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SOWAL Life

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International Coastal Cleanup Slated for September 18th in South Walton

Friends of South Walton Sea Turtles, in partnership with Visit South Walton, will once again host the International Coastal Cleanup in 2020. The Volunteer Beach Ambassador Team invites all community members and visitors to the Emerald Coast to join in the efforts to clean up the beaches of South Walton on Saturday morning, September 18th, from 9:00 to 11:00 a.m. "We will work with little pomp and circumstance," says VBA director Laurie Reichenbach, "but rather with a heart for serving our community and our beautiful coastal environment, and to gain the sense of serving for the greater good of Walton County and the health of the marine and bird life that make the Gulf of Mexico their home. Will you join us? Can we count on you?"

History of International Coastal Cleanup

The International Coastal Cleanup began more than 30 years ago, when communities



across the world rallied together with the common goal of collecting and documenting the trash littering their coastline. The movement was accelerated by the passion and spirit of two committed individuals: Linda Maraniss and Kathy O'Hara. The Cleanup has grown immensely in the 30 years since Linda

and Kathy's first Cleanup. Volunteers from states and territories throughout the U.S. and more than 100 countries come together each year and participate in a Cleanup event near them. Over the years, this movement has created a family that spans oceans and country borders. It is a network that works together for something

bigger than us. To our global network, we thank you.

Harnessing the Power of People to Fight Ocean Trash

In partnership with volunteer organizations and individuals around the globe, the International Coastal

CLEANUP
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Walton County Launches Virtual Public Comment Process for Public Meetings

The Walton County Board of County Commissioners has approved a process to allow members of the public who cannot attend a County public meeting in person the ability to provide virtual public comment.

This new process will be instituted beginning with the August 10, 2021 regular meeting of the Walton County Board of County Commissioners. Following this meeting, this process may be refined and will be available for future meetings of the Board of County Commissioners, Planning Commission, Tourist Development Council, Design Review Board, Technical Review Committee and Zoning Board of Adjustments.

To virtually participate, members of the public will be required to submit a registration form request 24-hours prior to any meetings and are required to submit specific request on which agenda items they would like to comment on. Virtual public comment will not be authorized during Quasi-Judicial hearings.

MEETINGS
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THE BOBBY J TEAM
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Kevin Boyle: 850.830.3288
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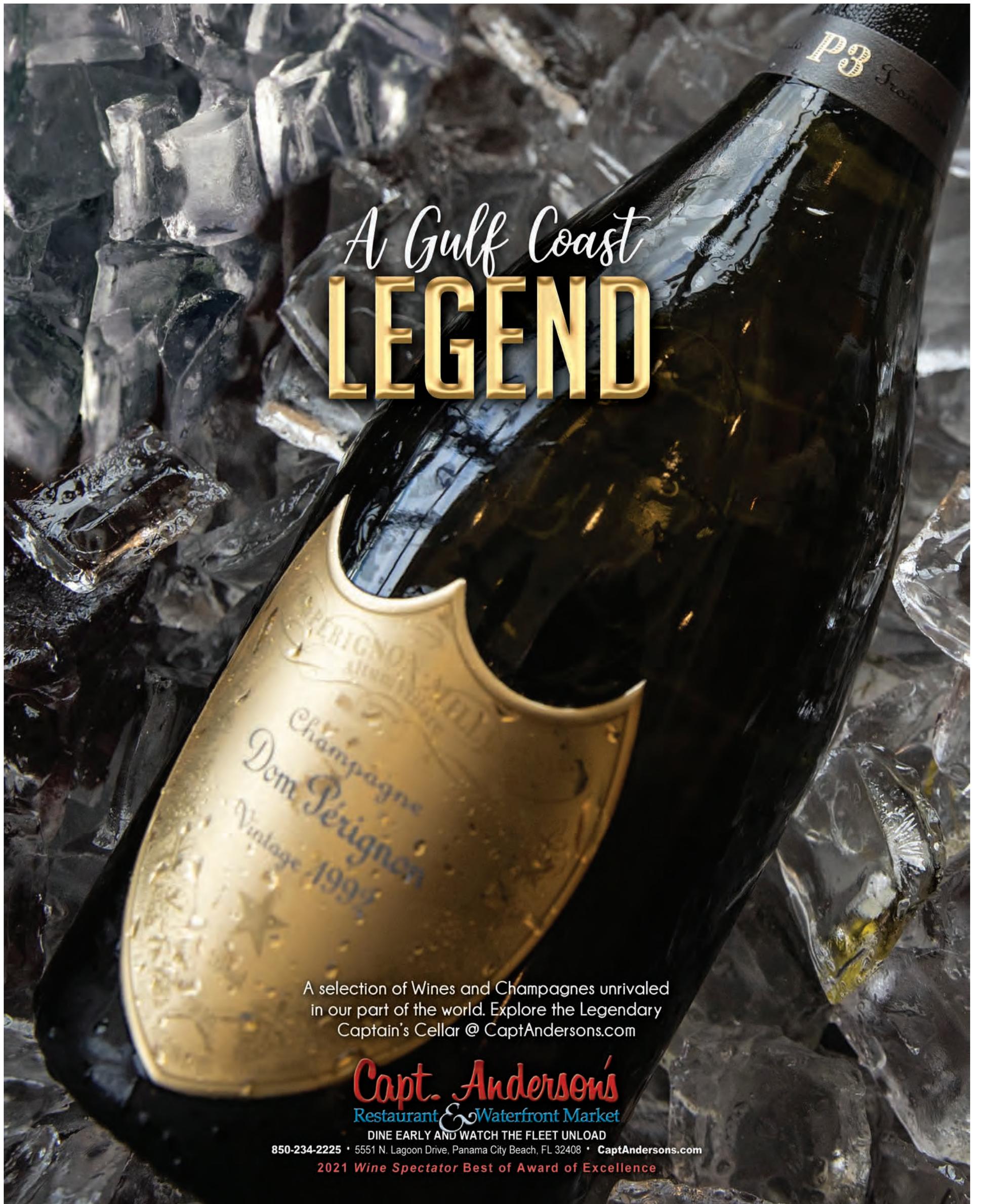
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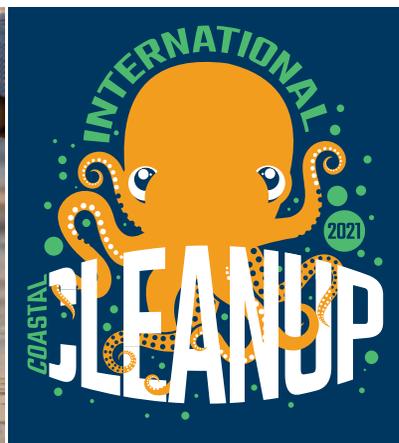
CLEANUP

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Cleanup (ICC) engages people to remove trash from the world's beaches and waterways. Thanks to volunteers around the world, the ICC has become a beacon of hope, leading and inspiring action in support of our ocean. Since its beginning, over 16 million volunteers have collected more than 340 million pounds of trash.

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

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



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

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

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

Miramar Beach Regional Access,
2375 Scenic Gulf Dr.,

Miramar Beach

Big Red Fish, Coastal Dune Lake
in Blue Mountain Beach.

All participants are encouraged to provide their own

trash bags or buckets, gloves, hat, sunscreen, water bottle, etc. There will be limited bags/gloves available for those without. In past years, Walton County residents and visitors have turned out in large numbers to support the cleaning of our beaches and the Gulf during the International Coastal Cleanup. Each piece of debris collected is one more piece of trash saved from our ocean systems. This year can be equally effective with your help and presence in this community cleanup.

For more information please contact Laurie Reichenbach at 214-505-6273 or email lauriereichenbach@gmail.com.

MEETINGS

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The guidelines for participation are as follows:

Virtual Participants will need to register by completing a Public Comment Form by going to the County's website at Virtual Public Comment Instructions. A separate registration will be required for each meeting. Registration must be completed at least twenty-four (24) hours before the start time for the scheduled meeting. Registration must include the agenda item(s) during which the participant wishes to speak. Virtual participants will be limited to five (5) items. Virtual participants will not be allowed to speak on any items for which they have not pre-registered except for the open public comment item at the end of the meeting.

Virtual Participants must log-in to the meeting at least fifteen minutes prior to the

scheduled meeting start on the day of the scheduled Board of County Commissioners meeting to comment on items on the Consent and Regular Agenda of the meeting. Virtual Participants providing comments for items listed on the Public Hearing section of the Board of County Commissioners Agenda, or for any item listed on the Planning Commission agenda, must log-in to the meeting at least fifteen minutes before the scheduled start of the Public Hearing portion of the Agenda on the day of the scheduled meeting.

All Virtual Participants will be emailed a participation link and must utilize the link provided to participate. All participants must enable their cameras thus providing an active video connection. In addition, the connection name must be their legal name and the name submitted under the request. Audio only connections will not be recognized.

During the meeting, Virtual Participants will be notified by the Chairman, the Clerk, or a member of County staff, when they will be permitted to speak.

Virtual Participants are subject to the same time limits as in-person participants. Land use applicants with items on the regular Public Hearing agenda shall ensure that at least one person with authority to make binding commitments relating to the application is physically present at the meeting. Because any person can attend

the meeting in person, Virtual Participants, when registering to participate virtually, assume the risk of any technology issues that may prevent their comments from being heard properly. If technology issues arise with Virtual Participants, the Board may elect to either disregard their comments, or continue the item until the technology issues have been resolved, or until the Virtual Participant(s) can attend the meeting in person.

Virtual Public Comment

Registration Forms can be found in the Form Center on the County's website at <https://www.co.walton.fl.us/FormCenter>.

As this is a new process for the County, the County reserves the right to update the process and/or forms to ensure that the program can run efficiently.

For further information, please contact the Office of Public Information at 850-892-8155 or email Walton County Public Information Manager, Louis Svehla, at pio@co.walton.fl.us.

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Community

Walton County School District Begins a New Year!



Superintendent A. Russell Hughes

Back to School Teacher Training COATand Empowerment Day! The semi-annual event is a time for teachers to reconnect, learn new classroom strategies and get excited about the upcoming year.

Traditionally the event is hosted at one venue, but due to an abundance of caution exercised by Superintendent A. Russell Hughes, the event occurred in two locations. Face-to-face sessions were smaller to prevent large numbers; however, virtual experiences allowed the second location to participate fully. It was a phenomenal day of Excellence, Professionalism, Innovation, and Collaboration. Teachers, administrators, and



support staff from all over the District joined together to celebrate, ignite our drive to educate students, and introduce this year's theme: EPIC 4wRD; Recalibrated, Refocused, Ready, and Rocking! Superintendent Hughes welcomed everyone with stirring comments about the value of all those who participate in the educational process of Walton County School District. Our "Ready" culture prompted the Superintendent to choose Red as the theme color for this year's event! In Superintendent Hughes' opening address, teachers were congratulated

on their work and students' overwhelming strides during the pandemic year. "We were ready before, and we are ready now," he said. "Walton District employees are a family; we care about students, their success, and each other," Superintendent Hughes shared.

Special keynote speaker Kyle Schwartz, renowned educator and author, inspired listeners while instilling a greater desire to really "see" and "know" our students as we strive to help every child succeed. Ms. Schwartz challenged district employees to build community in classrooms

while seeking to remove barriers that hamper students' ability to learn. Seventy-five presenters from district schools provided informative and engaging professional development in content and choice sessions designed to support the Superintendent's vision for WCSD.

The day closed in a rousing pep rally with prizes, uplifting comments from our Teacher of the Year Leslie Coone, and special thanks by Superintendent Hughes for all those who made the day possible.

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Coastal Seniors August 2021 Update

Staying Healthy and Active - August 17th 11:00 am - 12:30 pm

Join the Coastal Seniors as representatives from Ascension Sacred Heart present ways to stay healthy and active as we age. Diabetes, blood pressure, cholesterol and other conditions will be covered. Also get the details on a Health Fair the County Health Department has planned in September. A light lunch will be served after the presentation. Please park in the big lot on the east side of Hwy 283. We may offer to valet park if some folks have issues crossing Hwy 283.

Friday with Friends - August 20 from 10 AM - Noon

Each "Fridays with Friends" program will be open from 10 AM until noon. Coastal Seniors will welcome members, who are

COASTAL SENIORS

OF SOUTH WALTON

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.

You can contact us by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.

Coastal Seniors Book Club

The second Wednesday of each month - Join the Coastal Seniors of South Walton (CSSW) at The Bay restaurant on Hwy. 331 South to discuss books you've enjoyed by par-

ticipating 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.

Pickle Ball Courts Coming to South Walton

This exciting project consists of the construction of a battery of four asphalt pickleball courts to be located at the

west end of the Walton Sports Complex. The Walton County Sports Complex is located directly north of Dunes Lakes Elementary School at 6435 US Hwy 98 (east of US 331 and west of Inlet Beach). Contact Sandy Gulak at the Coastal Seniors of South Walton for more information.

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.

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(c)(3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Directors.

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Community

The Market Shops Sixth Annual Bloody Mary Festival Set for October 23

Proceeds to benefit Habitat for Humanity - Walton County

On Saturday, October 23, The Market Shops will host its Sixth Annual Bloody Mary Festival benefiting Habitat for Humanity - Walton County. The annual event, powered by Step One Automotive Group, will feature unlimited tastes of South Walton's most creative and innovative bloody marys made with Distillery 98's Dune Laker Vodka and served by the finest restaurants and bars on the Emerald Coast.

For a \$40 donation to attend, guests are invited from 11 a.m. to 2 p.m. to enjoy up to 25 of South Walton's most coveted bloody marys served in specialty cups provided by Compass Builders of Florida and Frillseekers Gifts. Restaurants confirmed to compete for the 2021 Best Bloody Mary



in South Walton include Bijoux Restaurant + Spirits, Emeril's Coastal Italian, The Henderson, Jackacudas, Signature Catering of 30A, Stinky's Fish Camp and many more. A panel of select food critics and local celebrities will judge each bloody mary to select the winners for the most delicious and most creative. There will also be a highly coveted first-, second-, and third-place People's Choice Award that is selected by each guest in attendance whose votes will be tallied by Hill Coleman, CPA.

"We are eager to welcome



everyone back to the shopping center as we host the Annual Bloody Mary Festival this October," said Rob Duncan with The Market Shops. "After postponing last year's festival due to COVID, I know this year's event will be better and bigger than ever."

Apart from the bloody marys, there will also be plenty of food from the various restaurants located directly in The Market Shops, including Ben & Jerrys,

Bijoux Restaurants + Spirits, and Jon Smith Subs. For the non-bloody mary aficionado, there will be local craft brews served by Idyll Hounds Brewing Company along with champagne, provided by Hey Mama Wines, from the Bubbly Bar sponsored by Courtyard by Marriott Sandestin at Grand Boulevard, Residence Inn by Marriott Sandestin at Grand Boulevard, and the Hyatt Place by Marriott Sandestin at

Grand Boulevard. Guests will be able to cool off with alcohol-infused popsicles provided by Swell Pops and a hydration station by Berkshire Hathaway HomeServices PenFed Realty. A lounge area with additional seating and cornhole games provided by Vacayzen will be set up on the main lawn, along with SEC football streaming on the big screen courtesy of Insurance Zone.

While sipping bloody marys, guests can enjoy a commemorative photo booth courtesy of Legendary Marine, music by DJ Dad, a cigar bar by Shore Thing Cigars, and exclusive shopping opportunities from The Market Shops merchants. Headlining the event will be a live performance from Dread Clampitt on the main stage. Parking will be available at The Market Shops on the day of the festival but is expected to fill up fast. There will be additional parking available at The Beach House located in Sandestin Golf and Beach Resort and a complimentary shuttle, provided by Emerald Coast Luxury Transportation courtesy of Beachworx, will travel to and from the festival from 10:30 a.m. until 3 p.m.

Over the past five years, the annual event has raised over \$50,000 for local charities. Money raised during the sixth annual event will benefit Habitat for Humanity - Walton County, a local nonprofit housing organization that works toward building and improving homes in partnership with individuals and families in need of a decent and affordable place to live.

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Rockwell and Tharp Have Come a Long Way!

The creative genius that is the combination of Kristi Rockwell and Cameron Tharp have come a long way from the Hawaiian Island of Maui, where they met by chance more than a dozen years ago. Cameron, a rather unassuming man, was working as an international business consultant, and Kristi was working as an intensive care trauma nurse. Both were born and raised in Alabama—Kristi in Birmingham and Cameron in Mobile. As fate, or perhaps faith, would have it, both were compelled to return home to care for their ailing parents. The experience would create a bond destined to transition their lives in a whole new direction.

Cameron says the idea of designing custom boot wear came from a desire to combine their natural creativity with their love of travel. On a trip overseas, they designed prototypes for friends and family members. “The original boots we produced were a beautifully embroidered, knee high design,” says Kristi. Cameron remembers the first time Kristi wore them. “We couldn’t get through the airport without ladies stopping us and asking where they could buy a pair. That’s when we realized we were on to something.”

The couple began selling a collection of 10 designs to boutiques throughout the U.S. and Canada. The business grew, and over the years, Rockwell Tharp has had the privilege of designing boots and handbags for hundreds of stores. The duo has been commissioned to design many boots for celebrities around the world, such as the bands Heart, Survivor and Quiet Riot – and their wives! Rockwell Tharp has been featured on The Today Show with Kathi Lee Gifford and Hoda, CBS News, The History Channel and American Idol.

In 2016, the couple decided to settle down and make Sandestin home and in 2017 opened the Rockwell Tharp Ladies Boutique, choosing the Village of Baytowne Wharf for its permanent location. This is the only store in the U.S., where you can see the entire collection of boots and handbags in one location, including limited editions.

“People flock here, because, from a fashion perspective,



Rockwell and Tharp were married in February 2021 at the Chapel in Seaside followed with their reception at the fabulous rooftop of the new Hotel Effie at Sandestin Golf and Beach Resort.



boots are so on trend; they make a beautiful statement. We enjoy helping ladies express their unique style, and by having exclusive designs that everyone

else doesn’t have, that’s our niche!”

In July, Rockwell Tharp celebrated 10 years in business! In February, Rockwell and

Tharp solidified their union with their wedding at the Chapel in Seaside followed by their reception at the fabulous rooftop of the new Hotel Effie at Sandestin Golf and Beach Resort. “It was an absolutely glorious day and God’s hand was on so many of the details. We were honored for friends and family to come for their first time to experience the beauty of Sandestin and Seaside Chapel. From the ceremony to the reception, it was all so breathtaking. My heart was filled with such joy and happiness, I could barely believe it was our wedding,” exclaimed Kristi!

The Rockwell Tharp reception was the first such event ever at Hotel Effie, which opened in 2021. The festivities took place on the Hotel’s Ara Rooftop pool deck, which features a bar, cabanas and a breath-taking view of the Gulf

of Mexico, the Bay and the Village of Baytowne Wharf.

It was truly a magical event, capping an even more magical 12-year journey. “There’s no place in the world like the Emerald Coast,” says Tharp. “The water is warmer, the beaches are better, the people are so nice here. You just can’t beat the southern hospitality! This area offers everything. It affords all the luxuries of a big city - restaurants, shopping, amenities and events all year long without having to live in the city. There’s really something for everyone here!”

Many days, you can find Kristi and Cameron tending to their local Boutique at 141 Fisherman’s Cove in the Village of Baytowne Wharf, located in the heart of Sandestin. For more information, call 850-837-1242 or visit www.rockwelltharp.com.



Rockwell Tharp Ladies Boutique
Sandestin Golf and Beach Resort
The Village of Baytowne Wharf
141 Fisherman's Cove, Miramar Beach
850-837-1242 - www.RockwellTharp.com

Community

Fore Her to Host Ninth Annual Golf Outing Fundraiser

Fore Her, a 501(c)3 organization that financially supports patients battling breast cancer and their families, will host their Ninth Annual Golf Outing on Friday, October 29 at Sandestin Golf and Beach Resort.

Registration is now open and the cost to play is \$175 per golfer or \$650 for a team of four, which covers 18 holes of golf in Sandestin's Baytowne Club, plus all green and cart fees. Golfers will enjoy breakfast and a bloody mary bar before tee-off, followed by various food and beverage items provided at each hole. Mulligans are available to purchase for \$10 for 2 or \$40 for 8. There are eight mulligan limits per team. Tee off is at 10 a.m.

Fore Her is a 501(c)3 organization that was started in memory of Founder Amy Walsh's mother and aunt, who both lost their battles with breast cancer. Over the past eight years, Fore Her has raised over \$130,000 through their annual Golf Outing. The money raised from the annual event will directly benefit local individuals currently battling breast cancer who are in need of financial assistance. Those in need or to nominate someone in need of financial assistance from Fore Her, please visit <https://www.foreher.org/get-help> to submit a request.

"I am humbled to be able to assist local breast cancer patients financially in their time of need



complete their round. The cost is \$50 to participate and includes hors d'oeuvres, cocktails, and access to the extensive silent auction. Participants will try their luck at putting their ball into various holes on the putting green for the chance to win a \$500 gift card to McCaskill and Company.

Various levels of sponsorship are available for local businesses to purchase, including Hole Sponsorships, 19th Hole Sponsor, Drink Cart Sponsor, Practice Driving Range Sponsor, Practice Putting Green Sponsor, and the Presenting Sponsor. Fore Her would like to thank the local businesses who have already secured their sponsorships, including Barker Williams, PLLC, Busy Bees Cleaning Solutions, Emerald Bay Plumbing, Fresh Prints of South Walton, MetroPower, Pizza by the Sea, and Shoreline Title. Those interested in sponsoring the 2021 event, please email amy@foreher.org.

To register to play, visit <https://www.foreher.org/golffouting>. For questions regarding volunteering, sponsorship, or registration, please email amy@foreher.org.

in honor of my Mom and Aunt," said Amy Walsh, founder of Fore Her. "Had it not been for family and friends helping my parents by holding fundraisers to offset medical bills, my parents would have endured a harsh financial struggle."

The outing will end with a 19th Hole Celebration party where golfers and their loved

ones will gather for heavy hors d'oeuvres, drinks, live music, and a silent auction. Awards will also be given for first place, best dressed, and last place. The celebration will take place on the course near the Baytowne Golf Pro-Shop beginning at 3 p.m.

Fore Her will also host a Putt Fore Jewelry event for those who are waiting for their golfers to

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Women in Science Conference September 9th

The Emerald Coast Science Center's Fifth Annual Women in Science Conference is scheduled for September 9, 2021 at Northwest Florida State College. Pursuing a degree and an occupation in STEM career fields can open countless doors for a lifetime. At the Women in Science Conference, the goal is to inspire the next generation of female scientists, engineers, doctors, and more. Young women will have the opportunity to hear from women in professional STEM fields right here in Okaloosa County, as they enlighten our audience about their careers and deliver advice. This is an excellent event for students of all ages and genders to receive first hand advice and information from local STEM professionals. This event is presented by Emerald Coast Science Center, Fort Walton Beach Medical Center, and Twin Cities Hospital.

The Conference is a celebration of women in all STEM (Science, Technology, Engineering, Mathematics) professions. The evening



will consist of inspirational presentations from professional women in STEM careers. All ages are welcome, especially middle school and high school students looking to discover careers in STEM. Guests will have a chance to mingle with the speakers and other guest professionals, and all speakers will be a part of an open panel Q&A session for audience members to ask questions. Light refreshments provided.

This year's speakers include Katrina Benzrihem, Chemist at Plasmine Technology, Caroline Stewart, Chief Nursing Officer at Fort Walton Beach Medical Center, Jerri Coomes, Service

Advisor at Emerald Coast Harley Davidson, Jennifer Galloway, Director of Sensor and Electronic Solutions at BAE Systems, Camryn Kruger, Emergency Operations Center intern and student at the University of Vermont, and Samara Potter, Electrical Engineering student at UWF.

For tickets, visit www.bit.ly/womeninscience2021

Students free, Adults: 10.00. Thursday, September 9, 2021 from 5:30 PM – 7:30 PM Northwest Florida State College, Student Services Center, Bldg. 400 100 E College Blvd., Niceville, FL

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 Community

Why Is Inflation Rising Yet Treasury Yields Are Not?



By Maurice Stouse, Financial Advisor and Branch Manager

The latest reads on inflation have it running at levels not seen in over three decades—CPI at 5.4%, PPI at 7.2% and PCE at 3.9%. One report after another sends the signal that inflation is taking hold. Many economists and even the Federal Reserve (as well as the White House) strongly suggest that this is transitory. That it is the result of the economic reopening and the supply chain disruption. That supply chain disruption, as we understand it now, includes the labor supply. The U.S. seems to be facing a labor shortage in some industries. That has led to wage inflation as well. Wage inflation is usually the last thing to follow price inflation. As we have mentioned before,

we feel present-day inflation is the result of the stimulus – the creation of additional dollars by the Federal Reserve. This is also known as monetary inflation.

With inflation and the economy “running hot,” would it not seem to follow that it would 1) put pressure on the value of the dollar (downward) and 2) put pressure on bond yields (upward) and mainly Treasury bond yields? The strange phenomenon occurring, however, is that inflation is rising, yet bond yields are declining. To many that does not seem to make sense. The financial media are full of thoughts as to why this might be occurring. Here are a few thoughts for you.

CNBC recently reported that some (unnamed sources) say that investors and institutions have locked in the significant gains they have seen this year and are selling their stocks and parking those gains and funds into Treasuries. Other reports point to de-risking by investors in anticipation of economic slowdowns due to the spread of the coronavirus. We have been researching other periods of high debt relative to GDP. One thing we take note of is the post WW2 period where the U.S.’ debt to GDP ratio



was 108%. A rate many would argue was not sustainable. What happened over the next decade, for several reasons, was that the debt to GDP ratio shrank to 40%. The U.S. inflated its way out of that high debt ratio. In other words, the economic growth far outpaced the debt.

That begs the question: Is that potentially happening again? In other words, is one of the ends in mind is to inflate the country out of the high debt ratio we are currently in? Actions by the Fed - and words from The White House - give us reason to consider that the Fed’s easy monetary policy is likely to continue, and that inflation is real and not transitory. Inflation ran at under 2% for the past generation and a half and now could be running at 50 – 100% higher than that for the foreseeable future. We figure that to make inflation 3-5% over the next few years.

What this means to investors is to look at their holdings in terms of not only risk, time frame and objective, but also in terms of real return. Real return is the rate of return left after the rate of inflation. Current CPI rates would mean an investment returning 5% has a real return of -.4%. That means shrinking vs. growing purchasing power. Higher rates of inflation typically bring higher rates in yields and savers and income investors have yet to see that. That is so because there are more buyers than sellers for bonds, mainly Treasury bonds. The near-term impact (with the caveat that corrections could literally happen any hour of any given trading day) could mean that, along with the tremendous amount of liquidity out there, stocks, real estate and commodities have greater upside potential than downside risk given the strength

of the economic recovery and the increased earnings corporations are experiencing. You need to go a step further with stocks and focus on those that are inflation resistant or inflation resilient. Those would be the value stocks and funds like cyclical, industrials, financials and the like. Real estate could mean buying land, dwellings or perhaps utilizing REITs in the stock market.

Such scenarios have not always favored growth-oriented investments such as technology stocks. Do take note that over the most recent short-term technology has had a strong recovery when considering the 2Q of this year. Investors do not want to ignore the innovation and profitability that technology can bring. We think investors should add to or begin building value-oriented holdings, but not necessarily rotate out of growth-oriented holdings.

Should rates resume their rise again (The U.S. Treasury 10-year note was at 1.77% in March and is at 1.29% at this writing), we believe, based upon historical reactions, that rates would need to rise to 2.75% for investors to begin to see the negative long-term effects that would have on equities (stocks). The 10-year U.S. Treasury note is an often turned to barometer for the stock market as well as for mortgage rates. The 30-year is more associated with inflation.

This, of course, addresses investments as a class vs. looking at certain sectors or segments of the market. We still believe in the words Warren Buffet spoke when he urged investors to focus on buying great businesses vs. just buying investments. We would add to that to be a buy and hold investor until your objectives, risk tolerance and time frame change.

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Heartland BancCorp Establishes Loan and Deposit Production Office in NW Florida

Ashley Vannoy to Lead New LPO/DPO

Heartland BancCorp, (“Heartland” and “the company”) (OTCQX: HLAN), parent company of Heartland Bank (“Bank”), has announced the establishment of a Northwest Florida Region Loan and Deposit Production Office led by Ashley Vannoy, Senior Vice President. This new market in Destin will allow for a focus on strategic growth for the bank.

“Our new Loan and Deposit Production Office in Destin is a fantastic opportunity to enter a business-friendly growth market. Fortunately, we have a community banker in Ashley Vannoy with roots in the area to carry out our mission and share our commitment to value,” stated G. Scott McComb, Chairman, President and CEO.

Ashley brings over 30 years

of banking experience in the Northwest Florida market to the Heartland team, utilizing her numerous capacities including retail, business banking, commercial lending, private banking and marketing. Her expertise in financial analysis, client management and customer service contribute to her focus on collaboration and communication to assist her clients with accomplishing their banking goals.

Dedicated to the Northwest Florida community, Ashley has served on several local boards including the Okaloosa Economic Development Alliance (now known as One Okaloosa), the Caduceus Society of Emerald Coast Sacred Heart Hospital, Destin Rotary, the Mentoring Emerald Coast Board



of the Walton Area Chamber of Commerce and the Seaside Economic Institute. A Pensacola native, she is a graduate of Leadership Walton, Leadership Okaloosa, Leadership Santa Rosa and Graduate School of Banking at LSU.

“Our team is energized and ready to share Heartland’s personalized financial services and technology solutions with Northwest Florida,” Ashley said. “For over 100 years, Heartland has lived its values in supporting individuals, businesses and

organizations to enrich lives in their communities. We are committed to serving the needs of our clients and growing our organization in this exciting market expansion.”



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Walton County Improves Test Performance Ranking During Pandemic

State Assessment Results Released

On Thursday, the Florida Department of Education released the results from the Spring testing window, which most parents and students may know as FSA (Florida Standards Assessments), FCAT (Florida Comprehensive Assessment Test), and EOC (End of Course) exams. These tests include the FSA English Language Arts (grades 3-10); FSA Math (grades 3-8); FCAT Science (grades 5 and 8); and EOC exams in Biology, Algebra I, Geometry, Civics, and US History.

Walton County's Superintendent, A. Russell Hughes, and his team were anxiously awaiting results and began to analyze school, district, and state data immediately. Initial data analysis shows that Walton County ranks 6th in the state among all 67 counties on the 21 state tested areas. This is an improvement from 8th in the state two years ago; the last time the state assessments were given. Superintendent Hughes commented, "This represents an improvement of 109 ranking points."

Of the 21 tested areas, Walton County students rank in the top 10 of all districts in 16 of the 21 areas tested, including 4th, 5th, 6th, 7th, 9th, and 10th grade English Language Arts; 4th, 5th, and 8th grade Math; 5th and 8th grade Science; Biology; Algebra I; Geometry; Civics; and US History. More specifically, Walton County students ranked 3rd in the state in the areas of 9th and 10th grade English Language Arts; 4th in the state in 6th grade English Language Arts, 5th grade Math, 5th grade Science, and in US History. Also

topping out the top 5 ranking was 5th grade English Language Arts and Civics.

Superintendent Hughes gave all the praise to the entire Walton County School District system. He stated, "We all know the challenges that confronted our schools regarding COVID-19. A year never to be forgotten, but the vision I set forth for us was Hang On & Gain On and I am ecstatic to report that we (ALL STAKEHOLDERS) did just that in the midst of an International Pandemic. It truly is what EPIC compels us to do!

Our parents adhered to the call of Brick & Mortar being effective (96%). Our teachers were laser focused on the prize of not allowing children to negatively be impacted academically. Our staff members were determined that hallways, buses, and facilities were more than safe for children. Additionally, our Administrators were committed to a Chaos Free Zone in school; Teamwork truly made this Dream Work!!!"

Walton County and each of its

IMPROVEMENT
continued on page 14



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Children's activities during the 10:30am service in the educational building for children up to 5th grade. Nursery opens at 10:15am.

WEEKDAY WORSHIP SCHEDULE:
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Community

Watercolor Inn Hosts The Westonwood Ranch "LIFTOFF" Program

Westonwood Ranch is a campus for developmentally different individuals on the Autism spectrum. The ranch was started by Lindy Wood in honor of her son, Weston. Weston was diagnosed with Autism Spectrum Disorder (ASD) at the age of two. Early on, Lindy noticed unique things about her son, such as his bond with animals and how he seemed to always be at peace in nature. As time progressed, Lindy began to notice more special things about Weston, and she began to visualize his future with Autism. This formed a dream within her to help others who were like Weston and had already advanced into adulthood. Thus, Westonwood Ranch was born.

LIFTOFF is a supported employment service for people with developmental differences. Westonwood believes that the best

way to learn is through doing. The program is designed to bridge the gap by providing hands-on experience in small business operations, which includes aquaponics farming at the ranch as well as the preparation of gourmet dog treats baked in the Westonwood kitchen.

Recently, the individuals at the ranch had an opportunity to pay a visit to the Watercolor Inn. The participants had the privilege of engaging in a variety of activities that gave them real life experience in the hospitality industry.

The visit to Watercolor Inn was only the first of many planned explorations for the participants at Westonwood Ranch. The purpose of these visits is primarily to provide hands-on experience in all types of job opportunities available. A large part of the LIFTOFF program is that the

participants venture out into the community to see what types of jobs would be available to them in the future.

There were a myriad of benefits to all parties involved with the visit to the inn. The end goal of the LIFTOFF program is, of course, for participants to gain employment in the local community. Visiting the inn allowed these individuals to see potential job opportunities that were available within the hospitality industry, and as well as gain the experience of "doing," and see what life would be like as a Watercolor Inn staff member. In addition, Watercolor Inn is excited to add more people with developmental differences to their team, and this opportunity allowed the team with the inn to see the mutual benefit of having individuals with developmental

differences working with them, and generated excitement to see who would apply in the future.

St. Joe Clubs and Resorts, owners of The Watercolor Inn, has been a close partner with Westonwood Ranch from the beginning. They've helped with a variety of fundraising events, served as volunteers in their programs, and occasionally visit for a work day on the ranch. "Being a nonprofit organization, we know how dependent we are on community members to invest not just financially in our organization but with their hands and hearts. St. Joe Company and its employees that work in Walton county truly embrace the "give back" spirit and believe that it's not enough to just operate a business here, you have to invest back into



the community to leave a lasting impact," executive director Kelly Cash, commented.

Westonwood Ranch wishes to offer a huge thanks to the Impact100 in Northwest Florida and its members, who had awarded them a \$100,000 grant in 2020 to jumpstart the LIFTOFF program. Without them, the enormous success of this program would not be possible in the same way. It is clear that Westonwood Ranch is making a difference in Walton County. To learn more about their journey, check out their website at www.westonwood.org. Become part of the adventure!

IMPROVEMENT

continued from page 13

individual schools will continue to analyze data over the coming month and also looks forward to the state's release of school grades in the near future. As more data becomes available, the district will continue to share all results with parents and students, including

individual student assessment reports.

Looking to the future and the 2021-2022 school year, Superintendent Hughes stated, "While our vision is to be the top in the state in assessments, the fact is we still have a lot to do and a long way to go to ascertain that reality. While this is one indicator

of our success, we certainly have much more than outstanding test scores to show our belief in the power of investing in the whole child when it comes to educating the students of Walton County."

His final words spoke to the entire Walton County community. "Let me say as the Superintendent, on behalf of the entire Walton

County School District, the school board, and our 1200 plus employees, it is a privilege to work with all stakeholders to deliver these results, and we look forward to improving our scores next year and investing more than ever into our children as we prepare them for a life of success. EPIC is the Way!"

The Walton County School District proudly kicks off the 2021-2022 school year on Tuesday, August 3rd with a district-wide meeting of all WCSD teachers and administrators. The event

will celebrate the above test results and begin plans for continuous improvement for the new school year. Students return to school on Tuesday, August 10th.

For more information on the Walton County School District, please visit <https://www.walton.k12.fl.us/>. To view the statewide and district-level state assessment results, visit 2021 Assessment Results (<https://www.fldoe.org/accountability/assessments/k-12-student-assessment/results/2021.stml>).

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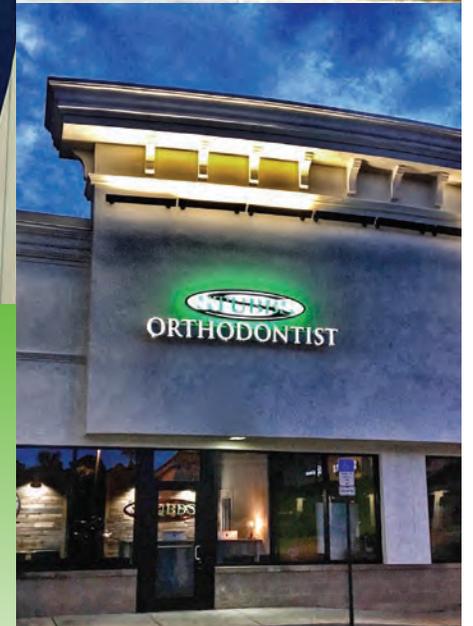
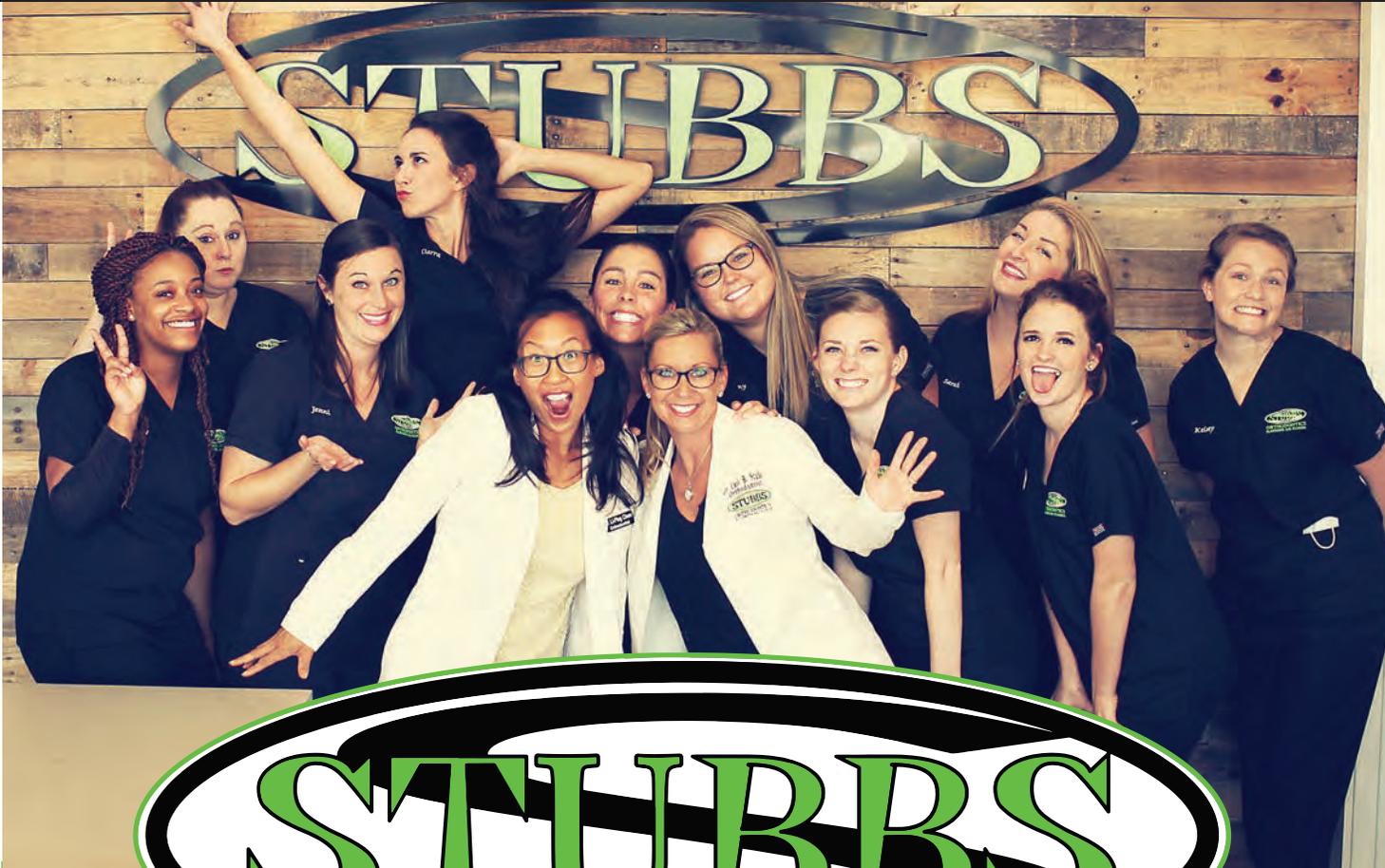
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Community

Wiggin' Out For A Cause to Benefit the Kids

Are you ready to help benefit children in abusive situations, and have a fun evening at the same time? The Emerald Coast Children's Advocacy Center (ECCAC) presents their 6th Annual Wiggin' Out For A Cause event presented by Great American RV Superstores on Thursday, Sept. 16, from 6 to 10 p.m., at Legendary Marina's showroom at the foot of the Mid-Bay Bridge in Destin.

With a "Prom Night of Your Dreams" theme, come dressed accordingly in one's best (or worst) prom attire. This year, ECCAC is encouraging men to attend, too. The entertaining event, hosted by Velia Lala and Legendary Marine, will be filled with wine and punch cocktails,



along with food, fun, and live DJ music and dancing.

Guests are encouraged to pre-purchase their tickets so they can make arrangements to pick up their wigs that are complimentary before the event. Both the ladies and gents will receive their own personal wigs. Then they can put on their wigs at home and come to the event all decked out. Wigs can be picked up at Destin Ice Market



30A, McCaskill and Company or The Center for Cosmetic and Family Dentistry. Wigs will also be available for guests at the

event. Ladies and gentlemen will mix, mingle and partake in many activities throughout the evening, including photo booths, a silent auction, and more.

General admission tickets are \$90 per person. Limited VIP tickets that include a designer wig and attendance to a private VIP Pre-Party from 5 to 6 p.m. are \$150. Be sure to order your tickets today – this event sells out quickly every year and limits the number of guests who can attend. Proceeds benefit the Emerald Coast Children's

Advocacy Center. Tickets can be purchased online at www.eccac.org, or call Mary Fomby at 850-833-9237, Ext. 256.

Wiggin' Out For A Cause will benefit the impacted children ECCAC serves by raising funds to operate their two centers, one in Niceville/Okaloosa County, and the Pierce Family Children's Advocacy Center in DeFuniak Springs/Walton County. ECCAC has been in business more than 20 years and has provided over 150,000 services at no cost to 15,000+ children experiencing abuse, abandonment and neglect. A 501-C-3 non-profit organization, their child-friendly centers house a multidisciplinary team of child protection personnel, prosecutors, law enforcement, DCF, therapists, ECCAC staff and volunteers.

For further information about the Emerald Coast Children's Advocacy Center; to volunteer; or to make a donation, visit www.eccac.org or call 850-833-9237, ext. 256 If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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Patriot Boat Parade Set for September 5!

Load up your boats, make history and join Boaters for America 1st as it hosts a Patriot Boat Parade on Sunday, Sept. 5, 2021, in an attempt to break the world record for largest boat parade. Powered by Right Side Broadcasting Network (RSBN), staging will begin from 9:15-9:45 at the west side of Brooks Bridge in Fort Walton Beach and end at the Destin Bridge. An electronic counter will be positioned under Brooks Bridge to count each boat

registered. The American Spirit and other boats will lead the way and thousands are expected to join.

“We’re an independent event,” says co-organizer of the event Anne Ziegenhorn, “and we’ve hired a professional audit team to verify and certify our parade.”

Initiated by Chandra and David Rich (same as last year) and co-organized by Anne Ziegenhorn, an admin of ‘I’m

a Florida Trump Girl’ and The American Spirit Party Boat, the Patriots United Trump Flotilla World Record attempt costs only \$22 per vessel to register. Once registration, accountants and other incidentals are paid for, funds raised will benefit the TITS Committee 501c3: The Implant Truth Survivors non-profit charity.

Gas MONKEY Propane, Right Side Broadcasting and I’m a Florida Trump Girl are



primary sponsors and hosts. Additional sponsors include the American Spirit Party Boat, About Face: A Therapeutic Skin Care Center, Dock & Deck Techs, James O’Donoghue of Nautilus Civil Technologies, Fubar, Chem-Dry by the Emerald Coast, Okaloosa County Republican Executive

Committee, Waterside Landscape, Life Media and The Island Hotel by RL.

Anne invites like-minded boaters who like to have fun to join and invite friends, locals and others from other states to come together in unity.

Registration is open until September 4, 2021. Please visit the website at www.patriotsunitedtrumpflotilla.com for registration, all the details and last-minute changes. Additional updates and race information can be found at Patriots United Trump Flotilla FB Group www.facebook.com/groups/patriotsunitedtrumpflotilla.

Walton Co. Democratic Women’s Club Committed to Service

In keeping with their mission of Service to Our Community, the Walton County Democratic Women’s Club (WC DWC) recently delivered gift bags to the Walton County Beach Safety Officers. The gifts were part of a series of celebrations designed to recognize the Essential Workers and Heroes who have kept us safe through the Pandemic and beyond.

Members of the WC DWC made donations, both monetary and in-kind, to fund the gifts. Susan Bowden, President of the WC DWC, along with Dr. Carolyn Zonia, Treasurer, made the delivery of the gifts on a day that included Jr. Lifeguard training. Beach Safety Director David Vaughan reported that the gifts and recognition were well



Left to right: Beach Safety Lieutenant Brandon Brown, Susan Bowden, Lifeguard Allie Drohan, Carolynn Zonia, Senior Guard Erin Hartsel, and Beach Safety Officer Isaiah Boyd, joined by Jr. Lifeguards with the gift bags.

received and much appreciated by the Lifeguards.

For more information about the Walton County Democratic

Women’s Club, or to join, please check out our web page www.waltoncountydwc.org

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The Man in the Arena

BY LORI LEATH SMITH

“This was a righteous fight—a fight for truth. There’s God and truth. I couldn’t have faced this without God and the truth.”

When local resident and retired Navy SEAL Chief, Eddie Gallagher, was suddenly arrested on September 11, 2018, at the medical facility where he was receiving treatment for traumatic brain injuries, he had no idea why. “We were told to take you to prison,” said the authorities. Eddie kept saying, “This is a mistake,” completely confused.

Little did he know at the time that he and his wife, Andrea, would be in the fight of their lives the next 10 months. He was taken to a military brig and held in solitary confinement without being told what he had been arrested for or how long he would be there.

Eddie joined the Navy at age 19, his dream to become a U.S. Navy SEAL. For almost 20 years, he served as a Navy Corpsman, Marine Scout Sniper and, yes, Navy SEAL earning a stellar reputation along the way. Eddie deployed eight times, including to war zones in Africa, Iraq and Afghanistan. In 2014, Eddie “Chief Gallagher” was named the Sailor of the Quarter and then Sailor of the Year for NSW Group One (all West coast-based SEALs). During his career, Eddie was awarded two

Bronze Stars with V for Valor, Meritorious Unit Commendation, Presidential Unit Citation, two Navy Commendation Medals, three Navy and Marine Corp Achievement Medals—one with V for Valor and five Good Conduct Awards. On his last combat deployment to Iraq in 2017, Eddie led a platoon to successfully defeat ISIS in Mosul. For his performance and leadership, he was highly commended upon returning home. He was named the #1 Navy SEAL Chief, nominated for a Silver Star, and slated for promotion to Senior Chief. He was then awarded a coveted training billet for his ‘twilight tour’ as a SEAL.

However, despite this record of success and impeccable reputation, Eddie would spend nine months in prison largely being denied medical treatment, access to legal counsel and regular visits. In the initial few days of his arrest, he knew he was in a very different fight. A turning point came two months later during a phone call with Andrea when, “We both realized that the only people that could fight were us. I gave everything to God and was willing to accept His outcome,” says Eddie. “And at that moment, I literally felt a weight lifted off my shoulders—I had a peace knowing God was taking care of me.” Andrea’s faith led her to acknowledge they were going through this ordeal for a



reason and should listen to God. From that time on, they did. Eddie says being locked up puts you in a darker place mentally. “But, over 100 different times, God showed me this would be o.k.” And he tried to keep his mind in the right place by serving. “I was able to mentor some of the younger guys by doing workouts with them. I could really see a difference in them.”

Andrea fought tirelessly to raise awareness about the injustice they were facing. “She took all of her professional knowledge and applied it to me while also taking care of our three children and everything else. She is my hero,” says Eddie.

In the end, Eddie was proven innocent and acquitted of all serious charges. “The amount of people that supported us was amazing. People like Bernie Kerik, former NY police commissioner, were very influential in helping us,” says Eddie. “And I was continually

praying. I even prayed that God would have the president step in.”

The magnitude and terror of the ordeal that Eddie and his family went through will never leave them. “We learned how broken the system is, that our service members and first responders can be unfairly and unjustly targeted, and how vital outside help can be in fighting back against this kind of corruption,” says Eddie.

So, Eddie and Andrea have founded The Pipe Hitter Foundation (pipehitterfoundation.org), a non-profit dedicated to support men and women in both the military and law enforcement who are facing similar injustices. “The Pipe Hitter Foundation is committed to defending the rights and freedoms they risk their lives to uphold.”

They have also written a newly released book, **The Man in the Arena**. The book features never-before-revealed details of Eddie’s experience fighting for his freedom. He holds nothing back when explaining how and why he feels several malcontents in his SEAL platoon conspired to frame him for war crimes.



Eddie also explains exactly what happened that May afternoon in Iraq when after a fierce battle with ISIS, a terrorist was brought to the SEAL compound for medical aid and died in their care. Andrea wrote several chapters from her perspective, comparing Eddie to the Old Testament’s Joseph, who was betrayed by his brothers and sold into slavery in Egypt.

Their book has already become a “Best Seller” on Amazon, number one in several categories, and the number three bestselling book overall. You can personally meet Eddie at his upcoming book signing hosted by Clemenza’s at Uptown Station, Thurs., Aug. 12, 2021, from 6 – 8 p.m. (75 Eglin Parkway, Suite 126, Fort Walton Beach, 32548). The event is free and open to the public. Bring your own book (order on Amazon.com) or purchase the night of. You can also purchase signed and personalized copies at eddiegallagherbook.com if you can’t make the event.

“We didn’t want to play the victim—we learned and grew from the situation; it was a nightmare, but we want to turn it into a positive. Not playing the victim role will serve you well. I now have more of an appreciation of being around my family and a whole new outlook on life. We’re just moving forward...” —Eddie Gallagher

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ECCAC Welcomes WCSO Sgt. Khaliqa Wheatley to their Board

Khaliqa Wheatley, a Sergeant employed by the Walton County Sheriff's Office (WCSO), is a new member of the Board of Emerald Coast Children's Advocacy Center (ECCAC).



A resident of Okaloosa County, Sgt. Wheatley, and her now 6 year-old son, came to Florida by way of the military in 2015. She recently completed her Master's Degree in Criminal Justice Administration. Sgt. Wheatley currently works with WCSO's Professional Standards in Continuous Improvement, as well as serving as their Recruitment Coordinator scheduling recruitment events, selecting members and marketing the Sheriff's Office brand.

During her off time, she is a dance teacher at Southern Dance Company in Crestview teaching ballet, jazz, and contemporary dance classes and training with competition dancers. Another interesting accomplishment for Sgt. Wheatley was being featured on the A&E Network's Live PD tv show in 2016.

"When I was working WCSO Investigations, I had the opportunity to observe the great work ECCAC has done and continues to do for the children of Okaloosa and Walton Counties," said Sgt. Wheatley. "I'm looking forward working with ECCAC, and hope to be able to bring a diverse perspective to the Board to support the mission with thoughtful, collaborative interactions."

Chief Audie Rowell with WCSO, and immediate past president of ECCAC, commented, "Sgt. Wheatley is not only a great Law Enforcement Officer and leader, but an even better person. She will be a tremendous addition to ECCAC and instrumental in guiding the organization into the future."

ECCAC is in its 21st year of operation with 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. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Tickets now on sale for Shelter House's "Purses with a Purpose"

Purses with a Purpose, a signature Shelter House event, returns for the 10th anniversary event to be held at Destin Commons, September 23-25, 2021. Over the past decade, Purses with a Purpose has become a must-attend annual shopping experience for ladies across the Emerald Coast. Shoppers at Purses with a Purpose have the opportunity to select from hundreds of new and gently used purses, wallets and accessories up for sale or auction. Handbags from designers including Tory Burch, Michael Kors, Kate Spade, Coach and more will be available for purchase. Festivities kick off with a VIP event at 5:30 p.m. on Thursday, September 23, at the Destin Commons in the former Williams Sonoma storefront next to Steve Madden and Express. New to the event this year, shoppers that are unable to attend the event in person will have access to virtually bid on handbags in the silent

auction. Attendees at the in-person event will be able to shop through the luxury and designer label bags featured in the virtual silent auction, as well as the shelves filled with hundreds of handbags for immediate purchase. Shoppers will also enjoy light bites along with wine and specialty cocktails by Timber Creek Distillery. B-Boy Productions will provide entertainment for this high energy shopping event and fun memories of the evening will be captured by Southern Fried Photo Booth.

VIP tickets are \$25 if purchased before September 23 and or \$30 if purchased at the door. Purses with a Purpose reopens for bargain shopping on Friday, September 24 from 12:00 – 8:00 p.m. and Saturday, September 25 from 12:00 - 4:00 p.m. with deep discounts on remaining merchandise, plus muffins, mimosas and free admission. Both Friday and Saturday are free to



attend and open to the public. For more information on the event or to purchase advance tickets for Thursday night, find the Purses with a Purpose event on Shelter House's Facebook or visit www.shelterhousenwfl.org and <http://bidpal.net/purseswithapurpose>. Shelter House, Inc. is the state certified domestic and sexual violence center serving Okaloosa and Walton counties and offering emergency confidential shelter, crisis counseling, a 24-hour hotline, children's programs, information and referrals, education, professional training, safety planning and prevention services to survivors of domestic violence and their children and sexual violence survivors. Help is available 24/7.

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Emerald Coast Theatre Company Launches 9th Annual Season

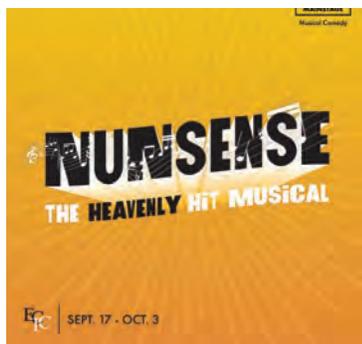
“Season nine marks a new era of growth for Emerald Coast Theatre Company,” says ECTC co-founder and producing artistic director Nathanael Fisher. “This past year we thrived because our community gathered around us and supported us. We are excited about offering children and adults even more opportunities to get engaged in our tribe and experience the comradery and joy of live theater.”

Fall Schedule

All professional production schedules are Thursday through Saturday at 7:30 p.m. with Sunday matinees at 2:30 p.m. (unless noted otherwise). All ECTC productions will be staged at ECTC’s space located upstairs at 560 Grand Boulevard in Grand Boulevard Town Center, located in Miramar Beach, Florida.

Professional Main Stage & Second Stage productions: “Nunsense”

September 17-October 3
A zany, wholesome, hilarious musical revue presented by the Little Sisters of Hoboken, “Nunsense” is a heavenly delight. With book, music and lyrics by Dan Goggin, this comedic



spoof follows the misadventures of five nuns trying to manage a fundraiser. Participating in the project are Mother Superior Sister Regina, a former circus performer who cannot resist the spotlight; her competitive but dignified rival, second-in-command Sister Mary Hubert; Sister Robert Anne, a streetwise nun from Brooklyn; Sister Mary Leo, a novice who is determined to be the world’s first ballerina nun; and wacky, childlike Sister Mary Amnesia, who lost her memory when a crucifix fell on her head. This sinfully funny musical hit will have you shouting Ha-Ha-leluia!

“Miracle on 34th Street: A Live Musical Radio Play”

December 9-19 (Note: Two shows on Sunday, Dec 19 at 2:30 p.m. & 7:30 p.m. and Thursday,



Dec.16, 10 a.m., Educational Matinee)

Staged as a live radio play, this version of “Miracle on 34th Street” — adapted from the 1947 Lux Radio Broadcast by Lance Arthur Smith with original songs and arrangements by Jon Lorenz — is the classic Christmas cup of cheer we all look forward to during the holiday season. When a department store Santa claims he’s the real Kris Kringle, his case gets taken all the way to the Supreme Court, and a little girl’s belief makes the difference in the ‘miracle.’ With live Foley effects and a score of holiday carols, “Miracle on 34th Street” is a beloved musical that will bring the whole family together.

“The Marvelous Wonderettes”

Cabaret Stage: Musical Revue



Theatre for Young & Very Young Audiences showcasing professional actors performing productions on ECTC’s Main Stage especially selected for young audience members.

“Click, Clack, Moo: Cows That Type”

Theatre for the Young
October 15-24 (Wednesday & Thursday 9 a.m., Fridays 9 a.m. and 7:30 p.m., Saturday 7:30 p.m., Sunday 2:30 p.m.)

The animals on Farmer Brown’s farm have had enough. They work all day to provide milk and eggs, but when their request for electric blankets to warm the drafty barn is ignored, action must be taken. Join the Cows, Hen, and Duck — and their trusty typewriter— as

they engage in peaceful protest to improve their working conditions. “Click, Clack, Moo: Cows That Type” is having its regional premier at Emerald Coast Theatre Company.

“Wake Up Brother Bear”

Theatre for the Very Young: Interactive Theatre (ages 6 months to 5 years-old)

October 29, 30; November 19, 20 at 9 a.m.

Join Brother and Sister Bear as they experience a full year of glorious seasons. Together we see a waterfall melt, meet a butterfly, chase an elusive fish, and skate on an icy pond. Children are invited to participate in the action with a small bag of props that help create magical moments. This interactive live show is performed with the youngest of audience members in mind.

To purchase tickets or VIP Memberships call (850) 684-0323 or visit www.emeraldcoasttheatre.org.

For information on sponsoring ECTC, call Nathanael Fisher at (850) 684-0323 or visit emeraldcoasttheatre.org/ sponsorship.

APPLY FOR THE 20TH ANNUAL WALTON COUNTY ARTIST OF THE YEAR!

This outstanding program promotes the destination’s thriving arts community while placing the spotlight on one talented artist.

Applications open Monday, August 16, 2021.

Deadline for submissions is Friday, September 17, 2021 by 4:00 p.m. CDT.

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To learn more about the Walton County Artist of the Year program, contact Lisa Foster: (850) 333-2728 or Lisa@VisitSouthWalton.com

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Summer Haze Music Festival!

Southern Sound Music Alliance is so proud to present the inaugural Summer Haze Music Festival on August 28 & 29, 2021! This two-day event will feature over 15 of SoWal's favorite bands, food trucks, craft beer and art vendors. A portion of event proceeds will benefit the Cultural Arts Alliance and Food For Thought. "We love all the music

festivals and events that come our area, but we wanted to create an event that focuses primarily on our local musicians," said Naomi Alvarado. Summer Haze kicks off on Saturday, August 28, at Gulf Place at 10:30 AM.

Come out and enjoy a full day of music from Shawn Hartung & Scott Rockwood, Luke Langford, Tim Jackson, Chris Alvarado,

Boukou Groove and more! Food trucks and various art vendors will also be featured. Ticket options include general admission, VIP and our Summer Haze cabanas!

The Official After Party takes place on Sunday, August 29, at North Beach Social starting at 11 a.m. Musicians for the day include Mari Gleason, Will Thompson, Electric Duck Phat

and more. After another full day of local music, the Summer Haze After Party closes out with legendary New Orleans trombonist Big Sam Williams!

In addition to the weekend's festivities, the event will also be live streamed by XO TV. Tickets for the live stream can be purchased at <https://xotv.me/channels/477-summer-haze->

music-festival.

Summer Haze is presented by Southern Sound Music Alliance, XO TV, and the Tip Jar Society. For more information on the artists, ticket sales and sponsorship opportunities as well as becoming one of our vendors, visit www.southernsoundalliance.com/summer-haze-music-festival.

Still Time to Register for Paddle at the Park

Now in its 9th year, Paddle at the Park Sponsored by Destin ER is set for Saturday, Aug. 21 at 9 a.m. It features 1- and 3-mile recreational races and a 6-mile elite race.

The weekend fun begins on Friday, Aug. 20, with a Racer Welcome Party at BOTE, an international paddle board brand headquartered in the Destin area. It continues on

Saturday morning with the races, which have staggered start times, beginning at 9 a.m. Racers and spectators alike will enjoy the festive atmosphere with displays and booths set up

along the beach. The event will conclude with awards.

Registration is now open at paddleguru.com/races/9thAnnualPaddleattheParkSponsoredbyDestinER. Find all race

details at PaddleAtThePark.com or follow [Facebook.com/PaddleAtThePark](https://www.facebook.com/PaddleAtThePark).



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 Wellness

Journey Bravely; Survival Mode Recovery



BY STEPHENIE CRAIG, LCSW

Have you found yourself coming out of a difficult time of crisis wondering “What do I do now?” Maybe you battled the illness and rang the bell. Maybe you moved and found yourself trying to resettle. Maybe you

went through a painful loss or ending of a relationship and find yourself trying to pick up the pieces.

Your body and brain are uniquely suited for managing stress and will often automatically go into survival mode when life gets overwhelming. For a time, you can survive on less sleep, less adequate nutrition, and less than ideal coping skills. Your brain moves away from higher level thinking tasks and focuses on the next step you must take to get through the day. Survival mode is a biological gift while you’re in the midst of high stress and emotional turmoil that might otherwise take you down.

When your stress is prolonged and intense, it can be

hard to figure out what you’re supposed to do when the stress subsides. It can take your body and brain time to catch up with your circumstances and return to a calmer state. So, how can you intentionally help your body and mind recover from the heightened state of survival mode?

5 Self-Kindness Practices to Promote Survival Mode Recovery:

Create space for backlogged emotions. Often during times of high stress, your brain sorts overwhelming emotions to the side to support your daily functioning. When the crisis ends, you may experience large waves of emotion pertaining to the crisis. Let yourself feel without judgement. Your emotions don’t need to be rational. They simply need pathways to escape your body to complete the release of stress. Let yourself cry, create, be athletic, journal, go to therapy, vent to a friend, punch a punching bag. Releasing emotion provides a pathway for your body to a normal state.

Create space for rest. Often during a crisis, rest falls off the priority list. When the crisis ends, you may find yourself physically and mentally exhausted. You may feel forgetful, confused,

fatigued and irritable. Take naps, prioritize healthy sleep patterns, read a book for leisure, take a weekend away.

Return to healthy practices. During crisis, things like taking walks, attending small groups, yoga, deep breathing, and personal growth reading become hard to continue and often disappear entirely. When life calms, remember healthy practices that provided life-giving foundation before the crisis. Try choosing one or two healthy practices and slowly and consistently returning to them.

Be aware of numbing activities. Under intense stress, most people begin unhealthy coping skills to numb and avoid facing difficult emotions. Common numbing activities include substance abuse, eating to medicate feelings, overspending, bingeing shows, bingeing social media, engaging in unhealthy relationships. Try not to judge yourself harshly when you identify numbing. Instead show grace to yourself. You’ve been through something hard. Try acknowledging your numbing and intentionally begin substituting healthier practices and coping skills. Ask for help if your numbing has become addictive.

Pursue joy. When you’ve been through something hard, it’s not

unusual to notice you’ve begun trying to protect yourself from joy. Joy can be as vulnerable as hurt and sadness, especially when faced with imagined or actual traumatic loss. Your brain might trick you into believing you will experience less pain if you avoid joy. Try telling yourself the truth that experiencing joy is not going to create more pain. In fact, avoiding joy simply robs you of joy. When hard times come, the joy you allow yourself to experience is much more likely to bring comfort than to intensify pain.

As you take steps to move from crisis to normalcy, remember to be kind and patient with yourself. Harsh words and self-criticism are unproductive and feed depression, anxiety, and discontent. With care and intentional practice, your body and mind will sync up with your life circumstances. Know you aren’t alone and survival mode recovery is a natural part of the human experience. Also, be on the lookout for increased insight that comes through suffering that may surface as you recover, as well as, a deeper compassion you may have for others going through what you’ve recently experienced. As you navigate your crisis mode recovery, remember to connect with us at journeybravely.com for support along your journey.



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¹O'Sullivan, et al (2019). Puvvada, K. C., & Simon, J. Z. (2017).
²Compared to industry-leading Oticon Opn S™.

What Menopausal Women Don't Know



By DR. RICHARD CHERN, M.D.

The most basic definition of menopause is 12 months with no period. There is no mystery here. All women will eventually experience menopause and most see menopause as an event you must go through and once the hot flashes or other symptoms end it's over. Unfortunately, this part is wrong.

These are well known symptoms such as hot flashes, vaginal dryness or moodiness are experienced by most women and they come to expect these during the peri-menopausal time when the body is transitioning to menopause.

The thought that menopause ends when these symptoms end is unfortunate, because in reality this is just the beginning of menopause. The truth is once menopause starts it never ends. Menopause signifies the ovaries going into retirement and once they stop working they never restart. Just because hot flashes stop does not mean you are in

the clear and, in fact, this is when things get considerably worse.

The ovaries' job is to produce estrogen and testosterone! When this production ceases, you lose both of these hormones as well as protection they provide against numerous diseases. During menopause, the body begins its slow decline into old age. Both estrogen and testosterone protect against heart attack, cancer, strokes, osteoporosis, Alzheimer's and so much more. Breast cancer, stroke, and heart attacks happen to be the top three killers of menopausal women, and the reason is because of the lack of testosterone and estrogen. We previously discussed the recent study showing that testosterone pellets in women decrease the risk of breast cancer in post-menopausal women by more than 50%!

In our clinic, the majority of post-menopausal women we see have a common complaint. They cannot stay asleep all night and routinely wake up much earlier than they want and then can't get back to sleep. This is from a lack of estrogen and actually happens to men as they lose their estrogen. Yes, men have estrogen! Estrogen plays a major role in maintaining sleep. No estrogen = No sleep. And no sleep is associated with all sorts of problems such as anxiety, depression, increased risk of cancer, Alzheimer's and more. Hair starts thinning, skin gets thinner, fatigue happens

faster, memory starts failing. These changes all occur because of a lack of hormones.

Did you know that testosterone is the most prominent hormone in the female body throughout their entire life? Testosterone plays a major role in the prevention of disease, it improves mood and

can reverse osteoporosis.

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and has participated in studies on the efficacy of both testosterone and estrogen in the prevention of disease.

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Wellness

Cleansing: 4 Key Steps

BY BART PRECOURT, D.C.

One of the greatest gifts you can give yourself is the gift of health. There may be no better gift than doing a whole food cleanse. Will it be easy? Maybe, maybe not. Do you need it? Most likely. Do you deserve it? YES!

After facilitating and participating in a Whole Food Cleanse for years, my clinical and personal experience tells me that everyone would benefit from cleansing. This is a quick overview of how to prepare for success.

Set your goals and have a plan

Setting realistic goals is extremely important when making decisions regarding cleansing your body. Often weight loss is a primary goal, yet it needs to be realistic. If you're doing a 10 day cleanse, don't expect to lose 20 lbs. Usually men lose weight at a much more

rapid pace than women, yet we all will lose weight and get to our ideal size when we sustain healthy eating habits. Typically with the 21-day cleanse we facilitate, men on average lose between 8-15 lbs and women lose 5-10 lbs.

Sustaining your new health with improved eating habits should be among your goals, with weight loss being a side effect. Other realistic health goals should include reducing inflammation, joint pain, hot flashes, and even improving sleep. All are side effects of ridding our bodies of toxins and restoring our digestive and elimination systems.

Have a plan beyond "I'm going to eat better."

A good plan includes what will you eat? How often? Real food or packaged? If you're using supplements, which is often the key to restoring your digestive and eliminative systems, be sure they

do not contain any stimulants or appetite suppressants. All your supplements should be "Whole Food" supplements.

Have support and accountability

Being part of a group, or having a coach, nutritionist, or your doctor is a great advantage. Have someone in your corner who can help keep you on track and accountable when things get challenging. Find someone with a good knowledge base and experience. Your surroundings are often a major influence on what you eat and drink. Ideally your spouse or close friends are cleansing with you so you aren't tempted to stray off track.

I find that most adults have no idea how much power sugar and chemicals have over our bodies until we give them up. Keep in mind that simple carbohydrates like bread, alcohol, muffins, crackers all act just like sugar and will need to be avoided in any successful cleanse.

Understand your symptoms

No one said cleansing your body of toxins is easy. Symptoms are expected and should be welcomed or at least understood. Too often I hear of people bailing out of their plan because they come across some unwanted symptoms. For example, low energy at some point during your cleanse should be expected.



When you eliminate simple carbs and sugars from your diet, your body will need to re-learn how to burn fat for fuel. This can take a day or two, sometimes more. During this time, symptoms of lethargy, fatigue, brain fog, and even irritability can be expected. This is your key turning point in making changes! Stay the course and power through it. Having an experienced facilitator and proven program is highly beneficial in these moments.

Knowing what is next.

This has two parts. First reflect on what you just experienced. Make note of your emotions, energy, food focuses, mental focus, pain, elimination, etc.

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sustain this benefit with good eating habits, like avoiding sugar and processed carbs. Others have their hot flashes return in direct relationship to poor eating and drinking. Second, choose to eliminate one bad habit for good! Think about this from the beginning and commit to it. Your cleanse program, at least the food options, should be sustainable. Moving forward, stick to a whole food clean eating plan and mark your next cleanse on your calendar.

Dr. Bart Precourt and his wife Kelli, opened Balance Health Studio in 2006 to offer health and fitness as a lifestyle to the 30a community and beyond. For more information, please visit www.balance30a.com for more information.

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What Does Proper Hydration Do For You?



By KAY LEAMAN,
HealthyDay HealthyLife

We've all heard that we need to drink a lot of water every day with varying opinions as to how much that should be. So, what does drinking water do for us?

Water is used by every cell, organ and tissue that makes up the body and nearly all of the major systems in the body depend on it. It is also the medium for most chemical reactions in the body, especially those metabolic reactions

involved in energy production. It's necessary for all digestion and absorption functions, and lubricates mucous membranes in the gastrointestinal and respiratory tracts. It also:

- Transports oxygen, nutrients and waste in and out of the cells
- Regulates body temperature
- Moistens tissues such as mouth, eyes and nose
- Protects body organs and tissue
- Serves as a cushioning component between joints, in the spinal cord and in the brain
- Lessens the burden on the kidneys and liver by flushing out waste products
- Carries nutrients and oxygen to cells
- Helps dissolve minerals and

other nutrients to make them accessible to the body

- Helps prevent constipation
- Composes 75% of our brain, 83% of our blood, 75% of our muscles and 22% of our bones

Our bodies lose water through breathing, sweating and digestion. And, when our sugar levels are high (what are we eating?) the body needs a lot of water to leave via the kidneys (ratio of 6 molecules of water for every molecule of sugar). If water is not being drunk, the body's cells are being used to compensate and dehydration sets in. Signs of dehydration are:

- Feeling thirsty (Sometimes when you're feeling hungry, your body is really saying I'm thirsty.)
- Skin looks dull and wrinkles and fine lines are more apparent

- Tired or sleepy, dry mouth
- Decreased urine output
- Headaches and/or dizziness

The current trend for how much we should drink is half our body weight. However, if you're a very active person (exercising, playing sports, running, hiking, etc.) your intake should increase. And, coffee, tea and other beverages made with water should not be counted toward your daily intake. These drinks are not recognized by the body as water and are not processed the same way water is.

60-80 ounces is a good range. (Urine should be light yellow to clear when you're hydrated.) To increase your intake, start with one extra glass a day and increase it every week or so until you reach your goal. (Take time to measure how much water your favorite glass holds.) Let's say your glass holds 10 oz. and your target is 70 oz. You'll need

to drink seven glasses each day. A great reminder is to place seven rubber bands at the top of your glass. Every time you empty the glass move a rubber band to the bottom. This visual lets you know whether you're drinking water or not. (I drink a 12 oz. glass of water as soon as I get up which makes my goal much easier.)

If you're one of the many people who don't really like water, consider purchasing a diffuser bottle. This allows you to add flavor by adding berries, melons, lemons, limes, etc. to the water. Play with mixing different flavors to find your favorite.

As with any lifestyle change, consistency is key and progress (smaller steps toward your goal over time) can produce amazing results.

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Wellness

The Lotus Life; Gaze into the distance...

By LAUREN CATANESE

Picture yourself on a mountain top. The sun following its course and sinking behind the horizon. The wind blowing the trees around you. Sitting on soft grass or a big boulder with birds flying above and flowers perfuming the air. As you sit there, with the rest of the world somewhere else. Your mind is free to just be present and feel into this moment. Peering off into the distance the grandeur of life beckons you. And you allow yourself to feel it. With each breath getting lighter, deeper, softer and slower the magnitude of the passage of your soul finds you, and you smile. Why it takes a mountain top to find this solace, who knows. Maybe it's the permission of finally giving yourself a moment to just breath. But this reconnecting back to yourself is healing. It is also inspiring. The vision of a life can be felt. Where you want to go and be, all that you

want to achieve, you can see the way. A path illumines...

When you gaze into the distance of your future dreams do you feel it's possible? Do you hear yourself saying, "Yep! Only a matter of time, but that's where I will be." Or do you hear another voice? One that says, "yea right, dreams are for everyone else but me." When as soon as the vision comes in strong all you hear is how you will never be enough to make it happen, seize the moment and reframe your thoughts. Because the truth is, that anything is possible. That you are worthy and deserving of your dreams. And what's holding you back could be you and those pesky thoughts. In order to get where we are going we have to see our vision and feel it, gaze into the distance. Once we see it, we have to believe it's possible. Then take action steps to



get there. Old paradigms, ways of thinking, fears, self-imposed limits and ideals will keep you stuck. They will keep you in a place that no matter how hard you try you will end right back where you started. If you don't shift, change and take your power back from the old ways of thinking you cannot materialize what your heart knows is right for you.

It's simple. It can be made to be more complicated, and everyone has their own dirt that we go through to wind up where we want to be. The simple part is that it doesn't necessarily require a lot of analyzing or deep searching. It can be as simple as when you hear that voice telling you all the negative and worrying thoughts in the world, take your power and control back and say, "not this time." Literally saying it to yourself or out loud. "Not this time, that thought is not true. And I am not going to give it any more attention." You say it,

let the thought pass by, don't go down any other rabbit holes it might try to convince you where to go. It will go away. You started the journey to a whole new you. And yes it will come back. The pattern will repeat itself until it is fully healed. So keep with it. Each time that negative untruthful talk comes back, shift it again. Slowly it will diminish and cease to exist. Don't let anything or anyone talk you down from achieving your dreams. Not even yourself. You deserve them. And you can make them happen. Just take the time to always reconnect with yourself and to gaze into the distance.

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The Little Girl



BY SEAN DIETRICH

There once was a little girl who lived in a tiny town, in the far-off land of south Alabama. A beautiful little girl. A girl with braided brunette pigtails, chocolate eyes, skinned-up knees, and a cherub smile.

Hers was an era when men wore fedoras and women wore summer dresses. An era when bulbous, chrome-covered Fords and Chevys traveled 12 mph on the main drag. When distant radios sat in window sills, playing Bing Crosby, Eddie Fisher, and of course, Les Baxter.

From her earliest years, the girl's favorite activity in the world was dirt. Oh, how she loved playing in dirt. She loved to put her hands in dirt. She loved squeezing dirt. She loved smelling dirt. Other girls played with porcelain dolls, others liked coloring books. She preferred straight mud.

Her daddy owned the hardware store. Her mama was a math teacher. They were your typical small-townners. Her father spent his days sitting behind a shop counter with a floor fan aimed at his sweaty face, selling roofing nails, fishing rods, and toilet lids. Her mother sat at a blackboard, teaching kids the cosine.

Meantime, if the little girl wasn't playing in dirt, she was usually eating. She has always been a great lover of food. Namely, cake. Cakes of all kinds. But also candy bars. You never saw anyone love candy bars more.

Her favorite candy bars were as follows: Pay Days, Baby Ruths, Snickers, Almond Joys, Butterfingers, Heath bars, Milky Ways, Hershey's bars, Mounds, Crunch bars, Kit Kats, Mars bars, Three Musketeers, Twix, Reese's Peanut Butter Cups, and pretty much anything else that

comes in a wrapper and isn't good for your teeth.

And don't even get the little girl started on ice cream.

One of the girl's inherent gifts was the ability to make flowers grow. She was good at it. Some people just are. This is why throughout the girl's lifetime her fingernails were often dirty, her skirts were stained with soil, and her arms were usually tan.

When she got a little older she went to Huntingdon College, a Methodist school. She left her Alabama hamlet, driving in her first-ever automobile. She took Highway 31 straight up to Montgomery, seated behind the wheel of a giant gray Plymouth that looked like a seasick Moby Dick.

The car was junk. Sometimes it didn't even crank. And once you got it going, if you braked at an intersection the engine would die. So, she learned to completely ignore stop signs. A lifelong habit she would carry into old age.

Going to a Methodist college

was fun. Like all good Methodist girls, she would often sneak beer into the dorms, icing longneck bottles in the lavatory sinks, trying hard to ignore the framed portrait of Jesus on the wall.

Late at night, the girls would all congregate in someone's room, sitting on filthy dormitory floors, eating homemade cookies and smoking unfiltered cigarettes. They would burn the midnight hours laughing and discussing the philosophical topics that all devout Methodist girls discuss.

Methodist boys.

But mostly the girls just rode around in that hideous car. They took famously fun trips through town. And whenever the ugly car would approach a busy intersection, local traffic cops, who recognized the vehicle, would halt traffic to let the girl's Plymouth blitz through the stoplight so she wouldn't have to tap the brakes.

When the car rolled by, five or six beautiful girls leaned out the windows, blowing kisses to

the patrolman, hair flying in the wind, all screaming, "Thank you, officer!"

And it was probably the greatest day of that officer's life.

The girl eventually married. She settled down. She had kids. Three of them. Two girls and a boy. She had a cute house. A nice backyard. Many colorful flowers.

She did the usual mom stuff. She changed cloth diapers, attended school plays, went to Little League games. She was in Civic League, she made ridiculously good deviled eggs, and she could whip up a tomato chutney that made grown men see visions.

And then she grew old.

It all happened so fast that hardly anyone noticed. Why does age work like that? Why do the years get shorter? Why does life itself whirl past us at a breakneck tempo?

Her lifetime went by like a veritable blur. Often she wonders where it's gone. It seems like only yesterday afternoon that her lean, youthful body was seated behind the great wheel of that godawful Plymouth.

Today, however, she lies in her



hospice bed, drifting in and out of consciousness. She stares out her bedroom window, looking at her rainbow of geraniums, begonias, pansies, lantana, impatiens, and hydrangea-like clusters.

I'm sitting beside her, writing this.

My thoughts are interrupted when she struggles to speak through the confusion that overwhelms her mind. But eventually she gets the words out so that we can understand her.

"Please," she says. "Don't forget to water my flowers."

We won't, of course. We will never forget. Because we all know how much this girl loved playing in the dirt.

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Musings

Lemons to Lemonade

BY KIRK MCCARLEY

In 1961 Marty Robbins had already enjoyed success on country and pop charts through such ballads as "A White Sport Coat" and "El Paso." Yet one of his more interesting numbers could well have been "Don't Worry," another crossover tune. Through error, the track became one of the earliest examples of guitar distortion. Session guitarist Grady Martin relied on a faulty channel in the mixing desk for his six-string bass, to eventually create what would be a distorted, fuzzy sound, not too unlike what one might expect from a blown amplifier.

Billy Swan was another

reasonably successful rock and country writing and recording artist in the 1970's. In 1974 he charted his most successful release, "I Can Help," which peaked at #1 on the country list and #6 on Billboard's Hot Adult Contemporary Singles for pop. Distinctive, from the soft sounds of a borrowed Farfisa keyboard, perhaps even more remarkable was the applause and encouragement of session musicians at the end of the song. You see, Billy had recently taken ownership of a German Shepherd puppy, Bowser, who was already faithfully at his side during the recording, gnawing and tugging on his trousers



throughout the recording. The response at the conclusion was one of admiration for Billy Swan having triple tasked singing, keyboarding, and swatting away a playful canine.

With 30 seconds remaining in an AFC divisional playoff game between the Oakland Raiders and Pittsburgh Steelers, the Steelers were desperately trying to rally from a one-point deficit. Quarterback Terry Bradshaw scrambled back to pass to receiver John Fuqua, only to have that pass deflect off the helmet of Raider Safety Jack Tatum and hands of Fuqua, or just Fuqua, and be grasped by fullback Franco Harris, who scampered into the end zone for the winning score. A controversial "mistake" it still has its place as "The Greatest Play in NFL History" in the NFL Network's 100 Series.

While on assignment in Hawaii once, I was introduced to a man there with his family. Vaguely familiar, I asked where he was from, why they were in

the islands, and more about his family. His oldest daughter was in Hawaii to play the harp, I learned. Thirty seconds after he walked away I realized who he was and felt immediately embarrassed at my lack of awareness. He was Ed Smart. His daughter, Elizabeth, had not long before been rescued from several months of captivity by a kidnapper. I should have known him: he and Ms. Smart had been on national TV for days and weeks pleading for her safe return. What a fool I was.

My friend who made the introduction later reported Mr. Smart's gratefulness for a rare moment of anonymity and wanted to pass on that I had provided a rare moment to "breathe." My ignorance had strangely served as a blessing.

We should take pride in our achievements. When working with Career Coaching clients and especially helping them prepare resumes, LinkedIn, and social media profiles, we invariably build stories that promote

their best accomplishments. When preparing them for job interviews, however, I'll often present an alternative tactic. My questions may be something along the lines of "What is your greatest regret, mistake, or disappointment?" "What did you learn from it and what 'good' might have resulted?"

The point of the question is not to embarrass, but rather to gauge humility and self-awareness. More importantly, it helps to determine one's ability to learn, recalibrate, and create something beautiful, even masterful, out of what may initially seem to have been the worst of circumstances. For without mistakes we might not today have:

- Cornflakes.
- Microwave Ovens.
- Penicillin.
- Super Glue.
- Matches.
- Post It Notes.

Or, even for that matter, Viagra.

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



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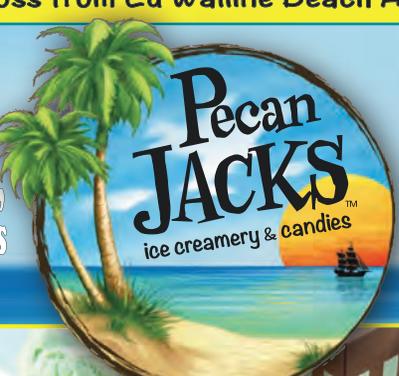
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A Pastor's Ponderings: The Parable of the Fig Tree



BY PASTOR DAVE HOLLAND

"Then he told this parable: 'A man had a fig tree, planted in his vineyard, and he went to look for fruit on it, but did not find any. So, he said to the man who took care of the vineyard, 'For three years now I've been coming to look for fruit on this fig tree and haven't found any. Cut it down! Why should it use up the soil?'

'Sir,' the man replied, 'leave it alone for one more year, and I'll dig around it and fertilize it. If it bears fruit next year, fine! If not, then cut it down.'" (Luke 13:6-9, NIV).

The three trees I planted looked dried out and sucked up. What did I do wrong?

Years ago, I pastored a church that built a new facility. The congregation and I did the landscaping as money had run dry. I bought and donated three healthy pine trees for the project. Each tree stood over four feet tall and showed every sign of health.

I dug holes and plopped the trees in, carefully backfilling with good soil and watered liberally. I planted them with their root balls wrapped in burlap as I assumed the wrapping was biodegradable. Watching those trees over two years was discouraging as their branches drooped and their color lightened. They looked drawn in—as if they were holding their breath.

Leaving the burlap bag around the roots was the critical mistake, and the trees were starving from a lack of nutrients. I had to dig them up, remove the burlap and replant them. Jesus would call this "repentance." Today they are thriving and are

over 20 feet tall.

Christ encounters a similar human situation and gives a stern ultimatum in Luke 13:1-9, "Repent or Perish." This sounds harsh, but He tells the parable of the barren fig tree to explain.

Jesus likens God to a landowner who expects a harvest from his farm. He describes a tree that is taking up room and soil in the Lord's vineyard but is not producing fruit. The parable shows that uselessness in the Kingdom of God is unacceptable and invites disaster. The story also shows the patience of God as Christ the Gardner works on the tree to bring it to a condition of fruitfulness.

Jesus is calling attention to our urgent need for true repentance as fertilizer for our soul. If we are not growing and changing, we are dying. Only by turning to God and drawing life from Him can we develop fruitfulness.

William Barclay says in his "Daily Study Bible, The Gospel of Luke," "There are two kinds of people in this world—those

who take out more than they put in, and those who put in more than they take out. In one sense we are all in debt to life." The fig tree in our story is taking up space and not giving in return.

Christ's story begs the questions, "Of what use am I in the world? Am I being fruitful for the Lord?"

Jesus will dig around in our lives and fertilize it with His Presence, His Spirit and His word—if we give Him permission through repentance. Christ is the creator, sustainer and Lord of the universe and yet, He bows down to dig in our dirt, remove the burlap of our hard-heartedness to add fertilizer, so we can bring forth the fruit of the Spirit.

The great Puritan preacher, John Bunyan, addressing the tree in a sermon says, "Barren fig-tree! See how the Lord Jesus by these very words, suggesteth the cause of thy fruitless soul. The things of this world lie to close too thy heart; the earth with its things has bound up thy roots; thou art an earth-bound soul."

Feed your soul with the word and the Spirit to produce fruit in your life. Allow Jesus to dig around and fertilize your soul. Repentance is nothing less than a radically changed life that has uprooted worldly habits. Loosed to bear the fruit of love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control—life becomes an amazing adventure.

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, or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences. Contact him at DavidHolland54@gmail.com.



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 Musings

What Ever Happened To: **Humility?**



By MYRNA CONRAD

Many people mistake humility for weakness, passivity or insecurity. However, a humble person is anything but weak, passive or insecure. It takes a person with tremendous inner strength to realize and admit his or her limitations and to live free from the ever-present pull of pride and arrogance.

In today's internet saturated society, we are told that we need to promote ourselves. Social platforms seem to encourage vanity, self-promotion and the need to be liked or followed. People today are being told they need to focus on their own

identity and who they want to be. The real question should be, how much time are we willing to spend with God so that He can show us who He wants us to be?

We do not see much humility exemplified by the leaders of our day. Instead we are bombarded with "look at me" and "I did this or that." It seems that the very dangerous attitude of pride prevails in our world today. Pride focuses on "who is right," while humility focuses on "what is right." I don't hear many people within our government or leadership today talking about the great things someone else has done. Instead there is a lot of time spent degrading the other person, so that they will look better. I saw a shower curtain once that had this phrase printed all over it, "It's all about me." That pretty much sums up a lot of people in society today.

While some think of humility as being passive, a humble person is very active in finding ways to serve others. It's important for us to think past ourselves and accept that we are not the most important person in any given



scenario. Finding ways to serve others can help us do this. The humble person knows how to give with a generous heart, yet how to receive with a thankful heart. I love this quote by Rick Warren, "Humility is not thinking less of yourself, it is thinking of yourself less."

A humble person has learned to admit they do not know it all. It takes a person who is secure in who they are to be able to embrace humility. A humble person is quick to admit when they are wrong and eager to learn from their mistakes. Because a humble person is able to accept their own limitations, they are better able to feel a deeper compassion for those

around them.

Many more benefits stem from humility than from pride. Humility frees a person from the stress of having to be perfect or hiding their imperfections. Humility also fosters an attitude of gratitude while pride tends to lead toward entitlement.

Humble people are quick to take responsibility for their actions. A humble person accepts that they are not always in control and they are okay with that. They realize their need for other people and most importantly they realize their need for God.

Abraham Lincoln said, "We have been the recipients of the choicest bounties of Heaven, but many have forgotten God. We have forgotten the gracious hand which preserved us in peace and multiplied and enriched and strengthened us; and we have vainly imagined, in the deceitfulness of our hearts, that all these blessings were produced by some superior wisdom and virtue of our own. Intoxicated with unbroken success, we have become too self-sufficient to feel the necessity of God's redeeming

and preserving grace."

Do you want to develop an attitude of humility? Here are a few strategies:

Be Aware:

Determine if you have the correct understanding of humility.

Pride creeps into all of our hearts. Examine your attitude each day.

Be aware of your insecurities so that you don't use others to cover your own mistakes.

Be Intentional:

Develop a heart of serving others. Find ways in your home and community to serve.

Always be willing to take responsibility for your actions and quick to ask for help when you need it.

Look for ways to encourage and help others rather than promoting your own self.

Focus on what is right instead of who is right.

"Most of the shadows of life are caused by standing in our own sunshine." -Ralph Waldo Emerson



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Good Answer



By RICK MOORE

Answers to life's toughest questions can be sought after in many ways. Some people read fortune cookies. Some look at horoscopes. When I was young, I had a magic eight ball. After asking it a question I would shake it up and a message such as "It is certain" or "Very doubtful" would appear. There is a local souvenir shop near by that has a "Zoltar Fortune Teller" who will give you advice if you insert enough coins into a machine. From county fairgrounds to carnivals all across the coun-

try, there are gypsies who will offer to read the palm of your hand for a small fee. Once, a friend of mine was asked if he wanted his palm read for free. He said yes. The lady took a large red marker and began painting the palm of his hand red. She said, "your palm is now red." Some take this subject more seriously than others.

A countless number of people who do not consider themselves superstitious in any way find answers from the most mystical places of all... the internet search engines. I've been using search engines for decades and still have no idea where most of the answers to my questions come from. Go to Google and type, "How old is the earth?" The latest answer is 4.543 billion years. That may be a great guess, but really? Not 4.542 billion or 4.544 billion, but 4.543 billion years old. Isn't it funny how a

person can say Pluto is 3.0964 billion miles away and we accept that as absolute fact, but when someone says "Don't touch that wall, it is wet with paint" we reach out and touch it just to see if they are telling the truth.

"Truth." Now that's a word



with multiple meanings. It used to be that truth was truth. But now it seems some can have their own truth. Many feel that as long as they believe in something and are sincere, that is truth, even if someone else has a "different truth." I was taught, and still believe, we should call that an opinion, not truth. No wonder objective journalism

seems dead. How can a person know who to listen to? Where can we turn to find answers to specific challenges? Glad you asked.

The answer is "Good Answer" which is a weekly question to one of life's answers.

"Good Answer" breaks through the nuance of life to bring the wisdom of the ages in small easy to digest sound bites. Every Friday a new "Good Answer" will be posted, ready to change your life. This endeavor is sponsored by the good folks at SouthWalton.life as a gift to the community. "Good Answer" focuses more on asking the right question than just finding the right answer.

Finding the right questions, even if we cannot answer them, is often more important than knowing the answers. Jeopardy was the first television game show where the host gives an answer, and then the contestants

have to phrase their response in the form of a question. For many centuries, young Jewish students have been taught to respond to their teachers with an appropriate question. It not only shows they have the answer, but that they truly understand. Socrates is known as the father of philosophy. His method of teaching was based on both asking and answering questions to stimulate critical thinking and to draw out ideas.

The group America had a hit song titled "Tin Man" that references the Wizard of Oz. It says, "Oz never did give nothing to the Tin Man that he didn't, didn't already have." Most of the important answers to life we already know, yet do we really know? Be sure and visit www.southwalton.life each week to enjoy and be inspired by "Good Answer." You know the answer; now know the question.

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

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Dining

30aEats.com Recipe of the Month; Sweet Cream Butter Broiled Lobster Tail

By SUSAN BENTON

The Gulf Coast of Florida's Panhandle is a favorite beach escape, routinely voted among the prettiest in the world. And, while being known for its rolling dunes and sugar white sand, most may not know it's also a great dive destination.

For the underwater hunter, Northwest Florida is a gold mine, with miles of open water, and where the fish are plentiful. But, come late summer, the area becomes flooded with those trying to get their share of the Florida spiny lobster.

Though the regular 8-month lobster season is from **August 6th through March 31st**, the 2-day mini season is always the last consecutive Wednesday and Thursday in July, beginning at 12:01 am on Wednesday, and ending at 12:00 midnight on Thursday.

If wanting to dive into the lobster on your plate instead of the salty Gulf, follow your

nose to the most succulent crustaceans at Brotula's Seafood House & Steamer in Destin, where you can get your warm water tail steamed or boiled with choices of spices, and served with Cajun or drawn butter.

Salt air and sandy feet lead to seafood shacks serving the freshest available, and in Seaside, Florida it can be found at The Shrimp Shack. Heavenly Dawson, former co-owner of the eatery with her husband Bill, said, "Shrimp Shack offers the best warm water lobster rolls available in the Panhandle. They are just steamed and served with lemon wedges and drawn butter." The moist chunks of perfectly prepared lobster cuddle together



nicely in the fresh baked bun. The Florida spiny lobster has no big, crushing claws, and with all of its meat in the tail, cooks up

nicely on the grill. Foodies love to debate on whether to cook the lobster shell up or down. Longtime Miramar Beach local and my dad, Tom Guttery, makes a b-line to Destin Ice & Seafood for the freshest catch, prefers the grill method, and said, "I like to start them out shell down,

Sea salt to taste
Fresh ground pepper to taste
Preheat the oven broiler on medium high.

Instructions

Place all 4 of the lobsters on a cookie sheet and make sure they are opened up down the middle. Evenly spread the softened butter over each of the lobster tails' meat. Lightly season each lobster tail with salt and pepper.

Place lobsters in the oven on the middle rack under the broiler. Let the lobster cook under the broiler for about 7 minutes or until just barely cooked throughout.

Remove lobsters from the oven and let cool slightly. Serve lobster tails warm with fresh lemon or lime. Coconut rice and steamed broccoli are also nice sides.

For the 2-day mini sport Florida spiny lobster season, bag limits and information check out <http://www.myfwc.com>.

it protects the meat. Baste them in olive oil and unsalted butter, let them cook 6 minutes up, then flip them over and cook them 2 minutes down. The most important thing is not to over cook the tails!"

Sweet Cream Butter Broiled Spiny Lobster Tails Ingredients

- 4 (6- to 9-ounce) spiny lobster tails, split open in the shell
- 1/4 stick unsalted butter, softened at room temperature



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Fresh Catch at the Angry Tuna

BY BRITTANY KIRKE

Even though it may be a few hundred feet away from the sand, this beachy bar will have you feeling fresh off the boat. Tim Jacobi and Don “DJ” Janovyak have been pelagic fishermen for over 40 years and grew up on big boats fishing recreationally, a popular activity in this area. With their new restaurant, they wanted to honor that and celebrate the fish caught on big rigs off Pensacola and Gulf Shores. They opened in late 2018, intent on emulating the vibe of paradise and putting it all into one building on the beach.

Curious about how they got their unusual name? Tim explains that pelagic fish “dart at bait and jump [...] they move so fast that it looks like they’re angry.” The nature of the fish has become a sort of groundwork for the names of the food and drink they serve.

Menu Spotlights

Angry Ahi Tuna Oysters –

Inspired and created by Tim’s wife, Mary Beth. She was eating a seared tuna appetizer and then had a dozen oysters brought out to their table. When she got down to the last bit of her dishes, she combined them and fell in love with it. They are proud to offer the largest oyster bar on the beach at 26.5 ft long with 3 shucking areas and a pellet grill that gives the oysters a wonderful and smokey mesquite flavor if you like them cooked.



Cat 5 Hurricane – A drink big enough for two, this knock-out cocktail has five different kinds of rum AND a floater. If you can



finish the drink, you get a t-shirt! It was inspired by Hurricane Michael which devastated the Florida Panhandle. The Angry Tuna was open for only 9 days before the hurricane hit. But instead of letting that get them down, they took all the food they had and were able to feed the community. They cooked for all the emergency workers and were one of the few places that had electricity when it happened.

Angry Punch – The Tom Cruise cocktail, this is the drink you sip on when you’re out on the boat watching dolphins swim by. Super fruity and light, when you think about a vacation, this is your drink.

Seared Tuna Sliders – A house favorite, this dish comes with fries and showcases two seared Ahi Tuna sliders served on top of lettuce and ginger topped with wasabi cucumber sauce.

Weihenstephaner – A beer made by the monks, known as the oldest beer in Germany.

Hook and Cook – Bring in your fresh catch right off the boat and they’ll cook it for you in house, served with two sides.

If you’re looking for a lively spot to enjoy the view and ocean air, the atmosphere inside the Angry Tuna will feel like home to you. They have live music on the weekends, and you’ll be amazed when you walk around the restaurant. Guests are welcome to bring in their own pictures to put alongside the memories that the walls hold.

There will be an oyster shucking contest at the end of the season on September 11th, 2021. To stay updated, check out their Facebook page at <https://www.facebook.com/angrytunaseafood>.

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Music

Rock United Rocks!



Rock United, presented by Gulf Power Company, is back for its second year as a virtual event! This singing competition and fundraiser features Okaloosa and Walton counties' most talented musical artists in head-to-head competition.

Money raised during Rock United will benefit United Way Emerald Coast (UWEC), a local volunteer-governed organization that works with corporate and nonprofit partners to fight for the health, education and financial stability of every person in Okaloosa and Walton counties. Last year, the competition raised more than \$50,000! This helped UWEC impact over 26,000 individuals by serving 213,000 meals, providing safe shelter to 177 individuals, and supporting 733 students through tutoring and academic after-school programs.

Previously an in-person event, Rock United went virtual in 2020 due to the COVID-19 pandemic. While many bands were struggling to secure in-person gigs due to restrictions, this virtual competition became a safe way to boost spirits, promote local musicians, and raise money to support the most vulnerable members of our community. This year, Rock United returns with a new group of the Emerald Coast's most talented artists who will compete for \$2,500 and the opportunity to perform at the Sound Waves Music Series featuring Cole Swindell at the Gulf on Okaloosa Island. Several local businesses have also contributed to the grand prize including a photoshoot with Blacksuit FM Photography, a digital billboard feature from TierOne Media, studio recording time with the Immanuel Music

Project, and a custom t-shirt package from Fresh Prints of South Walton.

Contestants will face off in a single-elimination tournament, advancing through the bracket as fans vote by contributing to the Rock United fundraiser. The winner of each match-up will be based on the amount raised during that round, each \$1 counting as one vote.

Rock United officially kicks off this August and the final rounds will conclude in mid-September. Follow the Rock United Facebook Page (@RockUnitedUWEC) for the latest updates and to view contestant music videos. Vote for your favorite artists at united-way.org/rockunited.

Visit united-way.org to learn more about United Way Emerald Coast, and how you can get involved to make a difference in our community.

Save the Date for the Baytowne Beer Fest! Friday, Oct. 8 - Saturday, Oct. 9

Tickets on sale now!

Time to roll out the barrel and discover unique suds and ales! The Village of Baytowne Wharf at Sandestin presents the 13th Annual Baytowne Wharf Beer Fest on October 8-9, 2021. American specialty beers from around the nation will be available for participants to sample and savor.



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Studio 237 Music Lessons; Steps to Success!

August is when students return to school and resume or begin music lessons. I like to reflect on the past year and then find ideas on how to improve my student's musical learning experience. There are many great reasons why a child desires to play an instrument and my goal is to keep their learning momentum rolling. Parents play an intricate role in maintaining their child's momentum. I want to inspire parents with a few steps for success with music lessons.

Have a Goal to take lessons for three months. Practice three or more days a week at the same time and place for 20 to 30 minutes. Depending on the student's age or personality, you may need to oversee their practice. Arrive at your lesson on the same day, same time, every week. Avoid constant rescheduling of your lesson.

Obtain a quality instrument. When renting an instrument, choose the medium or higher quality level which helps the student sound better, learn quicker, and is easier to play. For pianos, I recommend a used real wood upright or a quality digital keyboard including a stand. Since guitars, violins, and drums are made for one's size and style, ask for your teacher's recommendation.

Create a music zone in your home. This is a place set aside for the student to practice, play for fun, and create songs. Choose a

quieter cheerful area for greater focus. Purchase a music stand to hold music books. Designate a particular chair or bench for seating. A full-length mirror on the wall/door is helpful for wind and string instrument practice. Musical wall art sets the mood for learning.



Supplies: Choose a music themed book bag. Get a three ringed binder and hole punch and then help them organize their sheet music, lesson plans, and handouts. Have a pencil, pen, highlighter available during practice. Wind instruments may need a set of reeds, reed guard holder, cleaning cloths, valve oil, and mouthpiece covers. String instruments may need rosin, neck rests, tuner, and a set of extra

strings. Rewards! Students of all ages (even adults) love rewards for achievement. Start with small goals and reward quickly. Such as: practicing for 2 days in a row, playing a song for you, or being able to recognize three notes. Depending on their age, a child's

reward might be verbal affirmation, a hug, stickers, food item, points towards an item/event, or extra play time. The greatest reward of music lessons is taking pride in one's accomplishments and developing life skills which enhance many aspects of one's: study, intelligence, grades, coordination, organizational skills, creativity, communication, confidence, poise, memory, test taking, preparation,

planning, problem solving, presentation, finishing, responsible work habits, teamwork, positivity, relaxation, and personal expression. Studio 237 Music lessons teaches children and adults in Santa Rosa Beach, FL. Our staff

of teachers are ready to teach you piano, guitar, ukulele, drums, electric guitar, bass, voice, violin, cello and more! Give Ray or Lisa Cyr a call 850.231.3199, visit our website www.Studio237Music.com.

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Business

South Walton Gets a New UPS Store with a New Design

In April of this year South Walton welcomed a new The UPS Store located in the Publix Shopping Center in Santa Rosa Beach on Highway 98. The ownership group, which owns 2 more locations in Miramar Beach, is comprised of Jerry and Sonnie Heffel and Kevin and April Bradley. Jerry Heffel brings over 42 years of business experience and spent the last 27 years of his career as the President of The Southwestern Company in Nashville, TN. During his tenure the company grew and expanded internationally and he was inducted into the Direct Selling Association Hall of Fame in 1998.

Kevin Bradley is the General Manager and oversees the day-to-day operations at all 3 locations and has worked on and off with UPS and The UPS Store over the past 20 years. His latest stint began in 2019 when they purchased the Grand Boulevard and Miramar Beach locations. With past management experience in The UPS Store, as well as, being a UPS driver, Kevin understands all aspects of the

business.

The new store in South Walton is unique in that it features a completely fresh design called Blue Horizon. This new concept features a modern design with a more open floor plan, digital screens and a print consultation area making for a much better customer experience. One of only 30 Blue Horizon stores in the U.S., this is the first along the Emerald Coast.

The staff includes Richard Berry as Manager, Zac Ferrulli as Print Manager and Cathy Lucas as a customer service specialist. They provide several services tailored to both individuals and local small businesses. Some of their services include packing and shipping, mailbox rentals, shredding documents, notarizing, faxing, passport photos and printing. When speaking with Kevin he said, "We love working with small businesses. We know first hand what it takes to run a small business so we try to help any way we can. We do lots of printing for local companies: everything from basic copies to blueprints, business cards,



brochures, custom signage, coil bound presentations and much more. What really separates us is being able to turn around most

print products in one to three days." He also mentioned their love of helping local families with things like banners for birthday

parties, invitations for weddings, custom greetings cards and graduation yard signs stating, "It's so rewarding to see how happy people are when we take their ideas and turn them into reality!"

With their diversity in services provided and superior dedication to their customers, it's clear that The UPS Store is an essential part of the South Walton community. Their commitment to world class customer service and supporting both individuals and small businesses with their project needs really stands out. They truly act as a one stop shop for the local communities' needs for packing, shipping and printing.

Their UPS Stores can be found at the following locations:

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11275 US Highway 98 W Ste. 6 Miramar Beach 32550

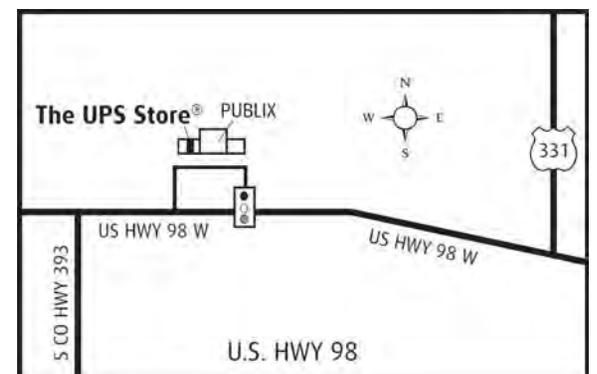
For more information pay a visit to the website for their most recent store in Santa Rosa Beach at the [upsstore.com/7356](https://www.upsstore.com/7356) or contact them at (850) 759 - 4900.

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A Quick Guide to Self-Managing a Condominium Community Association



BY BOB RUZICKA

Some Condominium Associations, particularly in smaller communities, often consider self-managing association duties in lieu of paying a full-time association management company. While these companies can be a valued asset for large communities, smaller communities may not be able to easily support the cost of their services. Additionally, owners who are considering managing their own association have a vested interest in the appearance and maintenance of the community and are in the best position to evaluate its needs. By gaining a thorough understanding of the different functions involved, achieving

self-management becomes much more conceivable.

Most association tasks can be categorized into two main groups. The first group is the Community Functions and the second, the Financial Functions. Here is a list of the main tasks for each:

Community Functions –

- Field owner/renter inquiries.
- Track vendor performance; order needed repairs and maintenance.
- Organize Board & Owner meetings, assist at meetings, keep minutes.
- Maintain owner/member directory. Store association historical files and documents.
- Enforce compliance with Community Rules & Regulations.

Financial Functions –

- enter and pay bills
- book dues received, send delinquent notices as needed reconcile bank accounts, provide financial reports
- file annual tax return

A first step toward self-management might be to set up

the community email and phone.

Owners or their guests may need to contact the Association regarding issues with the common areas like elevators, pool, parking, entry gates or other association property. An Association email address can be set up and might include the community's name, e.g., Beach.condos@gmail.com. For phone contact, an answering service like AnswerFirst can provide a dedicated local phone number for the Association. They can put together a script including a greeting identifying the Association, inquire as to the reason for the call and then contact the designated Association member to relay the information.

While vendor management duties can be shared by the various owners and officers, it is best that there be a single contact for each of the vendors to avoid confusion. Owners should become familiar with each vendor contract, noting the type of services and how often they are to provide them.

Board and owner meetings need to comply with state statutes, particularly chapter 718 for condominiums, making sure that proper notices are posted in advance of the meeting as well

as following voting procedures for any Association business. Annual Board certification courses, which are usually provided by local attorneys specializing in condo law, are a good source for this information.

As the Association is required to maintain community records, a cloud-based service like Dropbox will serve well. Folders for each category can be created like board and owner meeting minutes, insurance contracts, vendor contracts, or any other items that have been in the Associations historical files. Access to these files can be provided to all board members.

Community Rules & Regulations are intended to maintain order and create an atmosphere of harmony. A review of the Rules document may be in order to improve compliance. Adding bullet points, underlines and bold type to highlight important parts and listing the most important rules first can add clarity to the document. Copies should be posted in multiple conspicuous locations on property and sent frequently to owners and rental agents.

Some local banks offer a lock-box service to receive condo dues

payments and will send payment coupon books directly to each owner as well. A mailbox for the Association can be set up at a USPS or UPS location to receive bills and other Association mail. Most small communities only write perhaps a dozen checks for vendors and utilities once-a-month. Easy-to-use accounting software like Quickbooks can be used for all Association accounting with an outside accounting service assisting with set-up, financial reports and filing the annual tax return.

The key to successful transition to a self-managed condominium association is having owners committed to taking on the challenge, a well-thought-out plan, and to have the support of an experienced professional to assist before, during, and after the transition.

As a certified Community Association Manager with years of experience, Bob Ruzicka, President of The Ruzicka Group, helps guide condominium communities through the process of taking ownership of their own associations. For a free consultation, call (850) 312-3377 or email bob@theruzickagroup.com to explore how The Ruzicka Group can help your association take the leap to a successful self-managed community.



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 Business

Beach Time – ECES Style



By CHRIS BALZER, ECES

When planning your next beach day, take some extra time

and enjoy the beach ECES style (Emerald Coast Energy Solutions). Of course, we like the traditional beach things; sitting by the water, watching the waves curl ever so slightly, looking for that pod of dolphin fins, listening for and watching low fly bys or watching a sea turtle grab breakfast. You know, the ordinary beach stuff. Going to the beach here is anything but ordinary; we are blessed to have air and sea shows on a regular basis almost every time we go to

ENERGY TIPS by Emerald Coast Energy Solutions

the beach. Here are a few more things to think about on your next beach day.

One of the first things you should know is what the heat index is. The heat index is the “feels like” temperature to the body when relative humidity is combined with the air temperature. It could be 93° with a “feels like” 102°. Heat indexes of 103° or higher are considered dangerous; use caution when planning beach days or outings with a high heat index.

While checking the weather forecast and heat index, be sure to check the UV forecast. Checking UV (ultraviolet radiation) should become as much of a habit as checking the weather. UV forecasts include many factors, so don’t assume cloud cover or lower temperatures mean low UV. Anyone who has gotten a sunburn on a cloudy day understands. Checking UV is particularly important if you plan to spend several hours outside and even more so at the beach where UV radiation can be increased by reflecting off our white sands and water.

Wear reef safe sunscreen. The best way to protect yourself from UV radiation is by



staying in the shade or wearing protective clothing. Another way is slather on reef safe sunscreen. Be sure to check the back of the sunscreen bottle. Some sunscreens contain chemicals that can harm marine life including corals, fish and even dolphins.

Get to know the sand between your toes. We have some of the whitest beaches in the world and all thanks to the Appalachian Mountains and the Apalachicola River. 20,000 years ago, when the world temperatures began warming after the last Ice Age, large volumes of water were carried by rivers to the world’s oceans. The Apalachicola River carried small quartz particles to the

Gulf of Mexico and continues today. These unique quartz particles created our shorelines and beautiful white beaches.

Share the shore. Our beaches are great, but they aren’t ours—we’re all just visitors. Snorkeling, diving and even sitting, one can experience a whole world coexisting at the beach. Share the shore and take the pledge that you will find out how to keep yourself and the marine animals around you safe. As tempting as it is, keep your distance from marine life and leave that shell souvenir behind. Some shells play a vital role in our beach ecosystem and taking some washed up items can actually be illegal. If you are looking for that perfect souvenir, try an airbrushed t-shirt reading, “My friends visited the beach and all I got was this lousy t-shirt.”

The next time you plan to go to the beach, do it ECES style: Check the heat index and UV forecast, use reef safe sunscreen, enjoy the sand, share the shore and Beat the Heat!

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



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What's in Your Business Insurance Program?



BY JOE CAPERS

Whether you are a sole proprietor, partnership, LLC, joint venture or corporation, the type of business insurance you'll need depends on the type of business you own, the services you provide, and how many employees you might have. All of this information will be used to help provide you with recommendations for the type of business insurance you'll need. Other basic criteria to determine the proper business insurance program will be your specific trade, physical location, number of employees, estimated revenue and the services provided.

If you plan on running a successful business, then one should definitely plan on getting business insurance. Without this coverage, you might end up having to pay out-of-pocket for property damage, accidents, or lawsuits from unhappy clients. Needless to say, all of these very-real possibilities can be devastating for both your business and your personal finances if you don't have business insurance. Depending on what you do, some clients won't want to work with you unless you are insured, especially if you're in a business where you work on a client's property and are at

risk for causing damage. And in some cases, the state may legally require you to carry some type of business insurance coverage, like workers' compensation or general liability coverages.

For small to medium-sized businesses, **Business Owners Policies or BOPs** as they're referred to, are a great product combining protection from major property and liability risks in one package, similar to your homeowners' policy. They cover things such as:

1. Property insurance for both the building and contents owned by the company. This includes furniture, fixtures, and inventory. Your policy should always be written on the Special Form which is broader coverage, changing the policy from a named peril to an open peril policy.

2. Business Income & Extra Expense insurance, which covers the loss of income resulting from a fire or other catastrophe that disrupts the businesses operation. It can also include the extra expense of operating out of a temporary location.

3. Liability coverage which protects your company's legal responsibility for the harm done to others. This harm can be triggered by you or your employees for what they do or fail to do in your operations that may cause bodily injury or property damage due to an error in providing a service, faulty installation or defective product. It also covers the cost of your defense as businesses can be sued even if they are not negligent or did nothing wrong.

In conjunction with the BOP, there are additional coverages that can be purchased depending

on the type of business you have and your exposures. You should always consult your agent and purchase the correct coverages for your particular risk.

And other exposures and additional areas of coverages for a business to consider:

Business Auto coverage to protect your owned business vehicles, hired and non-owned auto and your employees when they drive on company time.

Crime Insurance to protect your business against burglary, forgery, computer fraud, employee dishonesty and other crimes.

Cyber Liability coverage for computer attacks and damage to electronic data and computer systems.

Employee Practices Liability Insurance (EPLI) to protect against employee lawsuits.

Professional Liability insurance (E&O) to protect

against lawsuits for negligent acts, errors and omissions that result in financial losses during business activities.

Inland Marine coverage to protect property, goods or equipment in transit and over water or land.

Umbrella coverage to obtain higher limits over underlying policies you have in place.

Workers' Compensation to protect employees against accidents and diseases at your workplace.

(Information gathered from: <https://www.nationwide.com/business/insurance/business-owners-policy-bop/>)

Being a business owner is stressful. Make sure you have all the coverage and protection you need, so you can focus on being successful instead of worrying about what might happen to your business if disaster comes to visit. Business Insurance can also help

in recruiting and keeping talent, find the right office or industrial space and enhance the ability to get more customers.



Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch our informative video on 'Business Owners Policy,' or call 850.424.6979 and talk with one of our experienced Team Members.

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BY LEE MOORE, OWNER,
KWIKER LIQUOR

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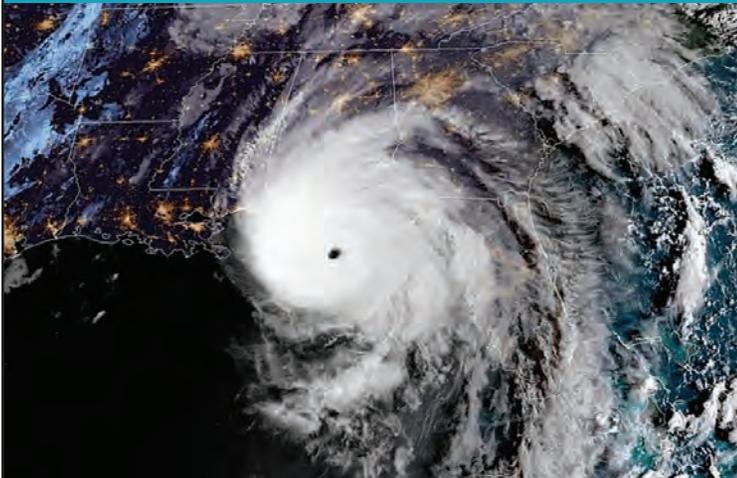
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