects on the heart. Many patients (and some doctors) are mistakenly under the impression that testosterone increases the risk of heart problems. This article will hopefully dispel these myths and explain how they came about.

There have been hundreds of studies looking at testosterone's effects on the heart and they are all reassuring. The Mayo Clinic has even reviewed every study to come up with recommendations based on the review of all studies involving testosterone. Their findings agree, testosterone is good for the heart.

Studies show low testosterone is associated with increased mortality from any cause. Low testosterone is associated with increased blood pressure, increased cholesterol, increased heart attacks, increased aggressiveness of prostate cancer, increased Alzheimer's, increased diabetes, and the list goes on.

As we increase testosterone, we can reduce death and disease across the board. So how did testosterone get a bad image. There are a couple reasons.

First, you need to know there

are different types of testosterone. Testosterone shots are synthetic and because of this they react differently in the body from our natural testosterone. Think of your car. 87 octane, 93 octane and diesel are not the same and putting the wrong one in your car can cause major damage. The same is true when you put synthetic testosterone in your body instead of bio-identical testosterone. Clotting factors increase when using synthetic testosterone which can lead to stroke, heart attack, pulmonary embolisms and more.

Second, testosterone entered the news because of early deaths and aggression in bodybuilders. These negative results were due to the use of synthetic testosterone in doses up to 20x higher than the natural amounts found in our body. As we all know, too much of a good thing can be bad.

I would never recommend the use of synthetic testosterone even in physiologic doses. But bio-identical testosterone has the exact same chemical structure as our own body. This means we are putting the right kind of gas in the tank and we are not over-filling the tank.

This physiologic dose reduces the risk of disease across the board and makes patients feel fantastic. Testosterone helps with mood, concentration, libido, decreases depression, anxiety and pain and more. I find it crazy that people are afraid of it.

Go to [www.mayoclinicproceedings.org](http://www.mayoclinicproceedings.org) and search for "fundamental testosterone". Read the International Expert Consensus Resolutions on the use of testosterone from June 2016. See

for yourself that among the top experts on the planet who have read every study on testosterone, they believe "evidence does not support increased risks of cardiovascular events", and "does not support increased risk of prostate cancer with T therapy."

They also believe that testosterone therapy can improve "cardiometabolic disease, including diabetes"

Feel better, less disease, live longer. Why would anyone not consider this?

*Dr Richard Chern, MD has been treating patients with hormones for nearly 30 years. He has training specific to the use of testosterone in both men and women and is currently accepting new patients. Call for an appointment today at 850-837-1271.*

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Musings

# Love is in the Air

BY LAUREN CATANESE

Love is in the air! Can you feel it? It starts in your face with a smile, then flutters down to your heart. It opens up space for the light to come in and the joy to fill you and your world! It's magical! It puts everything at ease and warms you, even if it's cold outside. Love is grand.

Shift your vibration and shift your world, allow for the good to come in by letting go of what was. Jump into your life with arms stretched out wide and with a smile. Close your eyes and take the leap. You can always go back. But I have a feeling that once you get there, you won't want to.

Every step in our life we take is a movement and action towards our dreams, our DIVINE DESTINY. We are making steps daily on our path, our journey. Some day it might feel like we are soaring other days feels like we are going backwards. But no matter the distance we travel, day-to-day the journey is one that can be seen as a whole over a lifetime.

There is a lot out there to distract your focus and make you want to hide. There are fears and worries, but there is always light. What do you want to focus on? When you take your step do you want it to be with faith or with fear? You choose. Yes literally you choose every single vibration



And share your gifts and stories with anyone who will listen. Take a chance. You are here. Why not? In the words of Garth Brooks, "Sail your vessel until the river runs dry."

Hard to think about running out of water in our town by the sea, but that's just the point! With the abundance that is given to us, go create a life and leave your legacy.

Happy Valentines Day of love to You, SoWal.



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of each step. That's the power you have. Why not choose love? Why not choose faith?

If you are worrisome, say "Just for today I am not going to worry." Feel it leave. Then say, "I choose peace instead." I love

easy mantras, they are wonderful tools to busy our mind and help us remember who has control of the thoughts in our head. Give love a try. Say yes to your life. Hug your loved ones. Help your neighbors. Give to a stranger.

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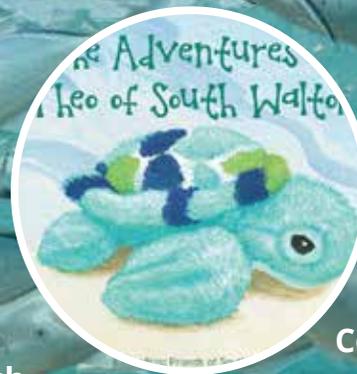
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## Valentine



BY SEAN DIETRICH

She has a box of to-go food in her hands. I overhear the man at the barbecue joint counter say she is missing two pounds of brisket.

The man apologizes to the people in line, then he tells her it will be coming right up.

“Don’t forget extra sauce,” she calls out. “The sauce is for my son, he’s a Dipper.”

Well, I can relate. I’m a Dipper, too. If it can be dipped, I dip it. French fries, for example, were designed by God to be ketchup delivery vehicles. Don’t even get me started on salads. My salads consist of a single sprig of lettuce with nine cups of ranch dressing.

She looks at me and apologizes for holding up the line at the counter.

The woman is about seventy, I’d guess. Maybe a little older. White hair. Slim. She takes care of herself. She’s wearing work-out gear.

I don’t know what she’s doing in the to-go lane of a greasy barbecue joint. Usually, people who exercise a lot don’t openly consume cholesterol in public smokehouses. It just doesn’t fit the health-and-fitness thing.

Seeing someone like her in here feels like seeing a Church of Christ preacher at the blackjack table sipping a whiskey sour. “You ordered a lot of barbecue,” I say because I have a gift for pointing out the obvious.

“Oh, it’s for my son,” she says. “He LOVES barbecue, and so does his fiancé, and they’re gonna need something for their road trip. Something that will hold them, they leave tonight.”

And we are knee-deep in a conversation. Her son and his fiancé are driving toward Canada tonight. She’s staying behind to watch his kids.

“My son’s getting married

this weekend,” she goes on. “They’re doing a private ceremony, just the two of them, way up in Canada.”

She tells me the Canadian province where they’re traveling. It is a French word, but I won’t even attempt to spell it. Spelling was not my *bess sujet* in school.

She tells me her son’s story.

Her son’s wife died a few years ago. Cancer. The tumor popped up overnight. One day the girl was a young, healthy person having a routine physical; the next week she was receiving hardcore radiation.

“The radiation was the worst,” the woman says. “God, it was hard on Hailey, that was her name. We watched Hailey go from being so strong to a skeleton.”

When Hailey died, she left her son with a boy and two girls. The woman tells me that her son was so depressed he stayed in his back bedroom and wouldn’t come out for nearly a year.

“I really thought we were going to have to get professional help,” she says. “He just wouldn’t snap out of it. It’s so hard to watch your children suffer.”

A little over a year ago, as a last-ditch effort, one of her son’s childhood friends booked a hunting and fishing trip to Canada in hopes of helping him. The friend wouldn’t take no for an answer. So, he dragged her son northward to a remote Canadian region, whether he wanted to go or not.

She laughs. “We practically had to threaten him to get him out the door, he didn’t wanna leave.”

They hunted and fished in a lodge located in the serene wilderness. She says that it was in this place where her son remembered what it felt like to be human again. In the evenings he and his buddies went out to restaurants, they laughed over beers, they told stories, they caught lots of fish. He stayed almost four weeks.

Enter his fiancé. He met her while in Canada. It was a chance meeting. She was not Canadian. Her Texan accent stuck out like a sore thumb when she was in Maple Leaf Country.

The woman says, “When he came back home, he was like, ‘Mom, I met this girl, and she’s from TEXAS! And she’s SO

COOL!’”

And that was all she wrote.

The woman starts to get wet eyes. She touches the corner of one eye so that her makeup doesn’t run. She doesn’t say anything else because she doesn’t have to. She is a mother.

Anyway, her future daughter-in-law is a proud Texan with the no nonsense attitude often associated with people who wear spurs. And her son is like a new man.

The woman adds, “She was made for my son. He’s kinda soft spoken; she’s all up in your face.”

I have one of those at home.

Thus, the couple returns to where they first met. They’re going to tie the knot, then do a mini honeymoon in a nice lodge. Right now while you read this, they are probably still driving. And life is somehow moving forward again.

“My son is so happy.” She sniffles. “I just know Hailey is looking down and smiling on us. She wouldn’t want us crying for her anymore. She would want us laughing a lot, she would want us to be happy because that’s



what she always was. Happy.”

The barbecue man finally brings a few more to-go boxes. Heavy boxes containing brisket, pork, and all the sauce a guy could hope for.

The man says, “I don’t think I’ve ever seen anyone ask for that much sauce before.”

“It’s for my son,” she reminds him.

The man grins. “He must like barbecue sauce.”

“He’s a Dipper, he dips everything.”

We bid her goodbye. She happily trots through the parking lot and piles into her car. She’s going home to take care of her family and love on her grandkids. The way all good grandmothers do.

I watch her drive away. The man behind the counter watches her, too. And so of course does Hailey.

Happy Valentine’s Day to anyone who has a beating heart. And also to those who don’t anymore.

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**Musings**



By KIRK MCCARLEY

# The Nobility of Public Service

On more than an occasion or two as he held court, myself in rapt attention, I would interrupt with, "That's really a good idea. You should run for public office." Admittedly part genuine and part patronizing on my behalf. At that point he would demur, citing work and family obligations, disinterest in the hassle, and nod to a green, yet overgrown lawn.

A fundamental concept of government is to provide services that are otherwise unattainable for many. Local government provides clean water, sanitary sewer, thoroughfares, public safety, and a host of other utilities. The provision is made available through the economies of scale we share with our neighbors. For most of us, were we to contract any of these services individually it would not only be inef-

ficient, but cost prohibitive as well.

The January 6 attack on our federal government was shameful. Further, as a former long-time employee at the local government level any assault on our public systems strikes a nerve. Unfortunately the development is not new. It has now been 34 years since the Edmond, OK Post Office shooting. The massacre at the Alfred P. Murrah Federal building came just nine years afterwards. The Columbine High School incident in Colorado is now 22 years ago. Admittedly, there were times I felt threatened or unsafe. Lucky was I that matters never escalated beyond that.

Aside from physical concerns, far more common are criticisms. As government service is publicly funded everything about the organization and its operations is an

open record for residents. The difficult conversations I recall were often at public places such as the soccer fields or the supermarket:

"How come the building department denied my permit?"

"When is the highway division going to repair my street?"

"I see that you got a pay raise!" or "I can't believe that's what they're paying you!"

In spite of the perils and frustrations I've experienced, and even considering recent horrific events, I reflect back on time in public service with pride and gratitude. Regardless of the political leanings or faith beliefs of my colleagues each sought to live up to the mission to provide a service to the best of our respective capacities. What were high points?

For one, it was interesting work.

There was always a sense of knowing the community's "pulse."

Those in protective service environments, such as Fire and Police, demonstrated high levels of professionalism and bravery, integrity, and the ability to often bring order to chaos and confusion.

Each day, a genuine opportunity awaited, to make a difference in the life of someone.

Most co-workers shared the same passion for seeking service above self.

Finally, it was a noble career choice. What can be of greater good than having an opportunity to help others?

In consultation with Career Development clients, it is enlightening that few entertain the thought of pursuing public sector work, at least initially. Perhaps it is partly some of the previously shared concerns, notions about compensation levels below market, or even lack of awareness. Increasingly yet, I find, job seekers express a desire to identify employment where they not only achieve fulfillment, but a chance to serve, and find altruistic benefit, too.

Public service not only provides that opportunity, but needs loyal and dedicated employees now more than ever.

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



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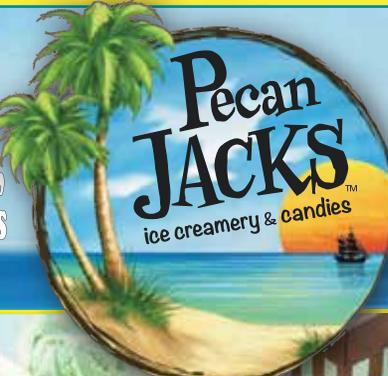
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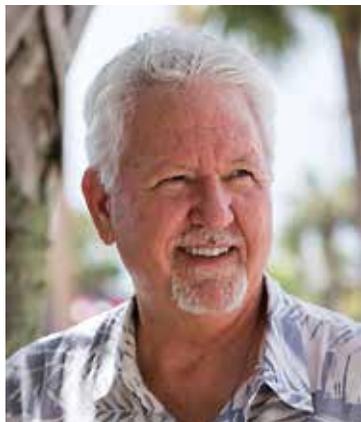
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## A Pastor's Ponderings: **Danger**



BY DAVE HOLLAND

"But when you enter a town and are not welcomed, go into its streets and say, 'Even the dust of your town that sticks to our feet we wipe off against you. Yet be sure of this: The kingdom of God is near.' I tell you, it will be more bearable on that day for Sodom than for that town." Luke 10:10-11.

My son and I plopped our weary bodies down in the Albuquerque hotel room bed at two in the morning, bone-weary from 16 hours of driving. A pounding on our door woke us

only an hour later. I jumped up and opened the door to see a man screaming in Spanish. I wasn't understanding, so he pointed frantically down the hall to the fire engulfing the hotel. That man's warning saved our lives.

Jesus is warning us in Luke 10:10 with the strongest possible language. Rejection of His message is the unpardonable sin that prevents people from entering the Kingdom of God. His words are distinctively harsh as He warns us of the "fire down the hall."

Tucked into the fabric of this passage is a thread of light—the promise of His kingdom. The kingdom of God is near when the King is present. Our lives lay on that promise, and we can experience His presence regularly.

What would you do if Jesus came to your church? Christ promised He would be present whenever two or more people gather in His name. We believe that but we just don't act like HE is present.

HE is God of very God, Light of very Light. He spoke the worlds into existence and knitted solar systems into galaxies. At His Word, our Milky Way flows in perfect harmony amidst a universe of ever-expanding dimensions. He comes to you to cast the radiance of His presence into your heart. The kingdom of God is near.

God is not far away. He is nearer than our dearest friend or relative. He who knit your body together like a blanket has breathed life into your flesh and bones. He knows every fiber of your body, every molecule, atom and the very DNA strands of your cell structure. HE knows you right down to the hurts and pains of your history. God delights in the joy you feel and the love in your life. He also knows the stress, emptiness, regrets and sorrows you feel. The kingdom of God is near.

I had been on an extended fast several years ago when I felt the warm Presence of God in church. The sheer wonder of

His attendance overwhelmed me. God's forgiveness washed over me, and tears flowed easily. Jesus had pulled back Heaven's veil for a moment, and I could sense the cloud-like Presence of God in the room. I looked around the sanctuary expecting other people to sense the same phenomena, but people were oddly unaware. Some looked sleepy and bored, I even saw one man look at his watch as if to say, how much longer before we go to lunch?

My mind screamed, "People, don't you know WHO is in the room? God is here!" Many went home that day ignorant that God had a word of grace, comfort and encouragement for them. They were oblivious to WHO came to church that day.

Two thousand years ago, Christ approached the throne room of God carrying his blood. He sprinkled it on the mercy seat and said (my paraphrase) to His Father, "I finished the work, the price of forgiveness is paid, I received all their punishment

on the cross, I satisfied your justice." Then He who judges righteously spoke once again, "This is My Son, sacrificed for the sins of the world. He has redeemed the lost ones."

At that moment, the veil of the temple was rent from top to bottom and a silent thundering invitation was issued, "Come into the presence of God." He invites you in and He will be at your church Sunday. Will you come with eyes to see and ears to hear? The kingdom of God is near.

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 get a copy of this book from his website, [DaveHolland.org](http://DaveHolland.org), or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences.

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Musings

# End of the Loaf



By Rick Moore

some bread in the toaster, and there was only one sad, paper-thin, crinkled-up, over-cooked end of the loaf, it was yours. Our mother made sure we did not throw it away and open up a new loaf of bread.

Some think I've always been calm and kind. Nothing could be further from the truth. I stood up to my older brothers many times. Yet, they were so much stronger than me, and they could usually make me do whatever they wanted to. That included taking the end of the loaf, even if it wasn't my turn. Maybe if this had been a really important issue, like who gets the prize at the bottom of the cereal box, I would have put up a fight, even if I would have lost. I wasn't afraid to fight. But instead, I agreed to be the one to eat the ends of every loaf of bread. This tradition continued all the way through high school when my brothers and I

I have two older brothers. All three of us are less than a year and a half apart. My little sister is eleven years younger than me. During our elementary school days, many mornings my brothers and I would fight (yes, literally) over who had to eat the end of the loaf of bread. It was supposed to be an orderly affair. After all the other bread was gone, if it was your turn to put



went our separate ways.

Just a few months before my wedding day, my fiancée joined me at my mom and dad's house for breakfast. My sister, who at that time was just about to enter her teen years, helped make the breakfast. As we sat down, she brought over a saucer with toast on it and said, "just like you always liked it." I laughed and said that's funny. She said, "you do like the ends of the loaf don't you?" At that moment, it occurred to me she was being serious. She never knew why I ate the ends of the loaf. She really thought I liked the taste of the ends better than the rest of the bread. I then smiled and said, yes, the ends are my favorite. I didn't tell anyone the back-story. For years, even my

wife thought I actually loved the taste of the end of the loaf better than the rest of the bread.

As the years went along, my children became old enough to make their own toast. They definitely didn't like to eat the ends of the loaf anymore than my brothers did. They always left the ends for me. When my children read this they will question if I'm telling the truth because they really believe I like the ends better. I suppose, in a way, they would be right. I really wasn't lying when I would tell my sister the ends are my favorite. But not because the ends taste better. It was because the ends of the loaf represented something to me.

Eating the ends was proof that I knew how to be kind.

Many years ago, my elementary school teacher, Mrs. Turner, had challenged everyone in the class to do something that week that proved they were kind. Chances are, I'm the only one in the class who thought of eating the ends of the loaf of bread.

There are things worth fighting for. But the very most important things in life are worth "not" fighting for. What is your proof that you know how to be kind? Could you prove in a court of law that you were kind today? If nothing comes to mind, try volunteering to eat an end of the loaf. It may not taste great, but it sure will make you feel great.

*Rick Moore is Communications Pastor at Destiny Worship Center.*




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# What Ever Happened to Freedom of Speech?



BY MYRNA CONRAD

What does freedom of speech mean? We all have the ability to say or express whatever we want to in any country. However, there are varying degrees of repercussions and consequences within the legal system of various governments. In the U.S., the First Amendment addresses our rights, within our country, to exercise freedom of speech. “Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people

peaceably to assemble, and to petition the Government for a redress of grievance.” Generally speaking, the “abridging the freedom of speech” portion of this Amendment means that “the government may not jail, fine or impose civil liability on people or organizations based on what they say or write except in exceptional circumstances.” www.constitutioncenter.org.

The U.S. Supreme Court has sometimes had to struggle with what constitutes protected speech and what falls within those exceptional circumstances. There have been many legal cases throughout the years to determine what freedom of speech includes and what it does not include. Some of these cases can be found on www.uscourts.gov. With all liberties come responsibility and consequences. If freedom of speech is not used wisely and thoughtfully, people can be harmed and this very freedom we gratefully embrace can be used to oppress and destroy.

So, why is freedom of speech so important? Our nation’s government was set up to be repre-

sentative of the people therein. It was supposed to be, as expressed by Abraham Lincoln, “a government of the people, by the people, for the people.” That the people of our United States have a voice to express their views, ideas and concerns without the fear of being censored or persecuted is imperative to the liberties that we hold dear in our country.

I don’t know about you, but I have been astounded and very concerned about the stripping away of this freedom that has been evidenced over the last year. It seems that more and more, people are being censored and persecuted if their expressions do not line up with those who disagree. Just over the last month, people have been publicly vilified, physically attacked, lost their jobs, or banned from social media. Some social media platforms have been shut out and shut down, and friends, and even family, have turned on each other all because of what was said or expressed.

People used to be able to agree to disagree, but it seems

not anymore. Today it seems it is “my way or the highway.” In fact, it is through the sharing and expression of different ideas and thoughts that we learn and grow. It is so important for all people to be able to express their ideas, thoughts and opinions, but to do it with a measure of kindness and consideration. We need to learn to listen if we want to also be heard. We need more communication and less confrontation.

Any privilege can be used for good or evil. Freedom of speech is a privilege, but only if used to build up, not tear down our country, cities, families and friends. I love the advice that Paul gave in 1 Corinthians 10:23-24: “All things are lawful, but not all things are helpful. All things are lawful, but not all things build up. Let no one seek his own good, but the good of his neighbor.” I think if we applied this same criteria to freedom of speech, we would see a change in ourselves and in our country.

So how do we practice our freedom to voice our ideas and opinions while at the same time

respecting those of others?

**Be Aware:**

Be aware of your audience and how they might receive and respond to what you want to say.

Understand what you believe about what you are standing for and why you believe it.

Be aware of how you process and respond to ideas that differ from your own.

Try to understand where the other person is coming from.

Be aware of your rights under the federal and your state Constitutions.

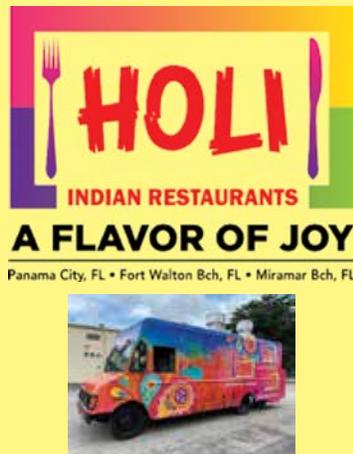
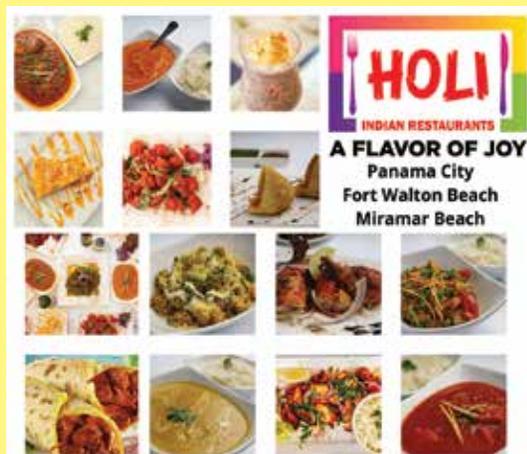
**Be Intentional:**

Be willing to listen and consider before you speak.

Choose your words carefully and use language that encourages and builds up instead of offends and tears down.

Take responsibility for what you say and do.

Never take your freedoms for granted. Stand up for them with respect and enjoy them with discernment and wisdom.



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Dining

# St. Joe Hospitality Introduces Scratch, Biscuit Kitchen to Watercolor

## Baked with Care, Served up Square!

Visitors and local residents alike have a new breakfast and lunch option available in Watercolor beginning February 1st — Scratch Biscuit Kitchen — in the WaterColor Town Center.

“We’re excited to bring a distinct flavor of our Southern coast to 30A while honoring a tradition as delicious as grandma’s homemade biscuits,” says Zack Coleman, Scratch Biscuit Kitchen’s general manager. “We are looking forward to welcoming everyone to what we hope becomes a ‘go-to’ breakfast and lunch spot in South Walton.”

Scratch Biscuit Kitchen officially opened its doors on Monday, Feb. 1, with a ribbon-cutting ceremony by the Walton Area Chamber of Commerce. As the name suggests, the mainstay of the restaurant is their freshly baked made-from-scratch biscuits and their exclusive original coffee blend served

in a moderately priced, casual, family-friendly environment. The biscuits will be available to order individually or by the dozen, with a variety of house-made jams, jellies and gravies available.

We asked Mr. Coleman if everything was really “made from scratch.” He laughed and said “absolutely, including our homemade apple pie, baked fresh each morning. Our mission here is to provide a needed dining option in Watercolor while being faithful to St. Joe Hospitality’s southern roots,” he said.

In addition to light bakery items, the menu features a number of Southern favorites “between the biscuits,” as they say, including The Deep South, which comes with fried green tomatoes, country ham, pepper jelly, Thomasville Tomme & scratch Bacon. Another favorite is the Down Home Biscuit,



which is made with brisket, hash brown casserole, sunny egg,

swiss cheese and mater gravy. The restaurant’s lighthearted lunch menu (available for dine-

in or to-go via a designated carry-out window) will feature a selection of Benny-Style, open-faced biscuits with options including The Port St. Joe (which features oysters and a sunny egg), Cold Cured salmon, Nola’s Finest, Coastal Tuna and more!

Coffee lovers can join the “Mug Club” for a one-year membership fee of \$35.99, to receive their own Scratch Biscuit Kitchen “Mug Club” branded YETI Rambler and \$1 coffee with refills on every visit.

Scratch Biscuit Kitchen is now open from 7 a.m.-2 p.m. daily with counter, indoor and outdoor seating available. The carry-out window will open at 6:30 a.m. daily. 1777 E. County Hwy. 30A, Unit #101, in the WaterColor Town Center, Santa Rosa Beach. Call 850-231-6550 or visit Facebook.com/scratch-biscuitkitchen for more information.



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# Five Ways to Add Seafood to Your Family's Diet

Eating U.S. seafood is good for your health, our economy and working waterfront communities

Fish and shellfish are a great source of lean protein. They're also rich in nutrients and omega-3 fatty acids that play a key role in heart, immune system and brain health. In fact, the latest Dietary Guidelines for Americans highlight that seafood is important for infant and toddler brain development. A healthy diet for adults, including pregnant women, includes eight or more ounces of seafood a week.

Follow these easy tips to up your seafood intake in 2021 and be sure to look for seafood harvested or farmed in the U.S. You'll support our nation's sustainable seafood industry and our working waterfront communities.

## 1. Start with Seafood

Jump start your day with seafood for breakfast. This can be as easy as adding your favorite fish or shellfish to your scrambled



eggs or topping off your bagel with smoked salmon.

## 2. Swap Out that Same Old Protein

Jazz up your favorite recipes by swapping meat for fish and shellfish. Seafood is naturally low in saturated fats and high in key nutrients, making it a healthy

and tasty protein alternative.

## 3. Reach for a Can

Canned seafood is versatile, convenient and budget friendly. Keep canned options like tuna, sardines, salmon and crab on hand to make quick meals rich in omega-3 fatty acids.

## 4. Go Beyond Fish and Shellfish

Whether you prefer not to eat animal products or are just looking for variety, seaweeds offer a lot of the same health benefits as other seafood. In fact, they are some of the only plant-based foods that contain omega-3 fatty acids. Seaweed farming is a rapidly-growing industry in the United States. Along with providing economic opportunities for farmers, seaweed production can also benefit local communities and the environment.

## 5. Cook Once, Eat Twice

With a little planning, you can stretch your favorite seafood products into two delicious

dishes. Simply cook the fish or shellfish all at once, immediately set some aside in the refrigerator, and use that extra portion for a new dish the next day. Be sure to follow safety precautions for leftovers.

Find more recipes for the U.S. seafood you love on FishWatch.gov. Want to learn more about seafood but don't know where to start? FishWatch.gov also arms you with the facts about what makes U.S. seafood sustainable—from the ocean or farm to your plate. Get up-to-date information on the status of harvested marine fish and farmed fish, and learn more about U.S. seafood.

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Music

# 30 A Songwriter Radio Artist Spotlight: Walt Cronin



By JOSETTE RHODES

Walt Cronin is a singer/songwriter of Americana. Walt's music has charted on Roots Music Report a number of times in the Americana and Folk categories. His first CD The Gousters (2005) spent more than 60 weeks in the Top 50 of the Roots Music Report Folk Chart.

Walt was a Navy Medic attached to the Marines in the Vietnam War. Some of the songs he has written are centered on life in America following the war. Through these experiences he became a veteran advocate

and is a member of Veterans for Peace, a global organization of Military Veterans and allies whose collective efforts are to build a culture of peace by using our experiences and lifting our voices.

Drawing on his experiences Cronin has developed a skill set that has paid off well. His four previous albums have secured placement on the Americana, folk, and crossover country charts. He has been described as a singer who possesses a rich baritone — think Johnny Cash sitting at the poker table with Nick Cave — he gives his songs a gravitas that resonates with depth and meaning.

When asked to describe his life in music Walt answers, "I'm basically just a songwriter. I've only performed "live" a handful of times. The reason being is that I have PTSD as a result of my service as a medic during the



Vietnam war. I can't perform live easily as a result. It's obviously affected me and the music I've produced. It has also given me a depth of feeling to tap into a deeper part of myself that can channel some very deeply repressed feelings as a result of therapy.

Part of my inspiration was what I observed in having gone into the same therapy (Primal Therapy) that John

Lennon was doing in 1970 when he wrote the Plastic Ono Band that uncovered that deeper part of ourselves that lies beneath our subconscious. My life was also very uprooted during my young adulthood when I came home from the war. It's much more stable now with my wife of 30 years. I've had some great and unusual experiences to draw from in my songwriting as a result."

To hear Walt Cronin's music and to learn more about his journey with music please visit his website, [www.thegousters.com](http://www.thegousters.com)

To learn more about Veterans for Peace visit, [veteransforpeace.org](http://veteransforpeace.org)



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



# Studio 237 Music Lessons: The Sound of Love

BY LISA CYR

During February, the stores stock up with Valentine's Day items such as balloons, cards, candy, cake, and flowers. Love has been on people's hearts for a long time. In biblical times David wrote the Book of Psalms a collection of songs and poetry often speaking of love and devotion towards God. And then there is the Songs of Solomon focused on the adoration of one's true love. Throughout history, musicians have touched people's souls with their gift of music and poetry.

Today, there are many love songs you can easily listen to on the internet or a digital music service that will naturally raise your endorphins and bring a smile to your heart. There are thousands of songs to choose from. Here are a few that put a skip in my step:

**"Still the One"** by Orleans. My husband, Ray, and I have been married for 35 years and he is "still the one". A fun and true song about long term relationships.

**"My Funny Valentine"** composed by Richard Rodgers and lyricist Lorenz Hart. The smooth sultry jazzy melody and lyrics are mesmerizing.

**"L-O-V-E"** and **"Unforgettable"** by Nat King Cole. So much fun to sing to your significant other! And of course, the one you love is always unforgettable.

**"Loyal"** by Lauren Daigle. A song about God's loyal dedicated unflinching love through people for each other.

**"At Last"** by Etta James who rejoices deep in her heart about finding and embracing true love.

**"Something"** by the Beatles. George Harrison artfully describes, by melody and words, the qualities that magnetically infatuate persons to each other. It reminds me of the "Love at First Sight" phenomena. Like when Cupid shoots his arrow of love.

**"Valentines Day"** by Steve Earle. This humorous song is about excuses of forgetfulness, IOU's, and at the same time one's loving heart. Steve sings it with such honesty and tenderness that one is compelled to

forgive him.

**"All of Me"** by John Legend. An enchanting song about his eternal devotion and unconditional love to his wife. He is a true romantic.

**"Valentine"** by Willie Nelson. A cute folk song about simple child-like love including candy hearts and sweetness.

song touches the inner soul.

**"Lady"** written by Lionel Richie / sung by Kenny Rogers. My knight in shining armor has gallantly arrived and will protect me forevermore! Yay!

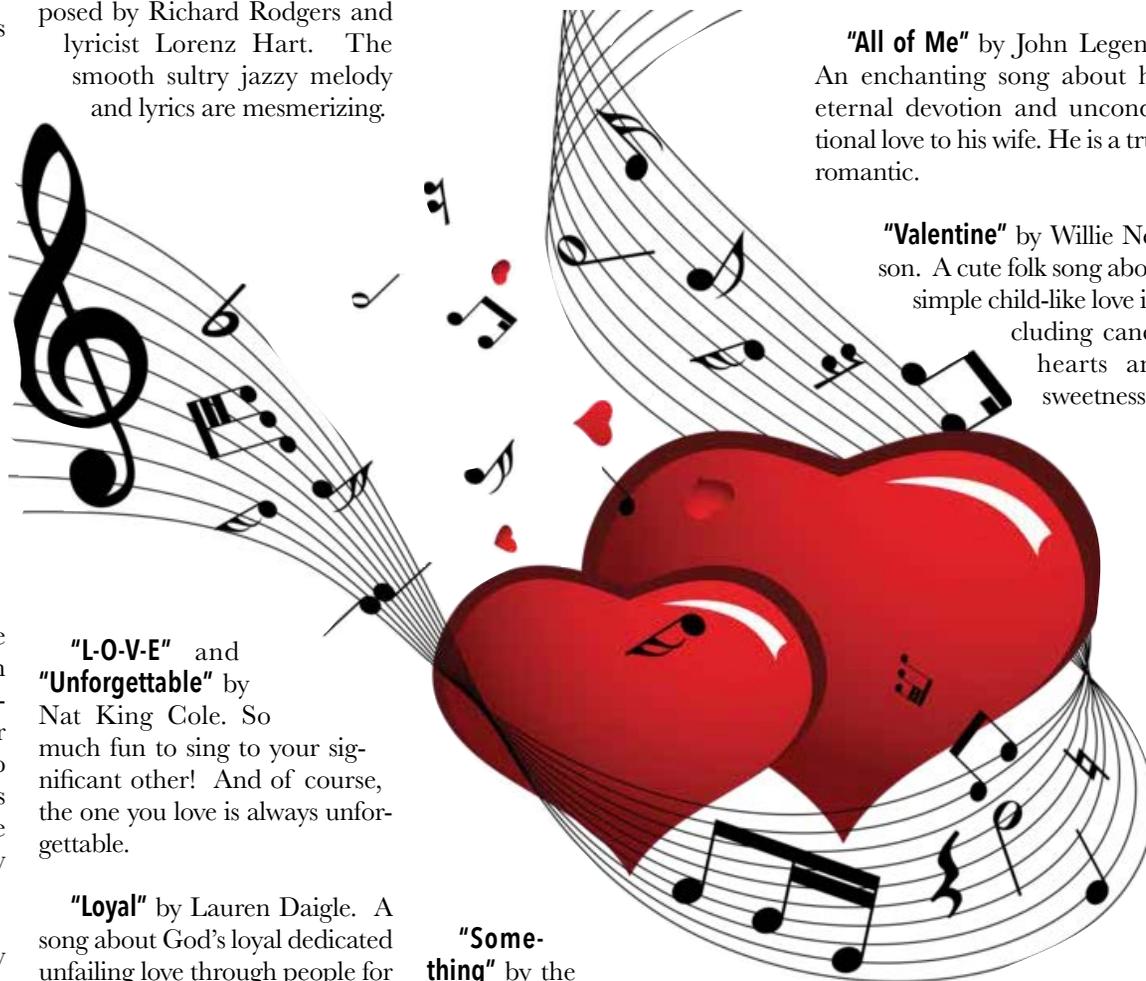
**"A Thousand Years"** by Christina Perry. A beautiful breathtaking song about a love worth waiting for.

**"When a Man Loves a Woman"** by Percy Sledge. He gives everything and will do anything he can for the one he loves. Wow!

**"Can't Help Falling in Love"** by Elvis Presley. 263+ million views since the 2013 posting of this song on youtube says it all. This song is a beloved timeless classic.

Musicians often write from personal heartfelt experiences. I am thankful for all the endearing love songs which may have touched, healed, and lifted people's hearts. What would this world be like without them? I can only imagine.

Since 2011, Studio 237 Music has been providing private lessons to people of all ages in Santa Rosa Beach and the surrounding communities. For more info or to schedule a visit, call Ray or Lisa Cyr at 850.231.3199, email: [studio237music@gmail.com](mailto:studio237music@gmail.com) and visit [www.Studio237Music.com](http://www.Studio237Music.com).



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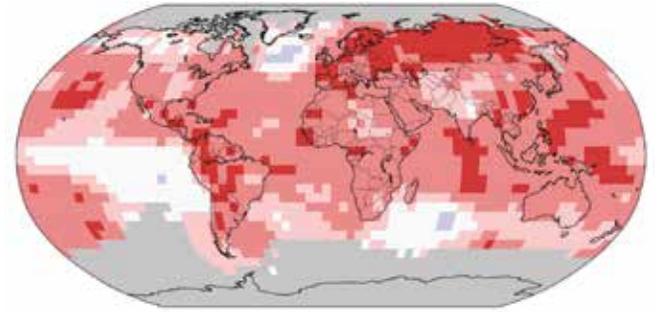
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# Winner... Winner?



## ENERGY TIPS by Emerald Coast Energy Solutions



By CHRIS BALZER, ECES

According to NOAA (National Oceanic and Atmospheric Administration), 2020 won the 2nd warmest year prize since they started recording in 1880, knocking 2019 down to third. The world's seven warmest years have all occurred since 2014, 2016 being the warmest.

If you do a search for "things we insulate," you will see the ma-

majority of sites and images are of attics, walls and windows. We insulate much more than our homes. We are constantly looking for that right beach cooler or cup to keep our drinks and snacks cold and cool. YETI has become very popular and on the scene of just about every beach, boat or fishing outing. Just look around. If you don't own a YETI, your neighbor most likely does. One video on YouTube about what's inside a YETI cup has more than 8.3 million views. That's more views than the entire population of Tennessee and that's just one video. It's no secret we care about

insulating things and pay a little more for quality and efficiency. So, why when it comes to our biggest investment, our homes, we fall short of upgrading our home's efficiency and insulation?

A Former U.S. President once said during a press conference on renewable energy that insulation is sexy stuff and that if you haven't upgraded your home, it's not just heat or cool air escaping, it's energy and money that you are wasting. Based on a study conducted by NAIMA (North American Insulation Manufacturers Association), the majority of U.S. homes are under-insu-

lated, wasting energy and money and decreasing comfort for the homeowners. Unless your home was specifically built for energy efficiency, you can benefit from energy upgrades like: fiberglass insulation, radiant barriers, attic air sealing, to name a few.

Dr. Levy, Professor of Environmental Health at Boston University, stated that if all U.S. homes were fitted with insulation based on the 2012 IECC (International Energy Conservation Code), residential electricity use nationwide would drop by 5% and natural gas use by more than 10%. That's an impressive number and a positive impact on our environment.

So, let's talk about cost. I know getting an energy upgrade for your home costs more than a cooler or a cup. But, let's look at this slightly differently. On average, an energy upgrade today costs around what a good living room couch costs. The difference is the couch will start to lose its value the moment it is delivered, and the energy upgrade immediately starts to save you money and increases comfort. Plus, energy upgrades will see a full return of your investment in a few short years based on energy savings. The couch, after several years can

become worn and sometimes uncomfortable due to the settling of the batting or filling. Your energy upgrade continues to add value to your home and increased comfort. Getting a proper energy upgrade can also help with reducing dust and decreasing humidity in your home. I don't know if I would call adding insulation sexy, but I do know adding insulation saves you money, increases your comfort and has a positive impact on the environment. So, the next time you are putting ice in your cooler, sipping something refreshing from your cup or sitting on your couch, think about getting an energy upgrade for your biggest investment and remember, with many options such as Solar, Hydro or Geo Thermal, our most sustainable energy source is YOU!

*Chris Balzer is Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this summer and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trustees.com or email wecare@trustees.com and Beat the Heat!*

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# What Flood Zone Do You Live In?



BY VICTORIA OSTROSKY

“I don’t understand!” Jack whined. “I just don’t. Why is buying flood insurance so hard?”

“I hear you,” replied Megan. “All insurance can be confusing, and flood insurance is no different. Let me try to explain it in layman’s terms to make it a little easier.”

Megan, Jack’s insurance agent and friend, also conducted CE classes for some of the local Realtor offices in the area, so she knew her stuff. She took the time to teach Jack all about flood insurance and started by indicating that Flooding is the #1 natural disaster every year and anywhere it rains, it can flood.

“Let’s break the subject up into several pieces, ok? We’ll start with what flood zones are, the difference between zones and designations, what is the CBRS, and the difference between the NFIP, the federal flood program, and private insurers.”

Everyone Lives in a flood zone. The most common flood zones here in the Panhandle are zones A, AE, V, VE, and X. X means moderate to low-risk areas while the others listed are in a Special Flood Hazard Area (SFHA) or high-risk areas. What this means to you is that if you have a lender and if the property is in a zone other than X, it’s in the SFHA and flood insurance is mandatory. In most instances, for properties in an SFHA, an Elevation Certificate

is recommended and sometimes required to obtain the best premium.

What is the NFIP? NFIP stands for National Flood Insurance Program and is part of FEMA. All flood policies written through the NFIP, no matter what carrier’s paper it’s written on, will have the same rates since they are set at the federal level. FEMA periodically updates the flood maps, and a property that was in an X zone, might be changed to AE or vice versa. Here is a site you can use to locate your home’s Flood Factor, [www.floodfactor.com](http://www.floodfactor.com). \*The Flood Factor model is designed to approximate flood risk and not intended to include all possible risks or mitigations of flood.

Elevation Certificates are important. An Elevation Certificate (EC) is a type of survey done by a licensed survey company. They calculate how many feet and inches above or below base flood elevation (BFE) the house sits. The accuracy of your flood quote is in direct correlation to the readings on the EC. Elevation Certificates can be new or old as long as they’re legible.

What about designations? CBRS stands for Coastal Barrier Resource System. This designation recognizes specific protected coastal areas. Over the years, many believed too much development was being encouraged and federally subsidized. “To remove the federal incentive to develop these areas, the Coastal Barrier Resources Act (CBRA) of 1982 and subsequent amendments designated relatively undeveloped coastal barriers including the Gulf of Mexico and many parts of our local area. These areas are ineligible for most new federal expenditures and financial assistance. CBRA encourages the conservation of hurricane prone, biologically rich coastal barriers by restricting federal expenditures such

as federal flood insurance.” (<https://www.fws.gov/cbra/>)

The CBRS designation can be in any flood zone. What this means to you as a homeowner, is that the NFIP will not write a flood policy, no matter what the flood zone is if the property is in the CBRS.

What is private flood? In our area, we began to see more private flood insurers enter the market a few years back. They are separate from the NFIP and usually offer higher coverage limits and loss of use that the NFIP doesn’t. The maximum coverages through the NFIP for residential homes is \$250,000 for the structure and \$100,000 for the contents. For homes of higher value, excess flood can be purchased. Private flood insurers can write up to the replacement cost of the house. However, there are limited pri-

vate insurers who will write in the CBRS, and premium can be much higher.

So, when it comes to flood zones, designations, and policies in Florida, the bottom line is this: any flood zone other than X, if a lender is involved, will require flood insurance. ECs are usually needed to get an accurate quote. If the property is in the CBRS, no matter what zone it’s in, the NFIP will not write a policy, and many private flood insurers won’t write one either.

“Does that help any, Jack?” asked Megan.

“I think so,” said Jack. “So, you’re saying that even though the house I’m buying is in an X flood zone, because it’s in the CBRS I can’t get flood insurance through the NFIP?”

“That’s right. The good thing is that your lender won’t require flood, but the bad thing is that

unless I find a private carrier who will give us a quote you’re willing to live with, you won’t have flood protection. Let me submit an application for you and see what we can do.”

Because it can flood anywhere in Florida, we always recommend flood insurance, so when you’re looking to purchase, talk to your insurance agent so you will know up front what the cost of flood insurance will be.

*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](http://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**

# Time with Wine: **Mad Hatter**

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 friends

from Mad Hatter wines to share their story with us:

Created as the second label to Dancing Hares at Amulet Estate in St. Helena, California, Mad Hatter has developed its own unique place in the market, found in personal cellars as well as anchored on notable

wine lists at upscale restaurants all over the country. At a more approachable price point, Mad Hatter is known universally as a wine of both value and substance.

The intention of Mad Hatter, vintage after vintage, is to create a Bordeaux based Proprietary



Red Wine that remains consistent in style—enjoyable both in its youth and age-worthy as you would expect from a Napa Valley wine comprised primarily of Cabernet Sauvignon.

The 2018 growing season offered a bountiful crop of high-quality fruit, allowing for many lots to choose from for the final Mad Hatter blend. This vintage marks the first, start to finish, at the helm for Winemaker Shawn Johnson, who noted the following about the wine's profile: "This wine expresses aromas of black plum, wild hyacinth, and clove. The palette evolves into flavors of black cherry, dark chocolate, and baking spice further enhanced by the wine's velvety tannins, and long finish."

Mad Hatter is only beginning its journey and growth within the industry. While it maintains a significant place in the history of the estate, it is a wine that will also have a strong presence in its future. This may not be the first time and will certainly not be the last time you will read about Mad Hatter Napa Valley Red Wine.



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