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# SOUTHWAL Life

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## Keep Our Beaches Clean, Dark and Flat!

It's sea turtle nesting season!

Life Media's own "Theo," Friends of South Walton Sea Turtles and the South Walton Turtle Watch reminds locals and visitors they can help protect nesting sea turtles by practicing some simple tips.

Each year, thousands of sea turtles nest on Florida's beaches. Florida beaches are the No. 1 place for sea turtle nests in North America from May to October. Northwest Florida beaches attract many endangered species including Green, Loggerhead, Leatherback and Kemp's Ridley. A female will return to the beach where she was born to lay her eggs. "If you're lucky enough to see it, it's incredible to watch a 300-400 lb. Loggerhead sea turtle crawl up the beach which is no easy task, dig an 18-20-inch hole with only her back flippers, deposit her eggs, and then cover them back up with sand and pat it all down (all with only her back flippers)," says Beth Coppedge of the Friends of South Walton Sea Turtles (FOSWST). The whole process takes 30 to 60 minutes.



There are many hazards and further complications if a sea turtle hatches during the daytime. For example, a sea gull's favorite snack is a baby sea turtle. The nest, also, is at risk of predation by animals as well as of high tides during storms, which can wash out and drown nests. Once hatched, they must make it to the water without becoming

disoriented by artificial light or killed by predators. Finally, they arrive at their home in the Gulf where they are at risk of sharks, fish, fishing lines, ingesting debris and trash, boats and pollution. For the females who survive and return to shore to nest, it is a great victory. By the way, once she lays her eggs on the beach, the sea turtle mama never returns.

Because our state is so important to these special animals, beachgoers can help keep our beaches clean and dark, so sea turtles nest successfully. Everyone benefits from clean beaches and, since most of Florida's sea turtles nest at night, it is important to

**TURTLE NESTING**  
*continued on page 3*

## Guest Editorial: In Support of the Tourist Development Council




By TIM NORRIS

I am a native, born at Eglin AFB and grew up here in the area and have lived here in Walton County for the last 23 years.

Most of us first came to Walton County as visitors. We came for the beautiful beaches, we fell in love with the area, and as soon as we could we

**DEVELOPMENT**  
*continued on page 3*




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## TURTLE NESTING

*continued from page 1*

keep our beaches dark because bright lights can disorient nesting turtles.

**Keep The Beaches Clean!**

Obstacles on the beach can prevent sea turtles from nesting as they crawl from the water, across the sand, to lay their eggs. They can also prevent sea turtle hatchlings from reaching the water once they emerge from their nests. Beachgoers can help sea turtles by properly disposing of all trash, filling in holes in the sand and putting away boats, beach toys and furniture.

**Keep The Beaches Dark!**

Bright lighting can misdirect

and disturb nesting sea turtles and their hatchlings, leading them away from the ocean and toward potential danger. So, beachgoers should avoid using flashlights or cellphones on the beach at night. Anyone living along or visiting Florida beaches can do their part by turning out



lights or closing curtains after dark to ensure nesting turtles are not disturbed as they come ashore and hatchlings will not become disori-

ented when they emerge from their nests. If lighting could still be visible from the beach, be sure it is long, low and shielded. And use turtle safe flashlights or flashlight covers when on the beach at night.

**Keep The Beaches Flat!**  
Fill in any holes you dig and smooth out sandcastles when you leave the beach each day.  
What's the most important thing to remember if you see a mama sea turtle on the beach? Sara says, "Be respectful, stay quiet and stay back at least 50 feet. Don't get excited or be loud or take pictures with the flash on your cell phone which disorient the turtles and stress them out. They return to the water unable to lay their eggs."

To learn more about sea turtles or to attend a class and see a nest, consider becoming a South Walton Beach Ambassador. Visit [www.friendsofswturtles.org](http://www.friendsofswturtles.org) or email [friendsofswseaturtles@gmail.com](mailto:friendsofswseaturtles@gmail.com).

## DEVELOPMENT

*continued from page 1*

figured out a way to move here. A popular sentiment for some is to now want to shut the door behind them and keep anyone else from discovering what we've found, but that would be both selfish and unwise.

We need a more balanced economy in Walton County, and for that to happen we're going to need better infrastructure and more full-time, working residents. Right now tourism is the major driver of Walton County's economic engine, and without it we would face economic calamity on every level. In a county of less than 100,000 residents, about 28,000 jobs are created by tourism. Tourists pay more than 67% of all taxes in Walton County, meaning that our public schools, libraries, fire department, law enforcement and county employees derive most of their paycheck in thanks to those tourists. Visitors likewise do 75% of all retail spending, which means that most of our local businesses would not survive for long without the influx of cash that visitors bring to our area.

More directly, visitors pay 100% of the Tourist Development Tax (TDT), which Walton County residents voted to expand to begin collecting in the northern portion of the county as well, starting last March. This makes a lot of sense – the TDT is used to protect and promote tourism to the area, which in turn brings in a supply of cash that helps local businesses prosper, helps create jobs for locals, helps lower the taxes we pay as residents, and also funds the many projects that

the Tourist Development Council carries out that benefit not just visitors, but residents too.

The TDC supplies \$1.6 million to fund the South Walton Fire District's lifeguard program, \$1.1 million for beach code compliance, builds beach and bay public boardwalks and accesses, and buys land to increase available parking. They also support local events and festivals well-loved by locals, fund the sea turtle nest monitoring program, provide the Cultural Arts Alliance with their building and support the South Walton Artificial Reef Association's projects. The TDC's beach operations team cleans and maintains 20 miles of beach in Walton County, as well as 36 miles of public roads and highways. All of these efforts are accomplished without spending a dime of local taxes, because the TDT is entirely funded by visitors staying in short term vacation rentals.

However, it seems that what the Walton County TDC is most known for (and often reviled for) is carrying out their state-mandated task of marketing our area to visitors, in order to help keep our tourism economy strong. It's often said that Walton County has already been marketed enough, that we no longer have much of an off-season, but what those people fail to understand is the why behind the marketing. It's not just done to attract more people, or solely done to increase awareness. If that was the only reason, then surely established companies like Coca-Cola (or incumbent politicians) would have no need to spend any money on advertising. But marketing is at least equal parts reputation

management, and the Walton County TDC is expressly tasked with building a brand that can target fewer, more affluent visitors who will spend more money in the destination. Their success in doing so can be seen even in how our tourism numbers compare to our neighboring counties.

I began this article by saying that Walton County needs a more diverse economic foundation, and that is very true, but

what's just as true is the importance of maintaining and supporting the economic engine that we run on now. It's those funds that will help support the future expansion of industry here, provide jobs, and help support local residents building their lives here in Walton County. Without a strong economy, our friends and family would be forced to move away for work, for schooling or even to have the basic entertain-

ment options that enrich our lives.

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

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# Walton County School District Superintendent's May Update



**Superintendent A. Russell Hughes**

your students are conscientious about school attendance during these last weeks of school!

As we prepare for end-of-the-year activities, such as prom and graduation, please know that all schools must develop COVID protocols for special events. The protocols will be similar to practices we have used all year, i.e., the encouragement of mask-wearing and social distancing. Safety remains our number one priority, and we intend to finish the year strong!

The second week of May is recognized nationally as "Teacher Appreciation Month." Superintendent Hughes says Walton County School District has been fortunate to "have committed and exceptional educators who put the needs of students in the forefront during the challeng-

ing past year." Reflecting on the dedication of Walton County School District employees, Superintendent Hughes petitioned the businesses in the County to help him celebrate teachers, educational support persons, and staff during the week of May 2-8, 2021. Many local businesses provided space on their web page, outdoor signage, or gave discounts in some form. "Having our local businesses remain open created a sense of normalcy for students and families," Superintendent Hughes said.

Although May 26, 2021, officially ends the 2020-21 school year, learning opportunities for students and teachers continue through the summer. Teachers are currently involved in professional development preparing for the new K-2 English Language Arts (E.L.A.) Florida Benchmarks for Excellence Student Thinking, B.E.S.T. Standards Implementation for the 2021-22 school year. Many of our E.L.A. Teachers in grades K-5 will attend B.E.S.T.

training in June.

In addition to the E.L.A. Standards, E.L.A. Teachers in grades K-2 implement Phonics First during their reading block. Phonics First is rooted in Orton-Gillingham's principles of instruction. Phonics First uses scientifically researched learning strategies to support students' systemic processes for decoding and encoding. Many of our teachers have been trained and utilize the Sonday System of Intervention. Sonday is an Orton Gillingham reading intervention program that is researched based on a structured literacy approach to help students with reading difficulties. The International Dyslexia Association (I.D.A.) has compiled the research that identifies the characteristics of Sonday as a structured literacy program.

The Walton County School District takes great pride in providing our educators with comprehensive literacy professional development. Many of our E.L.A. and Reading

teachers are trained in the use of L.E.T.R.S. (Language Essentials for Teachers of Reading and Spelling), developed by renowned literacy experts Dr. Louisa Moats and Dr. Carol Tolman. L.E.T.R.S. provides teachers with the research, depth of knowledge, and skills to make a significant improvement in the literacy and language development of every student. We look forward to our District Literacy implementation with the new B.E.S.T Standards during the 2021-22 and 2022-23 school years.

Students will have opportunities for summer enrichment through Summer Bridge and Reading Camps beginning June 14, 2021, and ending July 22, 2021. Look for detailed information from your child's school outlining summer cohorts, particular interventions or acceleration programs. Our Summer Mobile Van will be available throughout the summer to service all areas of the County daily. Scheduling and times are forthcoming!



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# May 2021 Coastal Seniors Update

## COASTAL SENIORS OF SOUTH WALTON

The Coastal Dune Lakes of Walton County Presentation – May 18 -11:00 AM

Come and join the Coastal Seniors of South Walton for our May get together on Tuesday, May 18th at 11:00 AM at our office located at 70 Logan Lane, Santa Rosa Beach, Florida 32459. Walton County’s Melinda Gates, environmental coordinator, and Jenna Kilpatrick from the Choctawhatchee Basin Alliance will talk about the dune lakes in Walton County, estimated to be more than 10,000 years old. Most of the lakes are shallow, with an average of around five feet deep, but perhaps what is most interesting about them is the keystone role they play in this coastal paradise. A light lunch will be available. Information will also be shared about our “Fridays with Friends” program, which is held every other Friday beginning May 14th. Each “Fridays with Friends” program will

be open from 10 AM until noon. Coastal Seniors will welcome members, who are 50 years and older, to our office to participate in activities, such as: card games, board games, ping pong, bingo, art classes, exercise classes, etc. If you are interested in any of these activities, please let us know so that our volunteers can prepare.

### 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.

Coastal Seniors Book Club – Virtual Via Zoom (see our website calendar for a link to meeting on the day of the meet-

ing) -The second Wednesday of each month – May 12th 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.

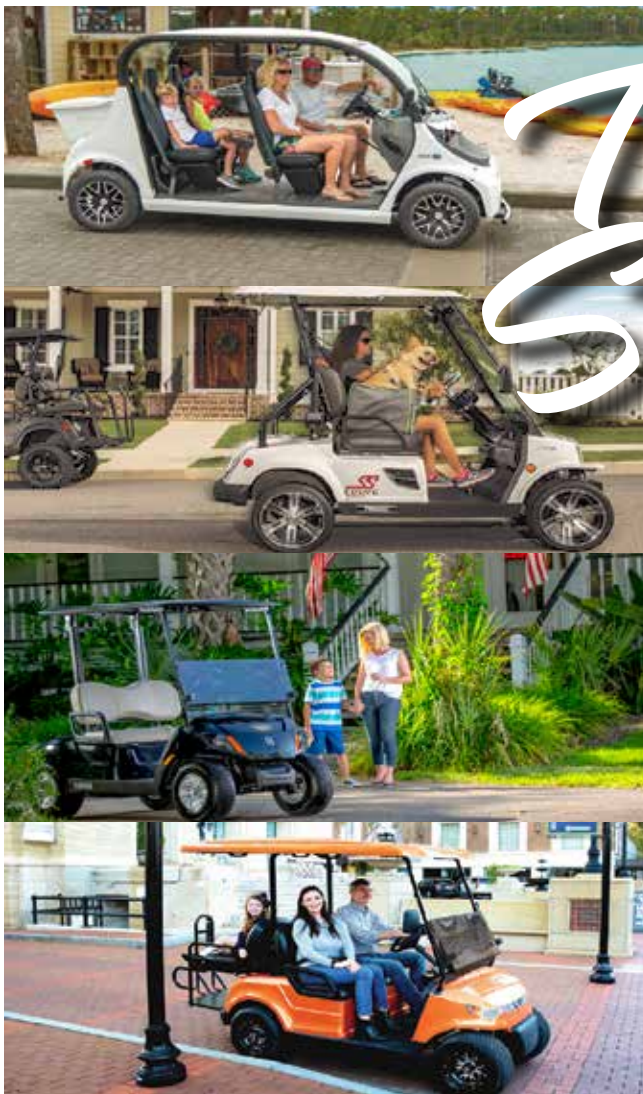
Rotary of South Walton Pickleball Tournament - Saturday, May 22, 2021, at South Walton

Boys & Girls Club 8:00 a.m. Registration – 9:00 a.m. Tournament Starts. Registration Deadline Monday, May 17, 2021. Rotary Club of South Walton will be hosting their annual Pickleball Tournament at South Walton Boys and Girls Club (on Hwy 331 behind the Coastal Library). The tournament will be held on Saturday, May 22, 2021 and will benefit the boys and girls of South Walton county through equipment donations to the South Walton Boys and Girls Club. The tournament will include beginners, intermediate, and open divisions. Have fun, enjoy competing and help Rotary Club of South Walton help local kids! For more information,

contact Brenda Whitwell at 228-697-0333 or via email at whitwell.brenda@gmail.com.

Seniors 50 years of age and up residing in or visiting 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©(3) organization for active adults and we’re looking for dedicated, enthusiastic persons to join our Board of Directors.

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Community

# Gulf Cemetery to Host The Vietnam Travelling Memorial Wall Memorial Weekend

The Gulf Cemetery Association is pleased to announce that in conjunction with this year's Memorial Day ceremony, it will sponsor The Vietnam Traveling Memorial Wall© coming to Santa Rosa Beach throughout the Memorial Day Weekend 2021. This year's theme for Memorial Day is "United in Sacrifice, Honored in Remembrance" and what better way to showcase this through the Vietnam Traveling Memorial Wall.

The Vietnam Traveling Memorial Wall© is a 3/5 scale of

the Vietnam Memorial in Washington DC, it stands six feet tall at the center and covers almost 300 feet from end to end. This Traveling Memorial stands as a reminder of the great sacrifices made during the Vietnam War. It was made for the purpose of helping heal and rekindle friendships and to allow people the opportunity to visit loved ones in their hometown who otherwise may not be able to make the trip to Washington. Special thanks

to the Chapel at Crosspoint who have so graciously agreed



to host the wall in their parking lot, which is located at 1477 S Co Hwy 393, Santa Rosa Beach.

The wall will be assembled on Thursday, May 27, 2021 and remain up through Monday, May 31, 2021. The Vietnam Traveling Memorial Wall will be open to the public 24/7 through Memorial Day weekend, except for Sunday morning from the hours of 6am to 12pm to accommodate traffic flow and parking for Sunday services at the Chapel at Crosspoint.

The wall will re-open to visitors on Sunday afternoon through Monday, May 31st. Volunteers

are needed!

The Vietnam Traveling Memorial Wall will arrive and be assembled on Thursday, May 27, 2021. It will be disassembled and depart on Tuesday, June 1, 2021. Adult volunteers are needed to assist the assembly/disassembly effort. A minimum of two adult Wall monitors will also need to man the Wall 24/7 in four-hour shifts. All volunteers can schedule/sign-up for needed shifts on the bottom of the homepage at [gulfcemetery.org](http://gulfcemetery.org).

## Emerald Coast Children's Advocacy Center Presents their 22nd Annual Gala

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The Emerald Coast Children's Advocacy Center (ECCAC) is presenting their 22nd annual signature Gala. The "Bow Ties and Bling" themed Gala is at 6 p.m. on Friday, May 21, at the Hilton Sandestin Beach Golf Resort & Spa. Emceed by David Seering, guests will enjoy dinner and live entertainment by the popular Mr. Big and the Rhythm Sisters, along with live and silent auctions. The Gala is an energetic, yet important ECCAC



fundraiser to benefit children by providing services at no cost to help identify, treat and support child victims in abusive situations. CDC safety guidelines will be practiced at the event. Gala tickets are

\$250 per couple, \$125 for an individual ticket and \$800 for a table for eight. Please make reservations on-line at [www.eccac.org](http://www.eccac.org). Sponsorships are still available. Contact Chelsea Fox at 850-833-9237, Ext. 283, or email her at [Chelsea@eccac.org](mailto:Chelsea@eccac.org).



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## Our Local Pro: Rhea Ross of Honesty Guard Homewatch



to Florida, and put down roots in the area.

Leaving the Midwest also meant leaving behind her career. After 21 years as a healthcare professional, Rhea honed her attention to detail, organization, and listening skills. Now, she's transforming that client-focused attitude into a new perspective on home watching. Honesty Guard Homewatch is a service based on honesty, integrity, and hard work.

Home watching is more than performing a checking list; in reality, it is caring for the homeowner and their home. A home watch is a valuable service providing peace of mind and protection to home investment through systematic and comprehensive oversight. Gathering mail, newspapers, flyers, and packages create a sense of presence in an unoccupied home, and avoids unwanted attention. Trained

frequent status updates to inform the homeowner of minor problems in order to find a resolution before it balloons into something more serious.

The Rosses know from sitting on the other side of the table that it's challenging to place trust and one's home into someone else's hands. Honesty Guard Homewatch strives to be an extension of the homeowner. Their

client-focused service is first and foremost about protecting one's home. They offer two tiers of services for the second homeowner, and even have a service for full-time residents who just need a little help while they get away. To see the complete list of services, check out [HonestyGuard.com](http://HonestyGuard.com) or email [info@HonestyGuard.com](mailto:info@HonestyGuard.com), as they look forward to earning your trust and your business!

By RITA SHERWOOD

In 2018, after being drawn to the South Walton area and its beautiful beaches, Rhea Ross and her husband Mike built their second home in Inlet Beach, FL. They experienced firsthand how the dream of owning a beach home could easily turn into a nightmare. After vetting a dozen area management companies and eventually doing business with a few, they found that most made big promises but under-delivered. They knew there had to be a better way, and wanted to be part of the solution. This decision led them to sell their St. Louis home, move permanently

Rhea is excited to be following her passion and partner with Tim Collins, an established and trusted 30A real estate broker at Coastal Premier Properties.

Rhea gets asked often, «What exactly is home watching?»

eyes look for signs of vandalism, weather damage, leaks, pests, mold, and other household issues that could lead to more expensive fixes down the road. Honesty Guard Homewatch provides open communication and



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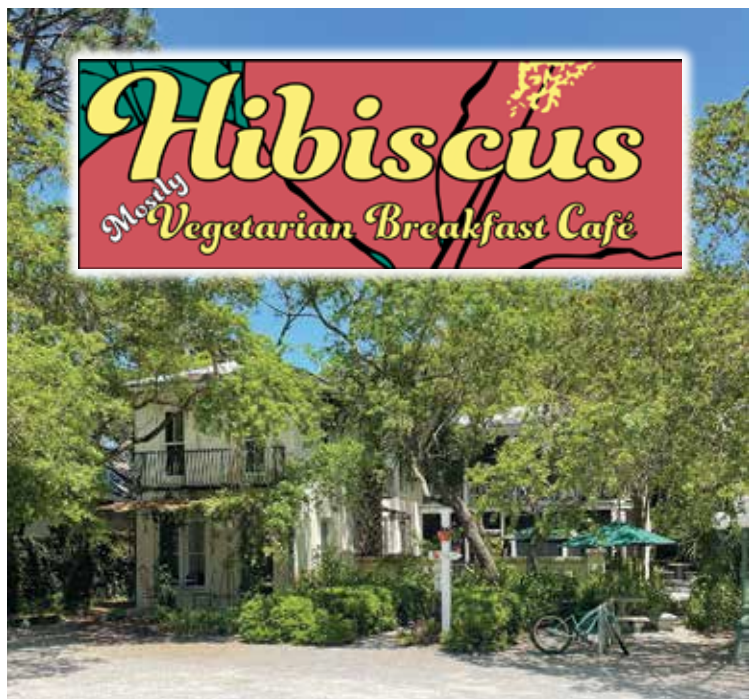
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**Community**

# Protect Your Family with a Family Protection Dog

BY ELENA BEPLAY,  
COASTLINE K9

In today's world of uncertainty, many people are searching for protection options and have gone down the road of selecting a family protection dog. As a mother, I can understand the concern for protecting your family. I am here to bring that passion and knowledge beyond the walls of our business and to our community.

There are a lot of misconceptions involving what defines a "family protection dog." A family protection dog is one that is highly trained to fend off threats against your family, but at the same time is a social com-

panion.

Coastline K9 is founded by Erick Innis, a former Army Ranger dog trainer and handler. In six years of dog training and providing world class family protection dogs, our team has stayed busy answering questions regarding family protection dog selection and training.

Selection starts with correct breed selection and temperament testing. Common breeds of family protection dogs are German Shepherds,



A dog that just looks scary or big is not always the best answer. It can sometimes take up to the two-year mark of professional training to know if the dog will graduate the program. The only way to guarantee your dog will perform to the standard is to purchase a fully finished family protection dog. Getting a

home or car break in, robbery, child abduction or kidnapping, and they can be used to protect assets and property.

Bri Baldwin, a North Carolina resident, visited our team at Coastline K9 here in Florida to find a family protection dog. She left with "Big Brad," a Dutch Shepherd. Bri explains, "There have now been five real life situations in which I have needed Brad. He has read every situation perfectly and acted according to each."

Family protection dogs are not guard dogs, military or police dogs—nor are they attack dogs. A properly trained dog will never act out of defensive aggression. Every move is controlled by the owner. The dog can differentiate between a social family setting and an active threat. A family protection dog is a highly trained guardian, a companion and defender of the family nucleus.

For more information on how to protect your family with a protection dog, visit CoastlineK9.com or call (850) 307-7771.



Belgian Malinois and Dutch Shepherds. While there are other breeds that can be potential candidates, it is argued that these three breeds are the best for performance, prey drive, intelligence and temperament. The bloodline of the parents is important and the parents of the dog should be active working dogs or family protection dogs also.

Unfortunately, many people waste time and money training a dog they "hope" will make the cut. When in reality, not all dogs can be family protection dogs.

puppy and raising it to perform protection work is a "roll of the dice."

Due to the extensive training, the national average cost of a family protection dog ranges from \$35,000 to upwards of \$125,000. Specific commands the dog should be able to perform include asking the dog to "watch" a potential aggressor, "bark" on command to de-escalate a situation, "engage" an active threat, "hold" an aggressor and "recall" back to the owner. The dog is trained to respond correctly in scenarios such as a

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# Green Thumb Garden Club Continues Support of Non-Profits in South Walton

The charter of the Green Thumb Garden Club, Inc. (GTGC) is to give back to the community in South Walton. In keeping with their charter, the generous members of the GTGC have multiple on-going projects to which they donate time and financial support. Of special note are the projects at the John Horton Senior Center located on North County 393 and the new Habitat for Humanity ReStore located on Highway 98, both in Santa Rosa Beach.

Named after the man who worked tirelessly to create a meeting place for seniors in South Walton, the John Horton Senior Center is now receiving much needed attention in the form of exterior landscaping and a vegetable garden. Alongside the GTGC volunteers, the seniors participated in the planting and upkeep of the vegetable garden. As the harvest comes in, the seniors will also benefit from their labors.

Landscaping will begin soon at the new Habitat for Humanity ReStore. The Habitat project landscaper from Maclin Coastal Construction and Janet Woerner, Habitat's Community Outreach Leader will work with GTGC members on the front landscaping of the new building.

The Green Thumb Garden



Club, Inc. is a 501(c)(3) non-profit corporation and a member of the Florida Federation of Garden Clubs and the National Garden Club Deep South Region. New members are welcome into the Green Thumb Garden Club. All safety guidelines related to COVID-19 are followed at

GTGC events.

For membership inquiries, contact Jan Shuttleworth at jan.shuttleworth@cox.net. For additional information, please contact Kathleen Edge, edge.kathy@gmail.com or Lisa Ermini, President, gtgclisaermini@gmail.com.



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 Community

# Faces of Walton County; Meet Chris Jayne

BY MARK STANLEY AND TRACY STEELY

Chris Jayne is a joyful guy who always has a smile on his face and an encouraging word. He very much enjoys working at Fuller Insurance and is about to celebrate his 14th anniversary with them in May. His expertise is working with residential and commercial contractors, local business owners, commercial non-profits (including churches) and high-value residential homeowners. Chris is from Jackson, Michigan. His family has been involved in Christian Camp Ministry since Chris was very young. Chris had a great childhood making friends and just being a kid while living at Camp Michindoh in Hillsdale, MI. He grew up in a blended family with 5 other siblings. Chris loved to play basketball and was talented enough to play college basketball but didn't pursue that goal. He is very involved with his church, Redeemer 30A, and has a passion for foster care.

Please tell us about your current career. "I am the senior insurance adviser for Fuller Insurance. I was the first em-

ployee hired back in May of 2007. There are so many things I love about my work. I like that I have the freedom to serve my clients' needs because I'm an independent agent. I really enjoy construction and design, so the job never gets boring. I enjoy the relationships and friendships I've built with clients. There is a lot of autonomy and personal flexibility, but also responsibility to succeed and take ownership of my work. Each employee is valuable and plays a significant role. The owner, Garrett, writes code which allows our agency to excel and perform work very efficiently. I love that I work with four monitors."

What inspired you or led you to your current career? "A family friend first encouraged me to seek a career in insurance back in 2002. I was led to work in P&C Insurance when I was working for a different insurance company providing employee benefits solutions and I wanted to leave so bad. It's only by the Lord's mercy that I was led to interview with Garrett through a mutual friend back in 2007."



How long have you lived or worked in our community? "I moved to Destin in July of 2001 and have lived in South Walton since February of 2007."

What is your favorite thing or something unique about our community? "I love the state parks and coastal dune lakes. We have a lot of land that is protected, and it makes our beaches and our "home" special. I love to paddle board on the lakes. I love the communities of Watercolor and Seaside and how they intermingle. I love that we have



so many local businesses and not big chains or corporations."

What current or former local business makes you the most nostalgic about our community? "Smiling Fish Cafe."

If you could choose anyone, who would you have lunch with and where would you go locally? "David Platt. His faithfulness to God's Word and his sound teaching of Scripture radically (pun intended) changed my life. I would take him to Stinky's Fish Camp for Taco Tuesday or Chanticleer."

Where do you see yourself in 5 to 10 years? "By God's grace still advising clients regarding in-

urance and real estate. I would love to be married to a Godly woman that would seek fostering and adoption with me. I have a heart for missions, and I could see myself being a long-term missionary."

Who inspires you to be better? "The Apostle Paul and my daughters."

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.



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# Is Cryptocurrency an Investment or the Coming of New Currency?

BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

When an asset of any kind starts appreciating quickly, it gets a lot of people's attention. Such has been the case with crypto currency. Many refer to it as Bitcoin. Bitcoin, of course, is just one of several crypto currencies available, but it has nonetheless become the vernacular when someone is referring to it. There are other crypto currencies such as Ethereum, dogecoin and they continue to grow. We think investors and savers alike should take caution with regards to crypto currency as a store of value (an asset class) or as a transaction medium.

The total market value of just Bitcoin in the world is believed to be at or close to \$1 trillion dollars. As a basis of comparison, the market value of all

the gold in the world is believed to be at or close to about \$3 trillion dollars. What is it that is driving some investors to it? Is it demand, supply, the new currency, an inflation hedge? There is some validity to all of these.

First, let us look at Bitcoin as a (potential) addition to or replacement of the dollar. It is gaining more acceptance in trade and even Tesla has decided to accept Bitcoin as payment for a vehicle. One Bitcoin is worth about \$56,000 and that could help someone purchase a new electric vehicle from the automaker. There are a few important details that we have learned.

Janet Yellen, the U.S. Treasury Secretary, as reported by CNBC in February sees it as "an extremely inefficient way to conduct monetary transactions." (Her comments also to the "legitimacy and stability" of cryptocurrencies.)

Currently, several major U.S. investment firms are moving forward with programs making the investment in crypto currency available to clients who meet



certain net worth minimums they set out.

How are crypto currency transactions taxed? Investors should consult with a tax advisor and they can also see the IRS guidance on Crypto taxation. Forbes also (in 2019) published information on how crypto currency is taxed. Forbes also, in its February/March issue has a feature on Crypto Currency.

Another consideration is the amount of power it consumes. Research from the International Energy Agency (IEA) among others is replete with data that point this out. Digiconomist.net estimates on its website that one Bitcoin transaction leaves the carbon footprint of more than 1 million Visa transactions, or 78,000 hours of watching YouTube. It also estimates that the same transaction uses the equivalent of 34 days of electricity for the average U.S. household. Given this, it is hard to see that crypto currency is an efficient method of payment.

Some investors (more likely professional investors) see Bitcoin as a replacement of or in addition to precious metals (like gold) as a hedge against inflation. This past year central banks the world over released trillions of additional monies into the worldwide financial system. The more something is available as the saying goes, the less it is worth. In other words, that could mean price inflation (brought on by monetary policy).

What are other central banks in the world currently doing? CNBC reported recently that China is proceeding with a digital currency and with that, could that have implications for

the strength of the U.S. dollar?

Inflation can erode purchasing power as well as eat into the return on an asset. While savings rates are near 0%, once inflation is factored in, is the saver or investor losing purchasing power?

Inflation fears continue to grow with so much stimulus having been released and with economic growth starting to emerge from the pandemic. If cryptocurrency is in limited supply, that in and of itself can also help drive the price. Cryptocurrency (wherever it comes from) must be mined online, with computing power. It is not easily created. That adds to the attraction and the speculation.

Reports are now emerging that many recipients of stimulus payments (as many as 40% as recently cited in a report from Mizuho Securities) intend to put at least a portion of their stimulus checks in to crypto or Bitcoin. Speculation is a driver of an asset's appreciation, because it creates momentum. Does this suggest that the appreciated asset has risen in value? The price of any asset is always determined by what someone is willing to pay for it.

The world of cryptocurrency, like any investment is subject to regulation little of which currently exists. It is difficult to determine at this point what that regulation might be and just how much of it is coming.

Investors are encouraged to work with their financial services firms to get the research and the insight they need to make informed decisions if they are considering venturing in the world of cryptocurrency. Knowing what you own, why you own,

how you own and where you own it are all critical elements of that discovery process.

Cryptocurrency issuers are not registered with the SEC, and the cryptocurrency marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involves a high degree of risk. Securities that have been classified as Bitcoin-related cannot be purchased or deposited in Raymond James client accounts.


*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@raymond-james.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, 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

# South Walton Rotary Makes Grant to Boys and Girls Club; Update on Polio and World Immunization Week

Each year Rotarians decide to focus on an area they can help contribute to the world and its needs. The idea of fighting polio began with a club in Manila in The Philippines many years ago. When a club has a cause approved, the Rotary Foundation will provide grants to the local club.

Most recently, Rotary of South Walton had its grant approved by the foundation to financially support the Boys and Girls Club in South Walton. That presentation was made to Taylor Goode by Past President and inaugural club member Bea Reynolds.

In other news, Rotary of South Walton shares another tremendous success seen by Rotary the world over. Polio, a crippling affliction has been eliminated for

99.9% of the world's population. In order to maintain this and to eventually eradicate polio, every newborn child has to be vaccinated. It is a challenge that will continue for years to come.

As reported by Rotary, at endpolio.org, "the World Health Organization, UNICEF and the Centers for Disease Control and Prevention launched the Global Polio Eradication Initiative in 1988. In 2007, the Bill & Melinda Gates Foundation joined Rotary in its commitment to ending polio."

It goes on to share that "since 2013, the Gates Foundation has matched every \$1 Rotary commits to polio eradication 2-to-1, up to \$35 million per year. Rotary, with matching funds from the Gates Foundation, has contributed more than \$1.6 billion



to end polio." "Since we started the fight against polio, we've reduced the number of polio cases by 99.9 percent and reached more than 2.5 billion children with the vaccine. There are fewer polio cases today than ever before, but we will not stop until we reach zero. If polio is not eradicated, hundreds of thousands of children could be paralyzed. Global health care costs would rise dramatically, and many children's quality of life would be drastically diminished."

### World Immunization Week

With decades of experience fighting polio, Rotary plays a key role in informing people about the power and effectiveness of vaccines. As COVID-19 vaccines become more available, Rotary members are using their experience in fighting polio to help communities with their vaccination education and organization efforts. And today, wild poliovirus remains endemic in only two countries: Afghanistan and Pakistan. But to eradicate it there and



to prevent a resurgence in other parts of the world, we must continue to build trust in vaccines and raise funds for polio eradication, including vaccine delivery. Plan to visit a club meeting and experience the fellowship, networking and hear about the work going on today in the South Walton community and around the world! In person meetings, with masks and social distancing are currently being held in

the conference room at the back of the South Walton Branch Library on Greenway Trail. That meeting is the first and third Thursdays of each month at 8am. Or you might want to visit virtually. To get the link and any other information, please email Membership Chairman Maurice Stouse at moe.stouse@gmail.com or call President Brenda Whitwell at 228.697.0333.

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 Community

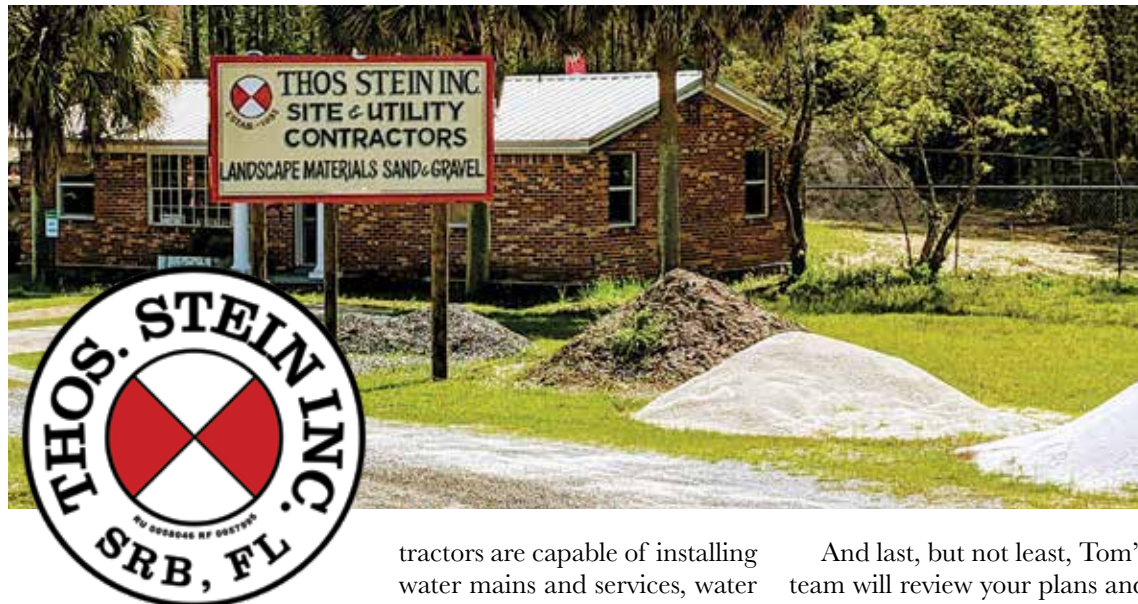
# Meet our Local Pro: Tom Stein of Thos. Stein Inc.

BY LORI LEATH SMITH

Local contractor Tom Stein had a hunch—he predicted there would be a need for quality and affordable site development in our area. That was more than 35 years ago when he had moved to Walton County to help found the community of Seaside located on then rural County Road 30a.

A good decision, I would say, with Seaside now a popular destination hailing worldwide attention and visitors. But seeing the need for development services further in our local counties, he formed Thomas Stein Inc. and has been running the business ever since.

Tom has worked many years in the landscaping field using a shovel or operating a tractor and has tons of experience in many needed roles to qualify him and his team for general contracting needs. His daughter, Sarah, also a licensed General Contractor in the state of Florida, manages the office in Freeport. Together they have assembled an experienced team that many local customers already know and trust



for storm water solutions, water and sewer systems, landscaping grading and materials and site development.

Tom's team finds and implements the most effective solutions to residential and commercial run off and standing water problems. "We install systems as well as retention ponds and piping to alleviate unwanted water from your property," he says. His underground utility con-

tractors are capable of installing water mains and services, water lines, fire hydrants, sewers, and more in both residential and commercial properties.

For landscaping, Tom says they stock, deliver and install materials to suit your roadway, masonry, sand or driveway needs whether residential or commercial.

And last, but not least, Tom's team will review your plans and provide you with an economical and honest price for your project. In addition to his state-licensed general contractors, his team holds licenses in plumbing and underground utilities as well. So, they are capable of all aspects of site development including land clearing, demoli-

tion, cut and fill operations, pipe installation, storm water system installation, installing concrete curbs and sidewalks, roads, pavers and retaining walls. You can also order landscape materials by the truck load—everything from fill dirt, gravel, coral, crushed concrete, county approved white sand, inland shell, limestone, river rock, top soil and screenings.

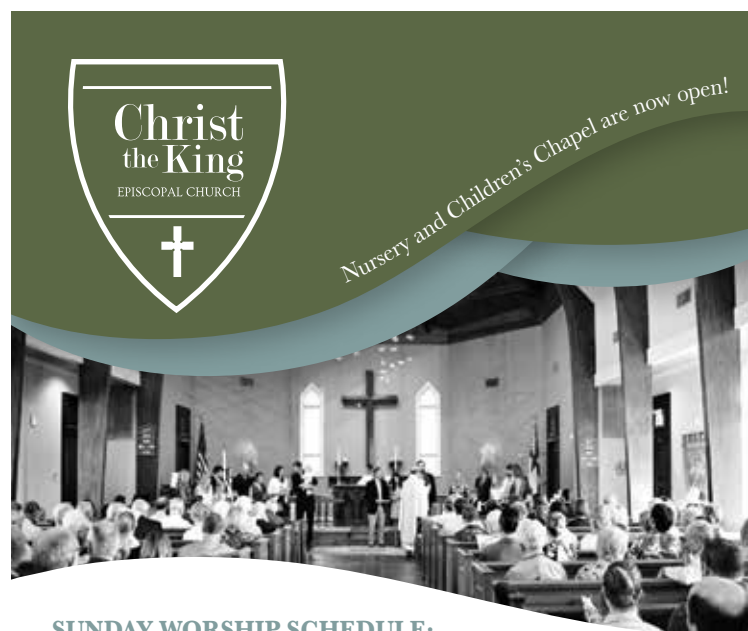
Tom also serves as the code enforcement chairman for Walton County and has for many years. As true locals, Tom and his daughter know the area and have formed decades-long impactful and lasting relationships.

Tom and his wife, Janet, a long-time educator in Okaloosa, Walton and Bay counties, raised their children in Walton County and opened their corporate office in Freeport and an executive office in Santa Rosa Beach.

Tom says no detail for your job or project is too small and prides himself on his devotion to get the job done right the first time. "Our pricing is fair; we aren't the low pricing guy, we're the right guy," he always says.

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# Covid One Year Later: Food for Thought Continues Fight Against Food Insecurity

In a year that should have been about celebrating ten years of service to the community, Food For Thought is instead honoring a very different anniversary - one year since the start of the COVID-19 shutdown.

“Students left school for Spring Break, and just didn’t return. Since then, we have been operating with modified programs,” says Tiffanie Nelson, Founder & CEO of Food For Thought. “We were serving 3300 students each week before schools closed and we needed to change direction quickly. Thankfully, we had the experience with curbside through our summer services. We made some adjustments and started within a week of school closures.”

Starting in March 2020, Food For Thought shifted away from their long established weekly backpack program to curbside food distributions.

Curbside services ensured the organization could continue to provide access to food to the children they serve while schools were closed and students were learning from home. Food For Thought increased the quantity of food to up to 50 full size food items a week provided to each family as the economic impacts of COVID persisted. Distribution of fresh produce during this time more than doubled as families continued to struggle to make room in their budgets for fruits and vegetables.

In the past year, the Food For Thought team hosted 130 curbside food distributions and distributed more than 120,000 food items along with an additional



28,000 fresh produce items.

For nine months, the local nonprofit offered weekly curbside food distribution points across five locations across Walton and Okaloosa Counties and at their peak, Food For Thought was serving 600 families a month.

Now, the organization is slowly, but confidently, returning to their backpack program.

As of January, Food For Thought has returned direct-to-student weekly delivery in 20 out of 35 schools, while continuing curbside in the communities where they cannot enter schools and for students who have continued virtual learning. More than 1800 bags are being distributed weekly through the backpack program and they are continuing to serve 280 families a month through curbside services in addition to the weekly backpacks. As of March 2021, the organization is distributing more than 25,000 food and produce items every week with both

programs.

“Food insecurity numbers are still on the rise,” says Nelson. “We were already in a state of emergency in our area in terms of child hunger, the pandemic just amplified it. 1 in 3 kids in Okaloosa and Walton Counties don’t have enough food to get through the week. That’s a 65% increase from 2018.”

To support their efforts, those interested can join their latest campaign - the \$50 For 50 fundraiser. \$50 will provide food services for a food insecure child for the last 10 weeks - or 50 days - of school. Donors can text FFT50

to 44321 to give or visit [fftfl.org](http://fftfl.org) to donate online and learn more. Food item donations will also be accepted. Food For Thought will be accepting donations Monday-Wednesdays from 9am to 2pm in Walton County from March 8-26 (excluding Spring Break), and Thursdays and Fridays from 9am to 2pm in Okaloosa County from April 5-23 (excluding Spring Break).

If you or someone you know is in need of support from Food For Thought, you can get information about food services by emailing [support@fftfl.org](mailto:support@fftfl.org), or calling 850-714-1960.

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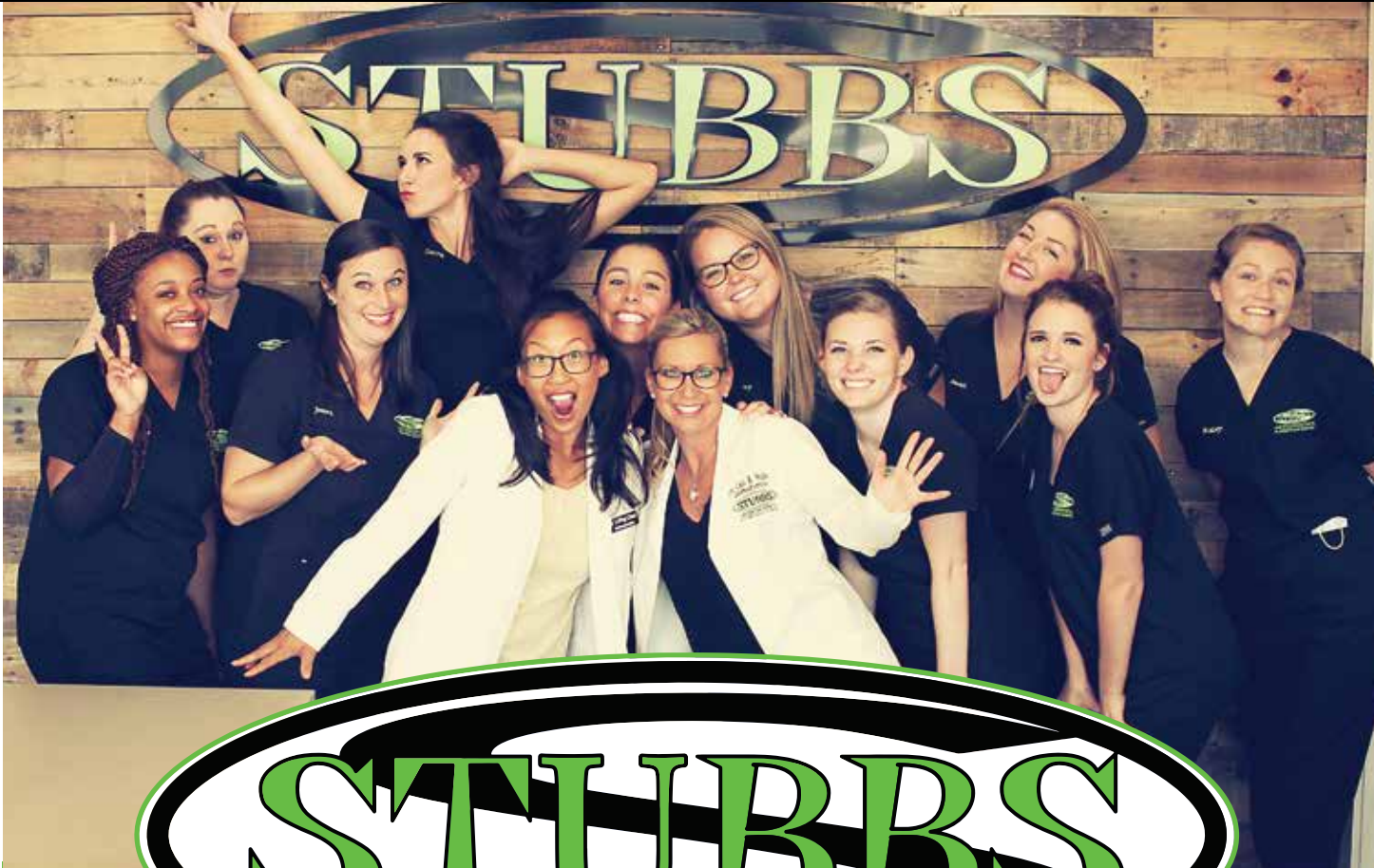
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Beth Madrigal, REALTOR® at LAH Real Estate, embodies what it means to be an entrepreneur. She has done everything; from being a first mate on yachts and sport fishing boats, to owning her own restaurants, to working in business development and management. The Florida native's experiences formed her hard work ethic which serves her well in the real estate industry. After being on the commercial side of real estate; building, developing, and managing properties, Beth easily transitioned into residential sales. She has since enjoyed the many blessings that come along with helping people. Her passion is helping her clients' real estate dreams come true. Beth is in the business of building relationships, not just turning transactions. Reach out to her if you are looking in the 30A area. She is rooted in the community and would love to show you why it truly is her happy place.

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# More than \$300,000 Raised for Seaside School in Half Marathon & 5K

Nearly 1,700 runners participated in the 19th Annual Seaside School Virtual Half Marathon and 5K race from Sunday, February 14th to Sunday, February 28th, 2021. Ranging in ages from two to 82 years-old, participants represented 37 states and various countries including Spain, the United Kingdom and Canada.

All funds raised from the race benefit the Seaside School Foundation, which supports the operating budget for the Seaside Neighborhood School and Seacoast Collegiate High School. The Seaside School is a tuition-free, public charter school, comprised of two schools serving students in Walton County. This year the volunteers raised proceeds totaling more than \$300,000, despite the race being virtual due to COVID-19 restrictions.

“Along with many other organizations, we have experienced one of our most challenging years to date with fundraising for the Seaside School Foundation,”

said Teresa Horton, Executive Director of the Seaside School Foundation. “But I’m so proud of our volunteers and participants. They rose to the occasion and exceeded all of our expectations with unprecedented levels of support from our community at large!”

In sponsorships alone, Seaside School Foundation secured \$163,500 in support with 73 local and regional businesses sponsoring this year’s virtual race. Targeted sponsors included Vera Bradley, South Walton Florida, Bud & Alley’s, Corcoran Reverie, Fisher’s Flowers, Forty-Five Central Wine and Sushi Bar, Porath & Associates, P.A, Scenic Sotheby’s International Realty, Scheduling Institute, St. Joe Community Foundation, VESKCO, and Barker Williams Attorneys at Law.

Traditionally the race puts on the lively Taste of the Race party which features local restaurants. Due to the pandemic, event organizers tweaked its format this



year to a local restaurant-support concept. The program encouraged locals and visitors to dine in, take out, or purchase gift cards from the 28 participating restaurants. A special thank you to Silver Sands Premium Outlets and Buffalo Rock for headline sponsoring the inaugural Grub for Good initiative.

“We are so thankful for Grub to Good and the Seaside School Foundation’s efforts to support local restaurants this year,” said Shanda Williams, owner of 30AGrub2Go. “We had many



more delivery orders during the promotion and we are thrilled to give back to local education. It was a win-win for education and local businesses for sure.”

The Seaside School Virtual Silent Auction was the highlight

of the race fundraising efforts featuring more than 200 items ranging from vacations and jewelry to local artists and signed sports memorabilia. The virtual auction surpassed last year’s numbers and raised a total of \$70,000 for the Seaside School Foundation.

“We were shocked and grateful at the level of enthusiasm surrounding this year’s Seaside School Virtual Silent Auction,” said Christine Glavine who served as co-chairman of the silent auction committee. “It was truly a group effort to successfully execute this auction. From business donations near and far to the volunteers who coordinated every detail, to the community who bid on every item to benefit education efforts—it is just amazing we were able to go above and beyond despite the challenges!”

Dates and registration information for the 2022 events will be available soon at [runseasidefl.com](http://runseasidefl.com).

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Community

# Panhandle Fly Fishers | A Local Club for the Fly-Fishing Enthusiast

By CALI HVALAC

If you have interest in any type of fishing as a passion or a hobby, then you've probably been exposed to fly fishing on some level over the years. Fly fishing has been around for decades, but has recently expanded to include more anglers than ever as fishing gained popularity over the last 12 months. Here in Destin, we've recently learned

of a local club dedicated to the love of the sport, which is open to anyone with a passion for fly fishing.

"Panhandle Fly Fishers is a club organized by volunteer individuals with a passion for the sport of fly fishing and our fisheries conservation," says the current club President Cody Wells. "Our focus is on conservation, education and the promotion of fly fishing in the Florida Pan-



handle."

The club was founded in the late 1990s by a group of men who split off from the Fort Walton Beach Club. What started around 10 members has now grown to around 70 members today, including several younger faces which bring new energy and life to the meetings. Members can range from very beginners, to charter Captains, to seasoned veterans – all skill levels are welcome.

The club meets to exchange information, techniques and local knowledge through monthly meetings, outings and get-togethers. They meet the first Monday of every month at 724 Legion Drive in Destin at 7 p.m. for a general membership meeting and on the 3rd Monday of every month for fly tying classes. Membership dues are \$30 for the year and business



The Sandman Rick Mungeam with his Bahia Honda bonefish Lionel James, Lionstale Adventures

sponsorships are welcome.

Outside of the monthly meetings, they also plan group fly fishing outings both locally and internationally. They've visited locations like the Florida Keys, Mexico, and more to share their passion across both saltwater

and freshwater fishing.

Conservation and outreach are huge pieces of the club. "Through our membership fundraising efforts and generous donor contributions, we are able to provide educational and conservation efforts to the Panhandle of Florida," Cody says. "Conservation efforts include supporting and participation with the Coastal Conservation Association and Choctawhatchee Basin Alliance in water quality management and shoreline restoration."

Two of their most successful and supported activities are the Project Healing Waters Fly Fishing Program and Eglin's Hidden Wounds Center for our veterans. The club has also helped the Boy and Girl Scouts earn their Fly-Fishing Merit Badge and they've taught classes at Northwest Florida University.

If you or your business are interested in being involved in the Panhandle Fly Fishers Club, feel free to show up at the next meeting and introduce yourself. For additional information or if you have questions, contact the current President Cody Wells via email at cwells1234@outlook.com.



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<sup>1</sup>O'Sullivan, et al (2019). Puvvada, K. C., & Simon, J. Z. (2017).  
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# Things To Do in South Walton in May

## Friday, May 14th

### Lawn Games in Grand Park at Grand Boulevard 3:00 pm to 8:00 pm

Grand Boulevard invites you to bring the entire family out to enjoy some fun in the sun! Lawn Games will take over Grand Park every Thursday, Friday & Saturday. Grab some food and drinks from one of the many restaurants in Grand Boulevard before you settle into a fun round of cornhole, ping pong or giant chess.

Lawn Games in Grand Park are held each Thursday & Friday from 3PM-8PM, and Saturdays from 11AM-3PM.

### Michael Johnson @ Havana Beach Bar & Grill 5:00 pm to 8:45 pm

Havana Beach Bar & Grill, located in The Pearl at Rosemary Beach, hosts LIVE MUSIC with Michael Johnson "Mikey J" playing piano from 5pm - 9pm. Havana Beach Bar & Grill is a AAA 4-Diamond Restaurant and Florida Trend Golden Spoon Award winner. Havana Beach Bar and Grill serves up Gulf Coast American cuisine with a Caribbean

twist in a dining room modeled after Hemingway's favorite Cuban restaurant, El Floridita. Complete with a hand carved mahogany bar, the restaurant features photographs of Cuban life and floor to ceiling windows that open to views of the Gulf and the street just outside. Breakfast, lunch, dinner and drinks are served seven days a week. Dinner reservations are recommended. Please call (850) 588-2882. Be sure to visit the Havana Beach Rooftop Lounge perched on top of The Pearl overlooking the Gulf of Mexico and the town of Rosemary Beach. Havana Beach Bar & Grill at The Pearl Hotel, 63 Main St., Rosemary Beach.

## Saturday, May 15, 2021

### Biophilia Center Summer Kickoff 9:00 am to 2:00 pm

The Biophilia Center is excited to kick off the summer season with their Nothing Funner than Summer event on May 15th. Spend the day exploring the exhibits before hiking over to Camp Longleaf for even more fun. Open to the public. \$8 for adults, \$5 for children 3-12



years old. This event is free for all members. The E.O. Wilson Biophilia Center is a nature preserve in Freeport, Florida. The Center's mission is to educate on the importance of biodiversity, to promote sustainability, and to encourage conservation, preservation, and restoration of ecosystems. To learn more, go to [eowilsoncenter.org](http://eowilsoncenter.org) and visit E.O. Wilson Biophilia Center on Facebook. 4956 State Highway 20 E, Freeport.

## Wednesday, May 19

### RUN/SUP Free Community Run 7:00 am

RUN/SUP invites you to join them for a free community run.

Hit the street, trails and beach with the Run/Sup run club on Wednesday. Meet at the RUN/SUP Retail Store in Seagrove Beach at 7AM. Wednesday Run || 4 mile run through Seaside & Watercolor. Meetup at RUP/SUP Retail Store, 20 Gardenia St. Cottage 2, Santa Rosa Beach.

## Thursday, May 20, 2021

### Gulf Place Wine Walkabout 5:00 pm to 6:45 pm

Gulf Place Merchants host the Third Thursday Wine Walkabout each month. For \$25, attendees can enjoy samplings of hand-selected wines, light appetizers, live music and giveaways

while venturing to all of the unique Gulf Place shops. Featuring jewelry, artwork, clothing and many other unique gifts, event-goers can enjoy the evening sipping and shopping. 40 Town Center Loop, Santa Rosa Beach,

### MKAF Concerts in The Village: Allman Brothers Tribute 7:00 pm to 8:45 pm

Enjoy a night under the stars at the most beautiful outdoor music venue on the Emerald Coast. Bring a bottle of wine, your favorite craft beer, some delicious snacks and a blanket or chair. Food and drinks available for purchase! Doors open at 6:00 p.m. MKAF Concerts take place on Thursday nights at Mattie Kelly Cultural Arts Village in Destin, Florida. Tickets can be purchased at the gate or on EVENTBRITE. \$25 for adults, \$15 for active-duty military, and children (12 and under) and MKAF members are Free. Mattie Kelly Arts Foundation presents the annual Concerts in the Village series on Thursday nights April through June. Mattie Kelly Cultural Arts Village, 4323 Commons Dr W, Destin.



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# May is Art Month in South Walton

## Arts & Culture Events Happening In May Throughout Walton County

Art Month South Walton, an initiative led by the Cultural Arts Alliance of Walton County (CAA) and sponsored in part by Visit South Walton, is a month-long celebration of the Arts featuring events and programs presented in locations throughout Walton County. This year's planned activities include the inaugural South Walton Street Art Festival, Digital Graffiti Drive Thru at Alys Beach, Arts Night in DeFuniak Springs, a 5th Birthday Party for The Foster Gallery, Music on Main, a Sip & Stroll at J.Leon Gallery, an online Art & More Auction benefiting the CAA, theatre performances at ECTC, and more.

All events are part of the Art Month initiative to bring together Walton County's communities, organizations and businesses to present quality and diverse arts entertainment. For details on each event, visit [CulturalArtsAlliance.com](http://CulturalArtsAlliance.com).

Main Street DeFuniak Springs, in partnership with Visit South Walton will continue its "Music on Main" concert series

throughout Art Month. Taking place every Friday in May from 6:00 to 9:00 pm, guests are invited to enjoy a listening room experience at the historic Florida Chautauqua Theatre, located at 840 Baldwin Avenue, DeFuniak Springs, Florida, 32435. The concerts are a continuation of the non-profits inaugural series held this past February. Doors open at 6:00 pm for cocktail hour. Guests can grab a bite to eat before the concert at one of the downtown restaurants or from the food truck setup in front of the theatre. The lineup of musical acts includes regional artists and bands, including Anthony Peebles Trio (May 7), West Hine (May 14), Longleaf Drive (May 21), and The Worthneys (May 28). Tickets are \$15 for adults and \$5 for children and are available at [fcweb.org/musiconmain](http://fcweb.org/musiconmain). Ticket prices increase \$5 on the day of the show.

The 8th Annual Longleaf Writers Conference will take place in Seaside May 10th through 17th, featuring award-winning, visiting authors and other special guests, including

Elizabeth Stuckey-French (*The Revenge of the Radioactive Lady*, *The First Paper Girl in Red Oak*) and Snowden Wright (*Ameri-*



can Pop, *Play Pretty Blues*). Full conference registrations and a la carte in-person and remote seminars are available, along with options to participate in special events throughout the week, including personal consultations, and readings. Register and purchase tickets online at [LongleafWritersConference.com](http://LongleafWritersConference.com).

Digital Graffiti is a one-of-a-kind projection art festival where artists use the latest digital technologies to project their original works onto the white walls of Alys Beach. This year's reimagined event will be an immersive drive-

thru experience taking place Wednesday, May 12th through Saturday, May 15th. Each year, the festival attracts international digital artists, filmmakers, musicians, interactive designers, photographers, VJs, producers, celebrities, agency executives and fans of art, technology and architecture. Visit [DigitalGraffiti.com](http://DigitalGraffiti.com) for tickets and details.

On Saturday, May 15th from 1:00 - 3:00 pm, The Shard Shop in Grayton Beach will host a special Art Month event called "Western Lake Confetti Class." Guests will enjoy refreshments, an art raffle, live music, and an opportunity to create a stunning piece of art using repurposed glass! Proceeds from the event will benefit the Cultural Arts Alliance. Visit [shardshop.com/Grayton](http://shardshop.com/Grayton) for details.

Friday, May 14th is the opening night of Emerald Coast Theatre Company's Theatre for Young Audiences production of *Treasure Island*.

The Foster Gallery, which is the CAA's professional artist collective showcasing over a dozen

rotating regional artists, special exhibitions and featured guests, will celebrate five years in business with a birthday party on Wednesday, May 26th from 5:00 - 7:00 pm in the gallery located at 495 Grand Boulevard, Suite J104 (next to Chicos). Guests can meet the artists, purchase one-of-a-kind artwork, and enjoy live music, food, champagne, and birthday cake!

The Cultural Arts Alliance will host a celebration of its "Con-scious Expressions: An Insider's Perspective" exhibit at Perla Baking Company in DeFuniak Springs on Friday, May 28th from 4:00 - 7:00 pm. The exhibit features original artwork created by residents of three dorms in the Walton Correctional Institution. See this powerful and emotional work, hear live music, enjoy refreshments, and then stroll down the street for a Music on Main performance by The Worthneys.

For more information about Art Month and the Cultural Arts Alliance, please visit [CulturalArtsAlliance.com/art-month](http://CulturalArtsAlliance.com/art-month).

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# Emerald Coast Theatre Company Presents The Adventurous Musical

## Comedy "Treasure Island"

"Treasure Island," May 14-16 & May 20-23

Families Welcome to Bring Children Ages 6 and Up

Are you ready for adventure, mateys? Emerald Coast Theatre Company (ECTC) presents Robert Louis Stevenson's beloved classic tale "Treasure Island" with a creative twist.

Instead of protagonist Jim Hawkins, the lead character in this version, adapted for the stage by Toby Hulse, is Emily, and will be played by a female actor Rebeca Lake. This classic pirate's tale includes the feared black spot, a dead Billy Bones, and a treasure map to Captain Flint's gold. Stow away on the Hispaniola with Long John Silver and the crew as they hunt for hidden treasure on a remote island. Our young hero, Emily, finds mutiny, treason, and double dealings around every corner in this reinvented classic tale that promises twists at every turn.

The final offering in ECTC's Theatre for Young Audiences (TYA) program will be performed two weekends, May 14-16 and May 20-23. The



performance schedule is Thursday, Friday and Saturdays at 7 p.m. with Sunday matinees at 2 p.m. The running time is two hours with one 15-minute intermission. This is a family show; children ages six and older are welcome.

This production will be staged at ECTC's performance space located on the second floor of 560 Grand Boulevard

in Grand Boulevard at Sandestin in Miramar Beach.

Come early to take time to browse the beautiful art on display in the ECTC lobby. Sponsored by the Cultural Arts Alliances of Walton County, this exhibit features around 40 pieces of original artwork by CAA members. This special partnership is a fundraiser for ECTC. Purchase a piece of original art and a portion of the proceeds will benefit ECTC and its education outreach programs.

Kris Kuss, a director/combat instructor and dialect coach

from Edmond, Oklahoma makes his ECTC debut as guest director. Music direction is by Peter Lake. Set and lighting design is by Rebeca Lake. Costume and prop design is by Anna Fisher. Choreography is by Tara Padgett. Stage management and sound design is by Phillip Padgett.

Rebeca Lake (Emily) is no stranger to ECTC's stage (or crew) having appeared in six ECTC productions including the lead role in "Pinkalicious" and several characters in "A Christmas Carol." Rounding

out the cast are Charlie Meeks (Morgan Blood); Luke Walker (Jack Abraham); Bruce Collier (Captain Henry Payne); Peter Lake (One-Eyed Bart) and Hillary Marshall (Mary Ann Evans).

"This script is fast paced and cleverly written. It's a guaranteed night of fun for the whole family!" says Anna Fisher, ECTC co-founder and associate artistic and education director.

Tickets to "Treasure Island" are \$18 per adult and \$12 for children 12 and under. Purchase tickets online at [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

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your home, completely risk free. In a recent article by John Hopkins Medical expert Dr Frank Lin, "Hearing loss is frustrating for those who have it and for their loved ones. Recent research suggests that it is also linked with walking problems,

falls and even dementia." In a study that tracked 639 adults conducted by Dr. Lin and his colleagues found that mild hearing loss doubled dementia risk. Moderate loss tripled risk, and people with a severe hearing impairment were five times

more likely to develop dementia." Brain scans show us that hearing loss may contribute to a faster rate of atrophy in the brain," Dr. Lin says. So please call today to schedule your free hearing test and try a pair of hearing aids for 30 days in your

home, completely risk free. All Clear Hearing Center is in the Summit building 42 Business Center Drive, Suite 304 Miramar Beach FL. 850-634-0230. www.HearAgainAmerica.com.

# May is National Water Safety Month

The Emerald Coast Children's Advocacy Centers (ECCAC) in Okaloosa and Walton Counties have monthly prevention and awareness programs for the health and safety of children. Awareness, followed by prevention, are the keys to success. May is National Water Safety Month.

Statistics show that Florida is ranked the highest in the country for unintentional drowning deaths of children ages 1 - 4. Accordingly, Governor Desantis has also proclaimed May as Water Safety Month in the state of Florida.

### The top 10 water safety tips are:

1. Always supervise children in and around water.
2. Never swim alone.
3. Don't dive or jump into water

4. Never turn your back to the ocean.
5. Don't depend on floating toys to keep you safe.
6. Children and non-swimmers should always wear life jackets in open water.
7. Never play or swim near drains or suction fittings and always dive feet first.
8. Swim only in designated swim areas.
9. Don't leave toys or other floatables in an unsupervised pool area.
10. Learn to swim.

"Living in Florida makes water safety of critical importance, especially for children," said Jasie Landeros, who heads up the prevention/awareness department as ECCAC's Out-

reach Program Manager. "Young children can drown in as little as 1" of water, which makes it important to keep them within an arm's reach of an adult at all times, and for the adult to be free of all distractions. Visit www.SafeKids.org for more ways to be safe around water. I'm A Safe Swimmer Pledge can also be taken by going on-line to www.NWSM.PHTA.org."

ECCAC, in its 21st year of operation this year, operates centers in Niceville and DeFuniak Springs. They have provided over 150,000 services at no cost to more than 15,000 children experiencing abuse, abandonment or neglect to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals.



For further information, visit www.eccac.org, or email or call Jasie Landeros at Jasie@eccac.org, 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at

1-800-96-ABUSE. May is National Water Safety month, and Florida is a state that is ranked the highest in the country for unintentional drowning deaths of children ages 1 to 4.

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# How to Respect Your Emotions and the Emotions of Others



By STEPHENIE CRAIG, JOURNEY BRAVELY

Do you find it complicated balancing your emotions while emotionally supporting others? Maybe you're struggling with infertility and a sibling just had a baby. Maybe you're grieving a heart-breaking loss/ending and a friend is celebrating a new beginning.

You want to be compassionate and caring toward those you love and, at the same time, you have your own, unique emotional experience to manage. This tension may leave you wondering: Is it okay for me to feel stressed about my problems when others' problems are so much bigger? Is it okay for me to be happy when someone else is so deeply sad? Is it okay for me to feel sad when someone else wishes I was celebrating with them?

While navigating emotions

in community with others can feel very complicated, emotional connection to others is essential to your emotional health. So, how can you respect both your emotional experience and the emotional experience of others?

## 5 Ways to Respect Both Your Emotions and the Emotions of Others:

**Remember all feelings are normal.** You are human and every human has a range of small, medium and large feelings. Different people have different emotional responses to various circumstances. Being a compassionate person does not require you to sync your emotional responses to anyone else. You can feel happy, sad, angry, humiliated, disappointed, ashamed, exhausted, guilty, jealous, etc., and all of these are 100% normal even if someone around you is experiencing different feelings. You are normal. They are normal. No judgment necessary!

**Remember feelings are not true or false.** Feelings are biological messengers designed to draw attention to what's happening in your environment or in your thought life. You might hear a friend's great news as you're walking through pain and initially think, "I wish that was my news instead of theirs." Immediately guilt and shame follow



as you judge yourself for feeling jealous. Instead of judging, remember jealousy is not telling you the truth that you are a terrible person, because you didn't immediately feel happy for your friends. Jealousy is drawing attention to your desire to see positivity in your life which is normal. Sit with your emotion without judging and you'll find you can be both happy for someone else and sad for yourself at the same time.

**Give pain its proper space.** Avoid comparing/ranking your suffering with that of others. "My problems aren't real problems, because we aren't living in poverty." All pain hurts. Your pain is valid even if it doesn't seem as catastrophic.

**Be compassionate, not codependent.** Compassion is when you care about what others are experiencing and come alongside them in their joy and pain in loving support. Com-

passion looks like a kind note, providing meals, listening, praying, feeling sad with a friend while also feeling freedom to celebrate the joys in your life. Codependency is when you take on someone else's emotions as if they are your own leading you to abandon your own feelings and responsibility for yourself. Codependency looks like "I'm not okay if you're not okay," feeling guilty for the good things in your life, hiding positive events in your life, because you're afraid it will make your friend feel bad, being preoccupied with the problems and feelings of others.

**Validate the emotions of yourself and others.** When people are in emotional pain,

they don't want advice, a silver lining platitude or someone to fix it. Most people want to feel seen, heard and understood. They want to know they aren't crazy or alone. Instead of trying to solve pain, try saying to yourself and others, "You're normal for feeling how you feel. That's so painful. I see how you would be feeling hurt, sad, depressed, overwhelmed..." Validate, then remember there is no quick fix to emotional pain. It comes and goes in life. It won't last at a high intensity forever. Being present is much more helpful than adopting someone else's emotions.

Feelings are normal and healthy. Having your own feelings that are separate and distinct from the feelings of others is normal and healthy. Be patient with yourself as you take steps to honor your emotions while also showing up emotionally for your loved ones. As you grow in learning to balance emotions, remember Journey Bravely has coaching sessions available to help you along your journey. Connect with us at [journeybravely.com](http://journeybravely.com).

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Wellness

# Breast Health and More for Mother's Day

By DR. RICHARD CHERN, MD

Exciting news just in time for Mother's Day. A new study was published in the European Journal of Breast Health. This study was performed over ten years and looked at the rate of breast cancer in women using hormone pellet therapy compared to

women in the general public and also compared to previous studies such as the Women's Health Initiative (WHI) and the Million Women Study. The results?

The use of BioTE bio-identical hormone pellet therapy significantly reduces the risk of breast cancer! In fact...

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tical hormone pellet therapy reduces the risk of breast cancer by over 35% compared to the general population of women. And...

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ANY hormone replacement!

This is not the first study with these results. In fact, it's the second and the largest study of its kind. Are you really going to wait another 10 years for the next study to come out before getting your hormones?

Add this to the list of already proven benefits that our hormone pellet therapy provides. This includes resolution of hot flashes, insomnia, aging skin, sexual dysfunction, fatigue, joint pain, decreased muscle tone, vaginal dryness, depression, anxiety, osteoporosis and reduced rates of other cancers as well.

I have a hard time understanding why we don't have every post-menopausal or perimenopausal woman in our clinic already but hopefully this will help convince the rest of you to come in.

Now that we hopefully have the women on board, let's revisit some statements from the Mayo Clinic in regarding testosterone in men. Are you ready?

"Mortality rates are reduced by half in men with Testosterone Deficiency who received Testosterone therapy compared with untreated men" This means if you have untreated low testosterone you are twice as likely to die!

"Lower serum Testosterone concentrations are associated with increased Cardiovascular risk" while "higher levels are protective." This means if you have untreated low testosterone you are more likely to have a heart attack!

"Aggressive/high-grade Pros-



tate Cancer is associated with low serum Testosterone levels" This means if you have low testosterone and get prostate cancer you will likely die from it! Keep in mind there is no study that has ever shown increased prostate cancer with testosterone therapy!

This doesn't even mention the increase in energy, focus, concentration, sex drive and function you get from testosterone therapy. Mom's, don't you want your spouses to be functioning at 100% and live a longer, happier and healthier life?

Please come see us. Get your labs done at our clinic and let Sue or I discuss your labs and all the benefits our therapies provide.

Dr. Richard Chern, MD has been seeing patients for 30 years. He has been dealing with hormones nearly the entire time. His clinic is the only Platinum BioTE clinic in the region and he teaches doctors throughout the United States how to properly provide hormone therapy. Why would you want to see anyone else? He wants to help you live your best life so please call for an appointment. 850-837-1271.

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# Ask Dr. Marty: Sluggish Thyroid



difficulty losing weight?

- Do you often feel down or anxious?
- Do you have difficulty maintaining focus or have a poor memory?
- Do you often have cold hands and feet?
- Do you have thin brittle nails or dry skin?
- Have you experienced hair loss?
- Are you often constipated?
- Are your muscles stiff, weak, cramped or painful?
- Do you have a low or elevated heart rate?
- Are your cholesterol counts high?
- Do you have poor eyebrow growth, especially in the outer third area?
- Are you often hoarse, or have any difficulty swallowing?
- Do you feel uncomfortable in the throat area when wearing a



**QUESTION:**

I have what my doctor calls a sluggish thyroid. She says it is not sluggish enough to require medication. Is there anything I can use that is natural that can prevent any worsening of my situation?

**ANSWER:**

- Are you often tired?
- Do you have low libido? Do I have your attention yet?)
- Have you gained weight or had

slightly snug collar?

- Do you have low blood pressure?
- Have you had difficulty conceiving or have menstrual irregularities?
- Do you have a gluten sensitivity?

Quite a list, isn't it? The thyroid gland impacts every cell in the body. So, when it's out of whack, your whole body pays the price. A sluggish thyroid is often misdiagnosed, because the symptoms are so spread out across the whole body. And to make things even more complex, medical tests are often normal when a substantial imbalance exists.

Many things can cause a thyroid imbalance. Because the endocrine glands work closely together, a problem with other

glands, like the adrenals, can create a problem with the thyroid and vice versa. A tendency toward thyroid problems can be inherited. Physical injury, like a whiplash, can traumatize the thyroid into a hormone imbalance. An overabundance of medications can also throw the thyroid for a loop. A lack of iodine in the diet can be the culprit in the development of a goiter, which is a potentially dangerous enlargement of the thyroid.

Harvard Medical School has estimated that one in 12 women under the age of 50 and one in six women over the age of 60, have low thyroid. Some cutting-edge physicians who specialize in thyroid cases estimate the numbers are probably more like 40%. Although this topic is complex, I highly recommend an easy-to-read book by David Brownstein,

M.D. called Overcoming Thyroid Disorders if you suspect a sluggish thyroid.

One easy tried-and-true self-test to detect a slow thyroid is to place a thermometer in the armpit for 15 minutes before you even roll over in bed. A temperature of 97.6 or lower can indicate low thyroid. An average of five days in a row can be even more accurate.

What helps in the natural? Keeping the whole body healthy with appropriate levels of exercise, water, healthy diet, a whole-food multi, iodine tablets and herbal supplements can help. Some foods actually slow down thyroids such as soybeans, cabbage, cauliflower and peanuts. For some of us, some really healthy foods can be wolves in sheep's clothing.

Stay well.

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

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Musings

# A Light in the Dark

By LAUREN CATANESE

Life is funny. Isn't it? The path that we live each day, the actions we take, people we interact with, times we stop to breathe. Life's movement will bring us through any and everything our soul needs for its own evolution; it's purpose. We venture out and discover relatively easy days, where our emotions are consistent, even passive. Life is flowing and we feel happy. Then we experience a day where we feel lost, and question how we got to where we are. It can be a roller coaster that pulls us in different ways. Each day we can accept the fact that we are on a crazy ride. But we will still have moments that we like a ride to awaken us.

Then there are days that seem to point a finger at the one responsible for the steps and ask, "so what now? This is where you ask yourself, what is it that you were wanting?" And we find ourselves speechless.

We find ourselves hesitating on the answer because for all the reasons we strived, fought, and put all of who we were into something, only to get to a level in that process and the ask 'is this it'? Is this everything we felt it was? It's a reckoning. It's a pivotal moment of awareness. It has been quietly whispering to us all along we just refused to stop and listen. Because we were so set on the outcome. Finally being what we thought it needed to be, to find out that it's purpose in our lives is a whole other story in itself. That truth becomes our light. The shadows that hide beneath, we feel them. We know where our vulnerabilities lie. The truth shall set us free. Life will bring us to, through, over, and back under all the while to end in a space; a place that we are supposed to be. And in that moment, wherever it is you find yourself, ask yourself this, "are you making a choice out of love or fear?" Are you working to climb out

only to miss where you have been? Not because it was better or real but just because it was what you were used to. And the thought of living your dreams sends you spiraling back to wanting to be in a "safe" space. A little advice, when you get there, instead of letting the fear keep you down, follow the light back out. Find at least one thing that has your heart and soul, knows your truth and will not let you forsake yourself. Hold firm to your vision. Believe in yourself. Stand tall and proud and make a claim that you will not falter. You will not let fear get in your way. You will not allow old wounds, past limiting beliefs, and paradigms that you have shifted to come back. You are of the light and the light will always shine brighter than the darkness. You have more power than you know. Shine on! Live strong! Love yourself every step. And be grateful for your soul's evolution. It's the juiciness of a life fully lived.




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# Beautiful



BY SEAN DIETRICH

My wife and I are going out to dinner tonight. I am waiting for her to get ready. She is in the bathroom, standing before a mirror, pinching her tummy. She asks if I think she is fat.

“No,” I say.

She frowns. “You sure?”

“Yes.”

“Well, I feel fat.” She pinches a new region. “This doesn’t look fat to you?”

“Still no.”

She readjusts. “What about from this angle?”

Negative.

“How about when I turn around?”

“Are you kidding?”

“How about when I stand like this and hold my neck like this?”

“You look extremely uncomfortable.”

I can feel her getting ready to say it. And she most certainly does. “But... I feel so fat.”

My whole life has been spent in the company of women. When my father died, he left me in a house of estrogen. I was raised by a village of females. And in my life I have learned one basic thing about the opposite gender.

Many women think they are fat.

And they are always wrong about this, no matter what their size. Because the word “fat” is a disgraceful term, unless it’s being used to describe a ribeye. When applied to humans, this word is a synonym for “disgusting.” And I refuse to believe any human is disgusting.

Although it is almost impossible not to feel fat in today’s world of airbrushed spokes-models. Every printed advertisement and

beer commercial tells us we are fat.

But it wasn’t always like this. Things were different 75 years ago. You never heard anyone saying Marilyn Monroe needed to try keto.

No. People weren’t obsessed with being skinny. Consequently, American families ate more bacon. And according to the wise old timers who came before us: The family that eats bacon together, stays together.

But things have changed. By today’s impossible standards Marilyn Monroe would be considered a Clydesdale. Barbara Eden, a Holstein. Ginger and Mary Ann would be kicked off the island.

Last week, I got a letter from Myra, who is 19. Myra confided in me that she feels overweight, and has felt this way since middle school. She has been on a diet for six months but it’s not working.

So she went to the doctor. He did what all doctors do. He ran tests and did blood work. This led to more tests, more blood work, then, just for the heck of it, an MRI.

Then came an obligatory consult with a high-priced specialist, a visit to a dermatologist, an herbologist, a zoologist, an ornithologist, and a qualified priest. And do you know what the doc concluded? Myra was in perfect health.

In the doc’s own words: “You’re a little on the skinny side, Myra.”

How can a girl who is skinny by medical standards still believe she is fat? How, I ask?

But then it’s not your fault, Myra. We’re all in the same boat here. And it’s not just women, it’s us guys too.

We live in a culture that tells us we’re ugly, fat, boring, and we need better insurance. We live in a civilization where people drive to the gym to walk on a treadmill.

Ours is a world where underwear models are selling everything from iced tea to retirement plans. It’s a world where regular-looking people aren’t considered regular anymore.

Yesterday, for example, I was watching a commercial that

showed four or five young people frolicking on the beach without their clothes on.

The young men were shirtless and looked like Sylvester Stalone on diuretics. The females were clad in swimwear so skimpy it wouldn’t have fit on a pasta fork.

After 30 seconds of this, I still had no idea what the commercial was advertising—although I did feel like a North Atlantic whale.

Not that anyone asked me, but I don’t believe in these kinds of TV people. I believe in real-life people. And when it comes to the gentler sex, I believe in the brand of woman who raised me; regular women who were brave enough to be just that.

My people didn’t go in for fad diets. They believed in eating regular food like fresh okra, summer tomatoes, and biscuits cut with an upside-down coffee cup.

Certainly, I believe in health and nutrition, but I also believe in living a rich, full life that occasionally includes Almond Joys.

Also, I believe in loving what is in the mirror. I believe in keeping the television off more than it’s on. And I don’t believe true love has anything to do with tight abs, nice thighs, or bronze butts.

I believe in authentic love. The kind of love found among old married couples who are so comfortable with each other they take a six-day cruise to the Bahamas and go all week without saying anything more than, “Shut up, Herb, you’re snoring again.”

I don’t believe in TV-Commercial Guy, or Magazine-Advertisement Gal. And when it comes to women, I may be old fashioned, but I believe a woman’s magnificence has nothing to do with her body mass index calculation.

And here’s the thing: there



are a lot of guys out there who feel this way about the opposite gender. We just don’t get much airtime.

So I choose to believe in the internal beauty of Womankind instead of her dress size. I believe in her quiet power, her bravery,

her kindness, and self-assuredness. I believe in Myra. I believe in my wife.

And whoever you are, reading this, male or female, I believe in you, too. So in case someone hasn’t told you today...

You are not fat.

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Musings

# Learning New Tricks



By KIRK MCCARLEY

“We’re doing twice the work we used to do and getting paid the same.”

“This new machine’s not as good as what we had before.”  
Sound familiar?

Consider the first statement, the “do more with less” complaint. Aren’t nearly all of us required to be more productive than we were 20 or even 10 years ago? Yet, look at the tools now at our disposal. Computer speeds are faster than ever. A single cell phone has more capability than the technology that helped us land on the moon. Groceries are delivered to our doorsteps often within a day or even hours of ordering. Scientists developed an immunization for Covid in less than a year.

Still, learning how to Zoom,

text, or even email can be uncomfortable propositions for many.

In my work in college sports for ESPN I provide statistical data and observations to “on air” broadcasters during the course of a telecast. Basically the job description calls for sharing information during an event that will enrich the production and allow the announcers to come across as even more informed than they already are.

Although sports has slowly made a return during Covid, broadcasts are different. For one, there may or may not be fans in attendance. Further, on air talent may not even be present, announcing from a room or basement in their home or some other venue. The same goes for me: out of the events I have been assigned and worked thus far in 2021 all have been from my home office in South Walton.

I recall my first remote production a few months back. Admittedly not as technically proficient as I would like, I felt overwhelmed at how I was going to adapt. From that experience, though, I developed a step-by-step formula that not

only worked for me, but that I believe can apply to challenges any of us face to make them seem not so intimidating. If I may share:

First of all be grateful that the powers that be have demonstrated confidence in your abilities and entrusted you with the responsibility. They may very well know some things that are not so readily apparent to you.

“How do you eat an elephant?” “One bite at a time.” Break the project down into smaller increments.

Seek advice from someone who may have experience with the same or a similar challenge.

Tackle the undertaking from the perspective of what you do know. For me that is studying game notes and statistics from a variety of websites and transferring that information into the format and tools with which I have most familiarity.

Next, start with technology options that are most comfortable. Fortunately, I knew a little bit about Zoom. In my instance it also meant acquiring two laptops to begin with—one for the live game broadcast and another in which to communicate notes specifically to on air

talent.

A third laptop was then to be added to in order to receive “live” statistical information.

Assure that internet connectivity is strong and that there is reliable back up, such as a cell phone “hot spot,” just in case.

Finally take a deep breath, say a prayer, have a good show, and feel gratified when you’ve done it.

These sophisticated times of ours also provide a reminder that none of us are ever too old to learn new things. In my instance it is also good for me to get a taste of obstacles similar to those I task to my coaching clients.

What is the new challenge that you need to take on?

A graduate of the University of North Texas, Kirk McCauley 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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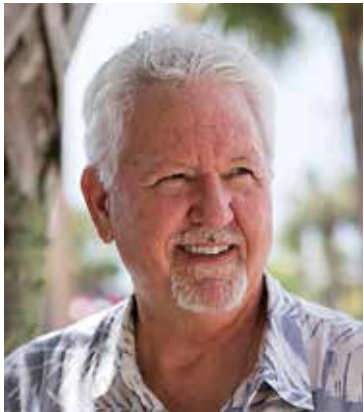





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# A Pastor's Ponderings: Yeah, My Momma Was Right



BY DAVE HOLLAND

"She's the most beautiful girl in the world with the prettiest voice I've ever heard," mused my seven-year-old boy brain as Mom sat at the piano singing 'What a Friend We have in Jesus.'"

Tragic events, two failed marriages, and alcohol battered Mom's life, but I never lost that boyhood wonder of my mother. Such a mysterious creature—so loving and nurturing yet possessing words that could cut you to shreds in moments. I remember her with sentimental awe mingled with a tinge of fear.

The Bible describes the first mother, "Adam named his wife Eve, because she would become the mother of all the living." -Genesis 3:20, NIV. Eve's name means "life-giver, to breathe, to live or to give life." Every mother since Eve has served as the epicenter of a life-giving cycle.

From the moment of conception, the mother gives sustenance and protection to the unborn fetus. She nurtures the child until she releases the young person into adulthood. Her role in a person's development is immense. She is figuratively the hand of God in this process.

In her book "Rise Up and Salute the Sun: The Writings of Suzy Kassem," the author writes:

**MOTHER IS WATER**  
*I wish I could  
Shower your head with flowers  
And anoint your feet with my tears,  
For I know I have caused you  
So much heartache, frustration and  
despair –  
Throughout my youthful years.*

*I wish I could give you  
The remainder of my life  
To add to yours,  
Or simply erase  
The lines on your face,  
And mend all that has been torn.  
For next to God,  
You are the fire  
That has given light  
To the flame in each of my eyes.  
You are the fountain  
That nourished my growth,  
And from your chalice –  
Gave me life.  
Without the wetness of your love,  
The fragrance of your water,  
Or the trickling sounds of  
Your voice,  
I shall always feel  
thirsty."*

My mother passed a number of years ago and I "feel thirsty for Mom's tender care. At age 66, I regret I did not treat my mother better. I wish I had called her more often, visited her more frequently in the nursing home, and treasured her for the value she invested in my life. Mom was

certainly flawed, but she was my mother. Ultimately, her inner godliness outshined her outward struggles.

"Elevation Worship" recently recorded the hit-song, "Talking to Jesus," putting to melody a contemporary vision of a godly mother:

*Mama use to drag me to church  
Sunday mornings and Wednesday  
nights  
Khaki pants and a polo shirt  
Boy, I put up a fight  
She said, son, one day you'll thank me  
For having God in your life  
And yeah, I know she was right  
Yeah, my mama was right*

*Cause now I'm talking to Jesus  
She got me talking to Jesus.*

It is godly to honor your mother. Showing gratitude is good for her and for you. When the doctors called to inform us mother had only hours left to live, my brother, sister and I rushed to her side. She improved imme-

diately as she basked in our attention. Ultimately, she lingered for over a week before she went to be with Jesus. We shared our favorite memories mingled with funny stories that you just can't make up.

From the foundation of our lives, Mom was the source of our character, pains and joys. She holds a central place in our lives and in our hearts. Happy Mother's Day.

Dave Holland pastored churches for thirty-eight years before retiring in Destin, Florida. 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](http://Amazon.com). Pastor Dave is available to preach and teach in churches and conferences. Contact him at [DavidHolland54@gmail.com](mailto:DavidHolland54@gmail.com).



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Musings



BY RICK MOORE

(If you don't like sad stories, you may not want to read this one.) We had traveled in the bus for over a hundred miles to the campsite located in the hills of Tennessee, as had several other Boy Scout troops from the state. Our Scoutmaster was giving his final instructions to the troop before the hike was to begin. Just before we were released to hit

the trails, the Camp Commander called up the Scoutmasters from each of the troops with a surprise. He insisted no scout could go hiking with someone from their own troop. They wanted to force us to make new friends. I was teamed up with a boy, Billy, from outside of Memphis who was on his first hike. We were to become hiking buddies for the entire day.

I was a very cautious and compliant scout, but Billy was just the opposite. He was quite the daredevil. He hung over every cliff we came to, each time pretending he was about to fall over. He would take a branch with a few leaves on it, brush it over the face of another scout, and yell, "Poison ivy, poison ivy!" When we stopped to eat lunch, he made sure everyone experienced the fake poisonous snake that would lunge from his lunch box. Billy then started complaining that his foot was

Pebbles



hurting. With all of the pranks he had played throughout the morning, everyone was waiting for the next punchline. Billy was serious. One of the Scoutmasters suggested he take his shoes off to make sure there were no pebbles irritating his skin. Billy was way

too tough for that. He jumped to his feet and pretended there was no pain.

As was customary on our hikes, everyone was encouraged to gather something from each mile marker we passed. It could be a rock, a leaf, or if we were really lucky, something cool like an arrow-head. Billy found the most interesting artifact of all. It was what appeared to be a small grenade that dated all the way back to the civil war. Billy took the grenade, placed it to his ear and said, "I think I hear it ticking." He then threw it at the feet of the other scouts who were standing around, and it scared the bejeebers out of everyone. As he was retrieving the grenade, I

noticed Billy had started limping even more. Once again, he was encouraged by one of the leaders to take his shoes off and make sure there were no rocks or pebbles to get out. Each time Billy made a joke out of the situation, and he refused to have the sore on his foot looked at, much less put medicine on it.

Billy was one of the most memorable people I'd ever met. I was excited to hear his troop would be joining my troop the next month at the American Legion. Unfortunately, Billy didn't make it that night. His Scoutmaster asked us all to pray for Billy. It was one of the saddest pieces of news I've ever heard. Billy contracted gangrene and had to have part of his foot amputated...all because of a few pebbles. What hurt Billy in the end wasn't hanging over the cliff, a poisonous snake, or a civil war grenade. It was the pebbles.

Often in life, it is the little things that cause the biggest problems. If we do not take time to deal with problems while they are still manageable, they can fester and grow out of control quickly. Don't let your molehills turn into mountains. What do you need to take out of your life today?

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

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# Small Business Connect Begins Again in Spring

Weekly meetings held at Destiny Worship Center

A Free business networking group has started up once again at Destiny Worship Center in Miramar Beach. The group has been meeting each week for the past 5 years but slowed during the pandemic. Weekly meetings for the Spring Semester are in full swing. The group meets each Wednesday at noon time for Lunch, which can be purchased at the DWC café for only \$7 (Includes Salads, Delicious Sandwiches, a side and a drink). You do not have to be a member of



the church to attend.

The idea behind SB Connect is for fellow business owners to connect once a week for prayer, fellowship and business networking and support. The vision of the group is to help each other in the spirit of Phillipians 2:4 to not consider merely our own interests but also the interests of others. In addition to the traditional networking group of sharing business cards and networking leads, the group also invites special speakers to come and share

their expertise in their particular business. For instance, in the month of May presentations include a strategic planning / visioning seminar and a presentation on digital marketing. Small Business Connect has no fees or extensive requirements and is a non exclusive type group. If you are interested in attending please contact Co-leader Dave White at [Dave@southwalton.life](mailto:Dave@southwalton.life) or call 850-399-0228.

# Edward Jones Named One of the 2021 FORTUNE 100 Best Companies to Work For

For the 22nd time, Edward Jones is named one of the FORTUNE 100 Best Companies to Work For by Great Place to Work and FORTUNE Magazine. Edward Jones took the No. #20 spot on the prestigious list.

Great Place to Work, a global people analytics and consulting firm, analyzed responses from over one half million employees at Great Place to Work-Certified organizations across the U.S. The evaluation criteria included how

trustworthy, caring and fair the company is in times of crises; employees' physical, emotional and financial health; and the company's broader community impact. Additionally, the evaluations included how employees' experiences varied depending on their job role, gender, race/ethnicity, payroll status, and other characteristics to ensure that the company is creating a great workplace for all.

This year, 60 percent of each

company's score is based on confidential employee feedback. The remaining 40 percent is based on the programs each company said they created to support their people and communities in response to the pandemic. This methodology represents a change in response to the unique circumstances of 2020.

Edward Jones, a Fortune 500 company headquartered in St. Louis, provides financial services in the U.S. and, through its af-

iliate, in Canada. Every aspect of the firm's business, from the investments offered to the location of branch offices, caters to individual investors. The firm's 19,000-plus financial advisors serve more than 7 million clients with a total of \$1.5 trillion in client assets under care. Visit [edwardjones.com](http://edwardjones.com) or the recruiting website at [careers.edwardjones.com](http://careers.edwardjones.com). Member SIPC.

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 Dining

## Restaurant Review; Sisters of the Sea & The Dive Bar

By Marta Rose-Thorpe

If mermaids are your thing, then Sisters of the Sea & The Dive Bar on Thomas Drive in Panama City Beach is your place! My son Leo and I recently dined at Sisters, and from the moment we were ushered into the lively, bustling room I could see that mermaids were in our future – for at least the next hour or so. We passed by “Bubbles,” the real (human) mermaid perched on her throne and looking ever-so-gorgeous. Photos of vintage, nautical scenes adorned the walls, and the mermaid-nautical theme was carried throughout, from candlestick holders made from upside-down wine glasses encasing sand and shells, to iron “mermaid tail” paper towel holders on the tables.

We were seated and Melissa, our server, brought drinks and appetizers from the “Social Plates” menu – “Cheese Bombs” and Sister’s “Comeback Dip.” The dip was piping hot and served with tortilla chips... creamy and spicy with a slight essence of ... could that be all-

spice? I asked Melissa if it was, and she informed me that the dip is a secret blend of spices... “You know, mermaid stuff.” Whatever it is, it’s really good, and my glass of cool, smooth Chardonnay provided the perfect balance to the heat. The Cheese Bombs (fried cheese curds) were chewy, cheesy, and irresistible. Leo, who usually strays away from cheese, loved them.

As we waited for our entrees, I gazed out the back window to Sisters’ pool with a backdrop of St. Andrews Bay. The effect of water on water has always dazzled me. The charming “tin roof shack” by the pool, with a bar and DJ underneath, were in full swing, tunes jamming as the bartenders prepared for a private gathering that evening. The effect was rustic and islandy... and I was transported to the Caribbean.

Dinner arrived! I ordered one of Sisters’ specialties, “Sisters Grilled Seafood Platter” with a filet of mahi, shrimp and scallops, served with “Cadillac Grits” – creamy and delicious,

topped with creole cream and bacon – and crispy okra. Leo, my land-lover, ordered the “Pirates Cove Burger” with cheese and hickory bacon, and a side of fries. Other interesting-looking options include three kinds of pasta: “Blackened Chicken Pasta” with garlic parmesan cream, “Pasta NOLA” with shrimp, chicken, Conecuh sausage and spicy creole cream, and “VooDoo Shrimp Pasta” in a roasted garlic cream. Other seafood offerings include grouper, oysters, and mussels, and a “Full Steam Ahead” menu that includes snow crab, royal red shrimp, peel & eat shrimp, and North Atlantic lobster. Feel like a taco? Try a blackened mahi, seared tuna, or fried shrimp taco. Feeling adventurous? How about a “Big Easy Po’ Boy” with shrimp, oysters, or alligator? Sisters also serves a va-



Key Lime Pie, Nanner Puddin’ Cheesecake for banana pudding lovers, and Chocolate Trifecta Cake for chocolate fanatics.

Sisters of the Sea is open for lunch and dinner Monday through Thursday from 11 a.m. to 9 p.m.; Friday + Saturday from 11 a.m. to 10 p.m.; and Sunday from 10 a.m. to 9 p.m. “Sunday Funday Brunch” takes place from 10 a.m. to 2 p.m. and features a creative Bloody Mary menu, Bottomless Mimosas for \$15.99, and a craft Champagne Cocktail menu. Brunch offer-

ings include (but are certainly not limited to) Belgian waffles, shortcake, breakfast bowls, benedicts, briskets, burgers, and seafood omelets. Sisters of the Sea & The Dive Bar “Where Mermaids are Real!” is located at 3901 Thomas Drive in Pirates Cove Marina on beautiful Grand Lagoon. Sister-softhesea.net

variety of fresh soups and salads for those watching their mermaid figures.

The portions at Sisters will fill you up – but don’t overdo it because four fantastic desserts await you! Their signature dessert is Fried Strawberries served with chocolate mousse; Sisters also serves a creamy and tart Florida

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# 30A eats.com Recipe of the Month: Mexican Caviar

BY CONTRIBUTOR CAROLINE COKER

This is one of my favorite appetizers that I make at home all the time. During one memorable chapter of my childhood, I spent the summer with my mom and younger brother, poolside at my aunt and uncle's home in Texas, where mom made mounds of Mexican Caviar to snack on daily. It has now become a signature family dish, and my mom will sometimes add black eyed peas or boiled peanuts in place of the black beans for that Southern flair. Whatever legume is your favorite, you will find this recipe to be addictive.

## MEXICAN CAVIAR

Makes 6 servings

### Dressing

2 tablespoons cup balsamic vinegar

1/4 cup extra virgin olive oil

1/2 teaspoons salt

1/4 teaspoon black pepper

1 (15-ounce) cans black-eyed peas, rinsed and drained

1 cup chopped green bell pepper

1 cup chopped orange bell pepper

1/4 cup chopped red pepper

1/4 cup chopped red onion

1/2 cup cherry tomatoes, chopped

1/4 cup chopped fresh parsley

### PREPARATION

Combine dressing ingredients in a jar or small container with lid; cover tightly and shake vigorously. Set aside.

Rinse and drain beans well. Place in a medium glass bowl or plastic container. Add remaining ingredients and toss well. Add the dressing, and toss again. Transfer to plastic container, cover with lid



tightly, and refrigerate for at least two hours before serving.

Remove from the refrigerator, toss, and serve with tortilla chips, saltine crackers, and limes on the

side for those seeking extra zest.

Note: This recipe is packed with Vitamin C, Vitamin K, Vitamin A and Vitamin B6. It is also high in protein and fiber, helps in lowering blood pressure, blood sugar, and is heart healthy. Watch me make this recipe on Gulf Coast Restaurants You Tube Channel.

Contributor Caroline Coker was raised on 30A, and has been living in South Walton, Florida since the age of five. She is passionate about health and fitness, and graduated in Nutritional Science from The University of Alabama in August 2015. You will find more of her work here at 30AEats.com on Beach Eats, recipes that she is working on for her first cookbook with her mother. Caroline also handles the social media for GulfCoast Restaurants.com.

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Music

# Local Country Musician Teams with Grammy-Winning Songwriters to Release "The Sand And The Sea"

By WHITNEY LEE

Local singer-songwriter, Jessie Ritter officially released her newest single "The Sand And The Sea" on April 9, a song written days before the nationwide quarantine to inspire healing and hope. The uplifting, beach vibe track was written with Grammy-winning writers Robin Rudy and Leslie Ellis. In the past, Rudy and Ellis have worked with names like Celine Dion, Rod Stewart, Thomas Dolby and Terry Clark. Free to the public, the official single release celebration was held at The Village Door in The Village of Baytowne Wharf in April.

Based in both Northwest Florida and Nashville, Jessie writes, plays and performs a heartfelt brand of country-pop with a breezy, romantic feel and plenty of charm. She released her debut album, Coffee Every Morning, in 2018. Later that year, she entered the Nash Next Competition, rising from a regional Florida Panhandle win to eventually take the

national prize. The victory earned her a record deal with Big Machine (home to heavy-hitters like Taylor Swift and Florida Georgia Line). She made her label debut in May 2019 with the single "Nothing But You." She has previously joined the bill with chart-toppers Easton Corbin, Hunter Hayes, Eli Young Band and Runaway June.

While working on her new single and navigating her music career during the pandemic, Jessie's music video for her song "Home" was featured on CMT and most recently broke into The Country Network's Top 20 Countdown.

Back in March 2020, Jessie sat down with Rudy and Ellis for her last in-person writing session before the COVID 19 quarantine began. When asked about the feelings in the writing room, Jessie said "I think the word "pandemic" had appeared in the news for the first time that day, and we were really scared. We didn't want to write a sad song or a song about what might happen, we were looking for hope while on





the brink of fear." Rather than dwell on the unknown, the team came together to write a song about the healing power of the sunshine and water. Ritter found inspiration from her home on the Emerald Coast and the carefree spirit that the area inspires. While working on her new single and navigating a music career during a pandemic, Jessie's music video for her song "Home" was featured on CMT and most recently broke into The Country Network's Top 20 Countdown.

In addition, Jessie has also been preparing to welcome a new life into the world. On release day, Jessie will be eight months pregnant with her first child. No worries though—you'll still see this new mom performing along the Emerald Coast this spring and summer, baby boy in tow! An inspiration for mothers pursuing their passions, she will continue releasing new music while also enjoying the adventure of motherhood.

In honor of "Sand and the Sea," Jessie has also released special merchandise and a lyric video ([https://youtu.be/EX5\\_hhhJ5r0](https://youtu.be/EX5_hhhJ5r0)) and the song is available on all streaming platforms. To purchase the upcoming single and beachy merchandise, head to [www.jessieritter.com](http://www.jessieritter.com). A native of Cape Girardeau, Missouri, Jessie continues to tour heavily through the Midwest and Gulf Coast regions as well.

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# Studio 237 Music School Announces Aspire 4 Music Summer Programs

By LISA CYR

This morning, I could hear the continuous sound of hammering. There is a house being built down the street. I somewhat liked the rhythmic sound of productivity and teamwork. Carpenters using their skills to create a home to bless others for many years to come. When the weather is good, I hear them begin to work faster. It seems to be the best season for building.

Like building a house, the foundation of musical learning is of primary importance. The foundation of your instrument is understanding how it produces sound. A drum uses sticks to make percussive sounds. A piano uses hammers hitting metal strings which vibrate sound, whereas a guitar has strings to strum or pluck. A clarinet uses vibration from your air flow over a reed to form notes. All these instruments are made of wood and constructed to uniquely resonate their own distinctive tone.

Framework: One's posture,

arm and hand positions are "across the board" an important first technique to learn. There is a successful blueprint to follow which has been around for hundreds of years. Lead sheet music, chord / Tab charts, and books are essential items to have in your tool box. A skilled teacher will correctly show and guide your direction. Their years of "hard knock" learning will save you years of struggle to improve your level of playing. That reminds me of all the times I hit my finger with a hammer. Ouch!

A Roof provides covering. Music teachers have "got you covered" by developing your skills in an orderly fashion. Like nailing on shingles and carefully overlapping each layer, certain musical skills need to be developed before the next skill layer is applied. Otherwise, there will be leaks in your musical roof. We all know how hard it is to find a leak unless you bring in an expert.

Infrastructure includes wir-

ing, electrical, plumbing, etc. These are essentials for people to live inside the house such as: songs to play, more challenging music, scales and exercises. You may require a larger or better-quality instrument, or to improve your practice habits. I tell my students, "You are the electricity that powers the instrument". Music teachers focus on infrastructure. This helps students to "get it right the first time" which always saves time and money.

Finishing work: such as walls, textures, ceilings, cabinets, molding, colors, styles. Windows and doors are my favorite because they "seal the deal" and really make a house shine from the inside out. Polishing off your song, sealing up any leaks in your ability, and changing mindsets causes one to shine. A music teacher will point out those spots and help you choose the best way to improve, like an interior decorator.

The season for building new musical talents is arriving this

June at Studio 237 Music Lessons. Every summer, in June, we offer daily weeklong private 45 minute lessons (5 consecutive days in a row) at a reduced rate of \$150. You may choose from a variety of instruments including drums, piano, guitar, violin, ukulele, and song writing. This is your opportunity to "try out" an instrument before committing to August weekly learning or improve on your current ability. No

instrument needed unless you already own yours. Just show up and learn. We have instruments you can use during the lesson.

Studio 237 Music Lessons has been providing music lessons for people ages 4 and up since 2011 in Santa Rosa Beach, FL. To find out more information or visit the studio call 850.231.3199. Email: Studio237Music@gmail. Also, visit our website at www.Studio237Music.com.

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# Mom's Earth Day

## ENERGY TIPS

by Emerald Coast Energy Solutions



By CHRIS BALZER, ECES

Mom's Earth Day? Sounds

made up, right? Earth Day was April 22nd and Mother's Day is May 9th, only 17 days apart. So, I thought I would combine the two and make Mom's Earth Day. Here at Emerald Coast En-

ergy Solutions (ECES,) every day is Earth Day; we increase comfort and lower CO2 emissions saving the planet one home at a time, and perhaps maybe everyday should be Mother's Day. With these two great holidays so close together, I had to offer suggestions more than just flowers and home-made cards for mom this Spring.

Air conditioning is vital, the States are getting warmer and we want mom to be comfortable. When you're over, change the air condition filter. Clogged filters cause strain on the system and can lead to more service calls, costing mom money. Many HVAC professionals suggest using the less expensive filters to allow more air flow and efficiency. These filters do need to be changed more often, but cost less. After replacing the air filter, you can pour distilled vinegar down the condensate drain line to remove mildew and grime from the line, also extending time between service calls. If you're uncomfortable or unfamiliar with this process, consult a professional. Be sure to dust HVAC vents and fans—these areas build up dust

quickly and could be hurting the circulation of airflow as well.

What better way to show your mother love than with savings on energy costs. One of the easiest ways to save energy is to change out incandescent light bulbs with LED bulbs. LED bulbs can save

with nature.

Buy mom a power strip and plug energy vampire electronics like cell phone charges and other electronics which don't need to be powered on all the time. By switching these off at the power strip when not in use or unplugging them can save up to \$100 a year. When cell phone and tablet charges are not in use, they still consume energy, costing money and wasting energy.

If your mom says that her HVAC constantly runs or there are rooms which never get cool, it may be time to schedule an energy inspection by a professional. These professionals can pin point areas which are losing energy and costing money. By addressing these areas with energy efficient solutions, you can increase comfort, lower energy bills and lower your CO2 footprint.

Also, try keeping our Earth and your Mom in your daily activities and actions.

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



as much as 75-80% on lighting cost and they can last 10-20 times longer than incandescent bulbs. Replacing five frequently used inefficient incandescent bulbs in your home with energy savings LED bulbs could save you about \$75 per year and reduce your CO2 footprint. It's also your turn to tell your mom to shut off the lights when leaving the room. Even with LED bulbs, when you are not in the room, switch off the lights and save energy.

What's tall, green, made of wood and can save energy for your mother? (Hint: a tree) Doing a little landscaping and planting a tree can cut energy costs in the long run by adding shade during the summer months. Trees also help purify the air we breathe by absorbing pollutants and providing habitats for birds and other wildlife, maintaining a balance



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# Benefits of a Customized Condo Unit Owners Policy



By JOE CAPERS

The current condo laws in Florida places fiduciary responsibilities on Unit Owners and Board Members. It is very important to understand the requirements and design your policy to maximize your condo insurance program protection whether used as your primary, secondary residence or rental. And make sure your packages include Hurricane/Wind coverages and flood insurance as well.

Because the association is responsible for maintaining and insuring the exterior of the building (shell), condo owners need coverage for the replacement cost of Structural Elements Within – from the paint

in, including flooring, fixtures, cabinets, built-in appliances and more. This coverage amount is arrived at by calculating the cost per square foot to rebuild multiplied by the square footage of the unit. Sometimes the developer will provide this number and typically the range starts at \$60 per square foot, and depending on the quality of construction, that can go up significantly. Your condo policy should always include Special Coverage A. This is broader coverage, changing the policy from a named peril to an open peril policy.

Another important coverage to consider is Personal Property coverage which is replacement cost on furniture, accessories, clothing, appliances, electronics and other valuables, basically anything that's not attached. Replacement cost insurance is defined as the cost to replace and/or repair the building with materials of like kind and quality following a loss. If policyholders have replacement cost insurance, they may receive advance payments for the depreciated value

for furniture, televisions, clothing and other household items.

Loss of Use/Loss of Rents is an important feature as well. Depending on the carrier, they may offer loss of use, but not loss of rent. If your unit is damaged and you can't use it for a period of time, you may be able to collect under loss of use if it's your primary or secondary residence. If you're losing out on rental income, check your policy to see if you have the Loss of Rents coverage. You should always make sure you have the correct policy for the right risk.

Loss Assessment is another important coverage on condo policies that Florida law requires. Its purpose is to pay up to your loss assessment coverage amount (typically \$2,000) for an assessment levied by the association for covered losses to the common elements. An example of this coverage coming into play

was when Hurricane Michael knocked down most of the fencing and damaged the roofs of an administration building and conference center that was covered under the master policy. Because these perils were covered under the association's policy, they had the option to assess each condo owner to help re-coup their out-of-pocket expense.

Flood coverage, which is typically a separate policy is also crucial. The unit owner should carry flood insurance even if their unit is not on the ground floor. Some condo associations purchase a master program through the National Flood Insurance Program called the RCBAP (residential condominium building association policy). This policy does cover many of the interior build-out items for a unit owner, but it does not cover the personal property. So, does the unit owner still need their own condo

flood policy? David Thompson with the FAIA (Florida Association of Insurance Agents) says this: "If there is no RCBAP in place the unit owner needs his own primary flood coverage. If the RCBAP has a large deductible and the unit owner sustained building damage, then their [flood] policy will respond. Should the unit owner be assessed by the association for a flood loss, the unit owner's policy will cover the loss assessment up to their building limit with no deductible. This alone is a compelling reason for all condo unit owners to have their own building flood coverage."

Liability and Mold and Water Backup, which are also important coverages on condo policies, should be properly structured. And if you rent your unit, always consider excess of higher limits of liability protection. The bottom line is this - when it



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# Time with Wine: Sexual Chocolate

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. 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 Sexual Chocolate to share their story with us:

Hi, I'm Jamie Coyle. I grew up in Central California and started making wine in my backyard when I was 19. I was a freshman at Cal Poly in San Luis Obispo and knew nothing

about wine. My parents didn't even drink wine when I was a kid so I literally had no exposure. As far as I knew, wine was this very pretentious, elitist thing that I would never be a part of. At the time I wasn't thinking I would become a winemaker, I just thought I would get some



free booze and impress girls, so I set out to make my first barrel. We just started walking into wineries in Edna Valley and asking to talk to the winemaker. The wine makers were the exact opposite of what my preconceived idea of a winemaker was. They were just really laid back and very open with their experience and knowledge. Also, they didn't card us! We ended up making our first barrel that year out of mostly re-pressed pomos. The wine was terrible, but the entire experience changed my life.

I progressively started making more and more wine each year. By the time I got out of school in 2008 I was making about four barrels a year and the job market wasn't great because of the recession. I had a little bit of money saved up from unspent student loans and bartending tips, so I started the company in 2008 with 93 cases of sexual chocolate which we ended up selling in a couple of weeks. Fast forward 13 years later, and I make five different wines and sell in 40 states across the country; we are able to grow the company at a rate that doesn't compromise the quality of what we put out.

Sexual Chocolate is still my most popular wine. It's a California red blend of Zinfandel, Syrah and Malbec. I get the fruit from all over California: Napa, Sonoma, Lodi and Santa Barbara. I ferment everything separately and blend shortly before bottling so the blend

changes slightly each vintage. I try hard to keep the profile as consistent as possible. As far as the name goes, if you've ever seen Eddie Murphy's 1988 cult classic "Coming to America," you'd know he has a terrible cover band called Sexual Chocolate in the film. I always loved that movie as a kid - I basically thought of myself and my buddies as a terrible cover band of an actual winery, so we started calling the wine Sexual Chocolate as a joke and the name stuck. I've been making it ever since.

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