



PRSRT STD ECRWSS - EDDM U.S. POSTAGE PAID Santa Rosa Beach, FL PERMIT NO. #11

Postal Customer Local

Veterans 48 Keeps It Real:

Builds Bikes for Vets, And Much More

By Michelle Ruschman

"Twenty-two veterans take their lives every day. We are just trying to reduce that 22 by giving them more purpose and giving them a distraction if nothing else."

 \sim Jeff Powell

Jeff Powell is the founder and President of Veterans 48, a 501c3 non-profit organization, whose goal is to build modified bikes for wounded veterans. Jeff himself spent 30 years serving in the air force, and upon retiring, realized he was missing a critical piece of his life from being active duty: The camaraderie he had enjoyed being part of a community of military men and women. When he retired, Jeff missed the people who spoke the same language, understood the experiences he'd had, and the bonds that were formed from lives unique to warriors. When he left a distinguished military career there was a deep sense of loss as the call



signs, stories, and nicknames ended.

"After that much time, culturally, socially, you pick up habits. Separating from that culture, that environment, even though it's a positive retirement, it still leaves you isolated and feeling without purpose. I tried the contractor thing, but I didn't feel fulfilled. I worked for Tesla and that

was fun for a while, but it was too physical. So, I bought this building. I always loved riding; so did my friends. We call ourselves Wild Hogs. There's a sense of freedom when you ride, but you're also trying to survive, just trying not to get hit and keeping it between the lines. It lets you get out of your head. I want to give that back to guys who have lost a leg."

Many men and women who leave the military tend to retire at their last assignment. As friends move on from the base, however, loneliness sets in for those who have left the life and still remain. It can especially take a toll on soldiers who have come back from combat. The isolation

VETERANS 48

continued on page 3

Monoclonal Antibody Treatment for Covid Available in NW Florida

Governor Ron Desantis recently announced that a monoclonal antibody treatment site is opening at the Northwest Florida Fairgrounds in Fort Walton Beach. It will be available seven days per week from 9 a.m. to 5 p.m. DeSantis says health officials can handle up to 320 treatments per day. The treatment -- which is free of charge -- consists of monoclonal antibodies being given to patients with mild-tomoderate symptoms of COVID-19. Vaccination status does not matter. Monoclonal antibody treatment saves lives and reduces hospitalization and death. It is intended to be used in patients with mild to moderate COVID-19 who are at high risk for progressing to severe disease and/ or hospitalization.Gov. DeSantis says the monoclonal antibody treatment will ultimately decrease hospitalizations. "We saw that these treatments were underutilized and folks have now been able to get more

ANTIBODY

continued on page 3



THE BOBBY J TEAM

Bobby Johnson: 850.865.7796 Stacey Petrucci: 850.842.9851 Kevin Boyle: 850.830.3288 Bobby Johnson@evrealestate.com ENGEL&VÖLKERS'
BOBBY J TEAM

PRIVATE OFFICE ADVISOR

19 YEAR TOP SELLING AGENT ON 30A

Helping you find your dream, home.
Call us today for all your real estate needs.





Dalton General Contractor INC



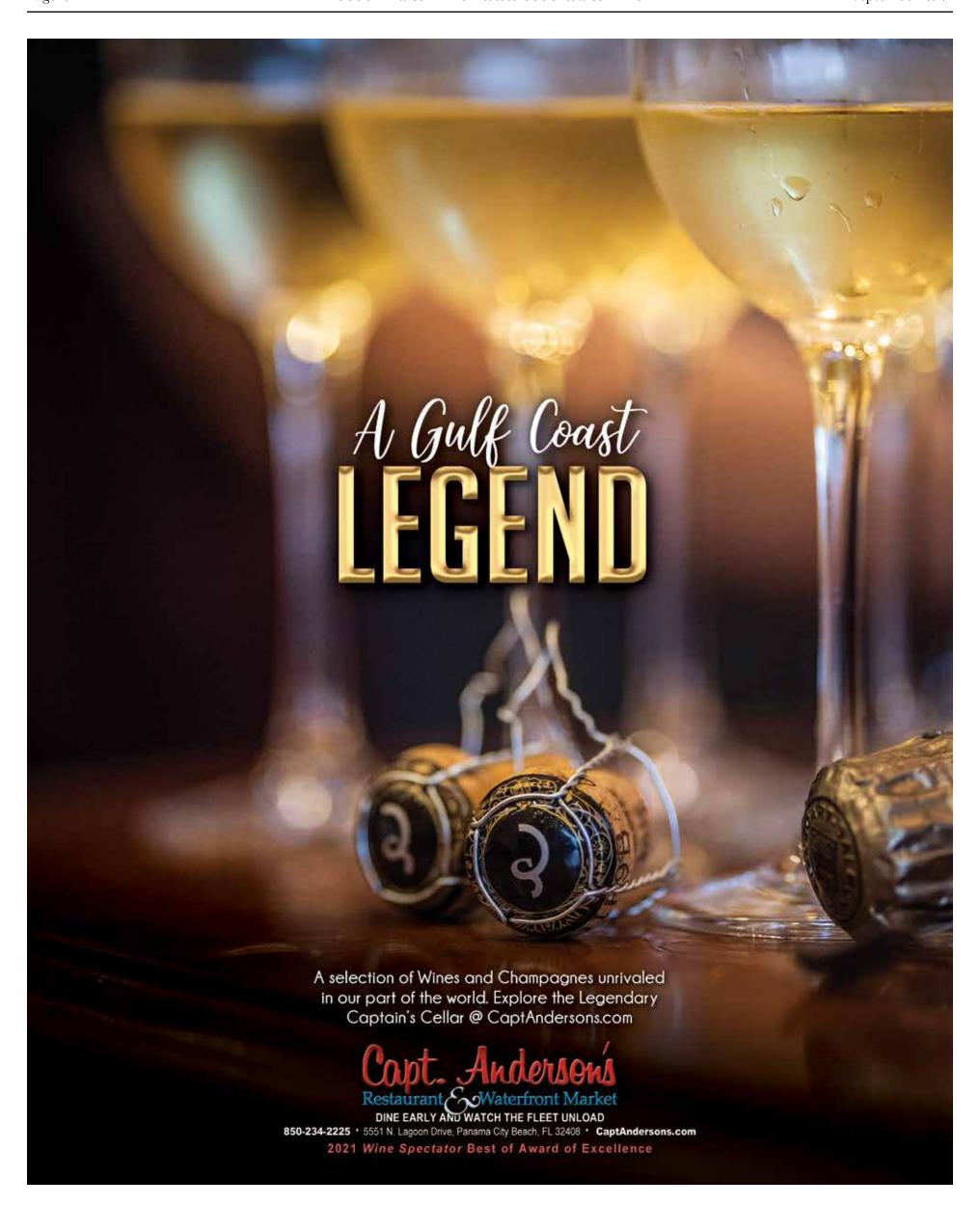
New Construction • Remodeling Emergency Service Contractor

WATER • FIRE • MOLD

In the Building Industry Since 1979

SANTA ROSA BEACH 850.267.1081 | Office@JohnEDaltonGC.com

INSURED - STATE CERTIFIED CGC 058995 MRSR2471



© Community

VETERANS 48

continued from page 1

can jeopardize their mental wellbeing, particularly if they have come back from combat with life-changing injuries. Jeff and his wife, Jackie, also a retired vet decided to build a community that these vets could be a part of, and Veterans 48 was born.

"Twenty-two veterans kill themselves every day so we are just trying to reduce that 22 by giving them more purpose and giving them a distraction if nothing else." Jeff and Jackie are avid motorcycle enthusiasts and it was bike building that became the "excuse" for their fellow vets to gather. Their building at 50 Hill Ave., just outside the back gate of Hurlburt Field, is the clubhouse in which he invites vets to come, gather, tell their stories, and rebuild the community they left behind. At Veterans 48, they can have a cup of coffee, listen to music, and settle in for great conversation where "we understand us," says Jeff.

The campaign Veterans 48 is currently promoting is for vet, Brandon Gingras. Brandon was removed from combat due to spinal injuries. He has since developed his own non-profit, Hunt Pray Eat, to help veterans' sons without fathers. Once funds are raised for parts, his bike will be built by the kids in his program with professional supervision. The plan is to raffle off the bike to fund Hunt Pray Eat. The goal for builds done through Jeff's organization is that each bike has authentic,

brand-new parts. To donate to the current and future builds, go to veterans 48.org/donate.

Jeff stresses that this isn't just for people who love motorcycles. There's even a single mom who is a gunsmith and veteran, who fixes and restores guns. He's excited about all the activity that happens in his building.

"It's about the connection. Get off the couch and come to the shop. Not the clinic at the VA, not the doctor, not the bar. Come to this healthy environment where we joke and kid and tease each other, just like we do in the military, and get back to that camaraderie you miss when you get out. This is for the military who want to find that community again."

For more information, visit Veterans48.org and to donate, veterans48.org/donate.

Michelle Ruschman is a local writer, artist, jewelry artisan and speaker. Connect with her at michelleruschman.com, on Insta @ michelle_ruschman_art, and on her Facebook group, The Prodigal Artist Gallery

ANTIBODY

continued from page 1

access to it," Gov. DeSantis said. "We're already getting testimonials from people who have gone in and visited our sites and gotten the treatment. People say they could've been in the hospital or maybe even been dead had they not gotten this and so it has a good track record and I think people will be very very happy with the results."

Dr. Samuel L. Jacobs, physician at the Florida

Department of Health said, "The monoclonal antibody sites increase access to this treatment in communities across Florida. Had I not received monoclonal antibodies myself when I tested positive for COVID, it could have been much worse. I had received my first dose of the vaccine prior to contracting COVID and I think the monoclonal antibody treatment saved my life and I'm very grateful. If someone tests positive for COVID and especially if they're having

symptoms, I strongly stress the importance of getting monoclonal antibodies basically as a life-saving measure."

Monoclonal antibody treatments can be prescribed by health care providers to individuals 12 years of age and older who have been diagnosed with COVID-19 or who have been exposed to someone with COVID-19 and are at high risk for severe illness and hospitalization. However, there is currently a standing order in Florida signed by the

State Surgeon General that allows patients to receive this treatment without a prescription or referral if administered by an eligible health care provider. Such referrals are not required at any of the State of Florida monoclonal antibody treatment sites and treatments are available at no cost to patients. The antibodies help the immune system recognize and respond effectively to the virus. According to the treatment guidelines, they should be administered as soon as possible

after diagnosis. By providing access to these treatments at these new sites, Governor DeSantis is alleviating demand on hospital resources and further making sure that Floridians have access to all potential treatments that can help them recover from COVID-19. Governor DeSantis and the Florida Department of Health continue to encourage Floridians to receive the COVID-19 vaccine.

REACH EVERY HOME IN SOUTH WALTON CALL 850-399-0228



"It is you who lights a lamp for me. The Lord, my God, lights up my darkness."

we know life is busy. that's why we do the work for you. simple human sense

FULLER INSURANCE

SANTA ROSA BEACH 850.622.5283 www.fuller.insure



LIFE · HOME · CAR · BUSINESS



September 2021 WCSD Superintendent's Update



Superintendent A. Russell Hughes

Schools in Walton County School District are bustling with the sounds of learning and student chatter. The year began in EPIC fashion, a reflection of Superintendent Russell Hughes' theme "EPIC 4wRd. – Recalibrated, Refocused, Ready and Rocking!" "Preparing to engage children, building teacher capacity to maintain rigorous instruction while providing social-emotional support for students is at the forefront of every decision. Intentional thought goes into every detail, so our children come to school excited, ready to learn in a safe environment," Superintendent Hughes says.

Teachers and district leaders participated in Capturing Kids Hearts, a K-12 SEL (Social-Emotional Learning) training that equips professionals to implement transformational processes focused on emotional wellbeing, relationship-driven campus culture, and student connectedness.

Teachers and school leaders learned strategies that contribute to improved school culture and climate.

Walton County School

District is committed to creating safe and welcoming learning environments where students are connected and eager to learn.

Part of creating safe and welcoming environments includes maintaining a vigilant approach to the health of children. District Mitigation Strategies for the protection against COVID-19 are still in place and mimic the state implemented design. These strategies are:

Walton County School District COVID-19 Mitigation Strategies for the 2021-2022 School Year

If a person is sick, they should stay home. (students, teachers, staff, and visitors)

Face covering is optional for all, including the bus

Hand Sanitizer available at various areas inside the school

Social Distancing from others as much as possible

Signs will be displayed to remind those in schools about social distance and the use of hand sanitizer/washing of hands and face covering.

Daily Cleaning and Disinfecting School Facilities/ Buses occupied by students

Adequate mitigation supplies on hand at the schools/facilities (Hand Sanitizer, Disinfectant Wipes, Mask, etc.)

COVID-19 vaccination is optional for all students and employees.

COVID-19 contact tracing occurring in all schools/facilities (2021-2022 WCSD Decision Tree for employees and students)

The protocols above have kept outbreaks at schools to a minimum. Currently, the number of Walton County School District students identified as having the COVID virus is 3.1%, and an exceptional 97% have been COVID-free. Although we would love to have a 0% contraction rating, our present percentages are due to the collaboration and cooperation of teachers, principals, staff, and community members. However, we encourage every family to remain diligent and vigilant as we get through this uncomfortably challenging time.

Mid-term reports will go out after Labor Day on September 9, 2021. Be sure to review your students' progress and continue working in partnership with your school and teachers to ensure your child has a successful year. Walton School District is EPIC 4wRd!



- Wind Mitigation Inspections
- 30A Resident Owned and Operated
 - 4-Point Inspections,

Residential and Condominium Inspections

- Same Day Reports
- Inspections 7 days a week

850-252-5647

International Coastal Cleanup September 18th Saturday, September 18, 8:45 am to 11:00 am

Friends of South Walton Sea Turtles will once again host the International Coastal Cleanup. The Volunteer Beach Ambassador Team invites all community members and visitors to the Emerald Coast to join efforts to clean up the beaches of South Walton on Saturday morning, September 18th, from 9:00 to 11:00AM. Registration begins at 8:45AM. 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. 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 Beach,

Van Ness Butler Regional Access, 1931 E Co Hwy 30A, Seaside, 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. For more information, Contact lauriereichenbach@gmail.com.







Coastal Seniors of South Walton September Update

BEACH CLEANUP - Saturday September 18th at 9:00 am.

In past years, Walton County residents and visitors have turned out in large numbers to support the cleaning of our beaches and subsequently the Gulf. Each piece of debris collected is one more piece of trash saved from our ocean systems. We think this year can be equally effective with your help and presence in this community cleanup. Join the Coastal Seniors of South Walton (CSSW) at the Ed Wallline Beach Access at W. Co. Hwy 30A and Co. Hwy 393. Trash bags and gloves will be

Please let the CSSW know if you will participate and if you have any questions by contacting Sherrie a coastalseniorsof southwalton@gmail.com or by

COASTAL SENIORS

OF SOUTH WALTON

phone at 850-280-5342.

FRIDAYS WITH FRIENDS and our monthly programs will not be held in September. We hope to resume in October.

COASTAL SENIORS BOOK CLUB – VIRTUAL VIA ZOOM

(see our website calendar for a link to meeting on the day of the meeting) -The second Wednesday of each month – September 8th from 3:00 PM – 4:00 PM. Join the Coastal Seniors of South Walton (CSSW) to discuss books you've enjoyed by participating in an online book club once a month. You choose your own book –

there will be no assigned books for all to read. Each participant will have up to 5 minutes to share the book they read and their thoughts about it. Should

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

Stayed tuned for the groundbreaking ceremony on the construction of a battery of four asphalt pickleball courts to be located at the west end of the Walton Sports Complex. Check our website and Facebook page for more information. 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).

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.coastalseniorsofsouth walton.org. Coastal Seniors of South Walton, Inc. is a nonprofit 501© (3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Directors.



Don't Miss Out On Our Next Issue!

SoWal Life is printed and delivered to every home & business in Santa Rosa Beach and 30A each month! For advertising information, call 850-399-0228.





Tickets for Mountainfilm at WaterColor go on Sale Beginning September 1st

Discounted tickets for Mountainfilm on Tour at WaterColor go on sale this Wednesday, September 1. The popular event is scheduled to return to WaterColor Inn & Resort's Marina Park Amphitheater for its 21st anniversary this Nov. 5-6, with films that reflect Mountainfilm's motto, "Celebrating Indomitable Spirit," and use the power of film, art and ideas to inspire audiences to create a better world.

A two-night outdoor film festival dedicated to educating and motivating audiences about issues that matter, Mountainfilm on Tour at WaterColor brings a selection of culturally rich, adventure-packed and incredibly inspiring documentary films to Northwest Florida.

JORGE CASTELLANOS

850-866-4396



Marina Park Amphitheater offers a breathtaking outdoor setting against a backdrop of longleaf pines, under a starry sky to enhance the inspiring films. An event presenter will guide the audience through the program,

ERNIE CASTELLANOS

850-851-8822

providing insight on the films, filmmakers and subject matters.

Tickets and WaterColor Inn lodging packages will be available at www.mountainfilmfl. com starting September 1, 2021, with discounted pricing offered for advance purchase. Each evening, gates open at 5:45 p.m., with films beginning at 7 p.m.

Limited-edition Mountainfilm on Tour at WaterColor shirts will also be available for purchase with online ticket sales, at the event, or may be purchased at WaterColor Store ahead of the event.

Guests who stay at WaterColor Inn during Mountainfilm on Tour can take advantage of a

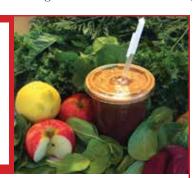
Mountainfilm Festival Package, which will include lodging and tickets to both nights of the event. at WaterColor is hosted by WaterColor Inn & Resort, in partnership with official sponsors Delta, WaterColor Community Association, Visit South Walton, Showtime Events, WaterColor Store, BoatHouse Paddle Club, Old Florida Outfitters, 30A.com and SoWal.com.

Mountainfilm on Tour at WaterColor is a rain or shine event; ticket purchases are nonrefundable unless the event is cancelled or postponed.

Walton County Democrats Honor Ann Tucker

County Democratic Women are honoring Ann Tucker as Woman of the Year. A lifelong Democrat, Ann Tucker is Chairperson of the Muskogee Indians of Northwest Florida. Ann and

This year, the Walton her husband Chuck were successful federal employees when she was called home to accept the leadership position of the Muskogee. As chair, Ann has taken the responsibility of caring for her tribal members,



CERTIFIED ORGANIC FRESH JUICES Super Smoothies made to order all natural or organic ingredients shopforthehealthofit.com



leading them through turbulent times and continuing the fight for federal recognition, a 70 year

We are holding a celebratory luncheon in honor of Chairwoman Tucker on September 21st. If you would like to join us to meet this amazing woman and to learn about the Muscogees, please email Sue Bowden at susanbowden4321@ yahoo.com for more information and reservations.

JC SCREENING PRESSURE WASHING **HOUSES:** PRESSURE WASHING: - FRAMING - HOMES

- SIDING

- PAINTING

- SCREENS

- WALKWAYS



Darrell & Angela Turner

≇Zillow

Search Now

Looking to Buy or Sell Property in South Walton?

Contact Darrell & Angela Turner At Counts Real Estate.

"What a Great Team! They Went Above & Beyond to Get My Home Sold. I cannot heap Enough Praise on this team"



Visit our Website at WWW.DNAATCOUNTS.COM

Call or Text 850.866.9868 . Email: teamturner@teamturner1.com







Santa Rosa Beach - Miramar Beach - Blue Mountain Beach - Grayton Beach - Watercolor - Seaside - Seagrove Beach - Watersound - Alvs Beach - Seagrest Beach - Rosemary Beach - Inlet Beach





Let's take your business to the next level

SBA • Commercial Real Estate • Construction Working Capital • Equipment Financing





Ashley Vannoy SVP, Director of Northwest Florida Region

(850) 269-7140

Ashley.Vannoy@Heartland.Bank 495 Grand Boulevard, Suite 206, Miramar Beach

Visit us online at **Heartland.Bank**









Dog-Harmony Announces Fourth Annual Hops for Hounds Dog Walk

Thump! Thump! Thump! The sounds of wagging tails return to Destin Commons as local nonprofit Dog-Harmony prepares for the fourth annual Hops for Hounds dog walk. On September 12th from 11 a.m. to 1 p.m., paws will hit the pavement for this family-friendly walk and after party.

"We always have a blast with our furry family members at Dog-Harmony events," said Nancy Bown, founder of Dog-Harmony. "But, Hops for Hounds continues to be one of the most exciting events we put on each year, and we have some incredible new

features in store to make 2021's event the best one yet."

For \$35 per person, the first 100 registered walkers will receive a swag bag sponsored by BOTE and have the opportunity to meander through Destin Commons with their furry family member while stopping at Hops Sponsor stations to try various local beer from favorites like Destin Brewery, Props Craft Brewing, 3rd Planet Brewing and Strange Colt Brewery.

"The breweries that are participating are some of the best in the area," said Janie Schmidt, chairperson of the Dog-Harmony



board. "You're definitely going to want to visit each and every station."

Once walkers have stopped at each beer station, they can pad over to the afterparty at El Jalisco, which is donating 10 percent of the proceeds from the day to Dog-Harmony, to purchase food and drinks to finish off the day with their fur-ever friends. Sponsors, like Step One Automotive Group and BOTE, will be stationed at the afterparty to greet walkers and their four-legged companions, too.

"You're definitely going to want to grab a bite to eat at El Jalisco and then check out the vehicles and paddle boards Step One and BOTE are planning on bringing out," said Schmidt. "They're perfect for adventuring with your pups, and they have plenty of tips and tricks for dog owners and their products that I'm sure they'll be sharing throughout the event."

Other sponsors include Gulfshore Air Conditioning & Heating, McCaskill & Company, JC's Gourmet and Emerald Coast Chiropractic. Dog-Harmony is still accepting sponsors for this event, and all proceeds will benefit Dog-Harmony to fund its mission of helping dogs rescue people.

Through humane education programs that address the main reasons dogs end up in shelters, Dog-Harmony works in our local community to keep dogs out of shelters and in happy, healthy homes, with children's programs and animal-assisted therapy playing a key part in this mission.

"It's going to be an incredible morning that those attending will get to spend with their furbabies," said Bown. "It's also a perfect event to take a moment to give back to help other dogs in our community that need our help."

Dog-Harmony was started by Bown, a certified professional dog trainer (CPDT-KA), to help 'train' people as well as their pets to build lasting positive

relationships between canines and humans. The nonprofit focuses on humane education programs, such as children's bite prevention workshops, and low-cost, positive dog training to create a healthier environment for humans and dogs in our community.

Last year, Hops for Hounds raised more than \$8,000 for Dog-Harmony through sponsorships, ticket and raffle sales as well as donations made at the event. And this year, Dog-Harmony's goal is \$10,000.

"Our goal is pretty aggressive," said Schmidt. "But, I believe through the incredible generosity of our community, we can hit that goal and use that funding to continue our incredibly important work in this area."

For more information or to register as a walker and purchase your ticket, visit www.dogharmony.org/events. To partner with Dog-Harmony as an event sponsor, call 850-376-4190 or email hello@dog-harmony.org.



Since 2014

Non Chlorine...

non salt water

cleaning system

HIP DYSPLASIA, DISEASES

It is proven that swimming

adds years to a dogs life

Copper-based







Published Monthly Mailed FREE to the Communities of 32459, 32461 and 32413 Circulation: 12,500 households P.O. Box 1424 Santa Rosa Beach, FL 32459

Editor & Publisher

Dave White dave@southwalton.life editor@southwalton.life

Production & Layout

Dawna Shackley graphics@southwalton.life

Advertising Department 850-399-0228

Advertising Manager

Raymond Cyr 850 797-3546 sales@southwalton.life

Contributing Writers

Heather Bennett Rita L. Sherwood 850-399-0228

So Wal Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit advertising or editorial submissions.

© Copyright 2020 SoWal Life



Renowned Animal Advocate Laurie Hood Unveils New Project

Today, Laurie Hood, Founder and President of Alaqua Animal Refuge, announced a new venture in her fight for animal rights: the Animal Passion Podcast Series. In her quest to advance the interests of animals, Laurie highlights the work of advocates from across the globe—the "difference makers" who have dedicated their lives to animal protection and safety.

In each 30-minute episode, Laurie and her guests exchange amazing tales of triumphs and setbacks, discuss how they got started advocating for animals, and inspire viewers to get involved in their fight.

"We're launching Animal Passion to spotlight "difference makers," who have dedicated themselves to protecting animals' rights and their overall safety and wellbeing. My guests are from all over the country, and work across a broad spectrum of fields," said Laurie Hood, host of the Animal Passion Podcast. "By interviewing



these amazing individuals, and sharing their stories and videos of their work, we hope to rally all animal lovers to create much needed and lasting change."

The first six interviews were recorded in locations ranging from the Alaqua Podcast Studio in Florida to the remote wilderness of Oregon's South Steen Mountains, to Zurich, Switzerland. Episodes include never-before-seen footage of encounters with animals,

including grizzly bears and wild horses, taken in the field by Laurie's roster of incredible guests.

Guests include Monty Roberts (Author of The Man Who Listens to Horses), Buck Wilde and Esther Gossweiler (documentarians focusing on Alaskan sea wolves and grizzly bears), Sonya Spaziani (Founder of Mustang Wild), Marty Irby (Animal Wellness Action lobbyist in Washington, D.C.),



Emma Clifford (Animal Balance Founder and Director), Odessa Gunn (Animal Wellness Center, Northern California Director) and Ellie Phipps Price (American Wild Horse Campaign President).

Episodes can be watched either on the Animal Passion

Podcast YouTube channel or listened to on every major podcast distributor. The first three episodes featuring Buck Wilde with Esther Gossweiler, Marty Irby, and Ellie Phipps Price will be available to the public on August 31.

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









Strategies to Reduce the Impact of Taxes



By Maurice Stouse, Financial Advisor and Branch Manager

Many businesses and individuals in the world and America in particular are experiencing and benefiting from (in spite of the increased spread of the virus) a huge growth in the money supply, strong earnings, earlv retirements and the sales of their businesses. While there is much to acknowledge by the financial security these can bring, it also means considering the impact taxes can have. Add to that Washington has increased spending and increased tax plans on its current agendas.

When it comes to taxes and investing, there are three main strategies individuals might

want to consider. Each has its own merits and distinguishes itself from the other. Any one or combination of the three may help address the accumulation of wealth and the preservation of it as well.

The three are: 1) Tax reduction strategies 2) Tax free strategies and 3) Tax deferred strategies.

Tax reduction strategies (for current and future tax liabilities for individuals and perhaps their estates). This involves charitable giving or moving assets out of their estates. Americans are among the most charitable people in the world and they can combine their philanthropy with reducing their current taxes with contributions directly to a charity of their choice (including churches, schools/universities and certain societal causes). Another way that is utilized and is an increasingly popular strategy of Donor Advised Funds (or DAFs). And some, depending on resources they have, might even establish their own private foundation. The impact is that it reduces (within certain limits) income taxes for the current year while also



fulfilling their support for the causes they care about. There are also tax reduction strategies that can impact current and future taxes by utilizing things like Charitable Remainder Trusts (CRTs), Charitable Lead Trusts (CLTs). And some may be looking to get assets out of their estates to address the tax burden for their heirs (so no current tax savings for them) and utilize things like Spousal Lifetime Access Trusts (SLATs).

Tax free strategies focus on those investments where income is not taxed federally (and in some states as well). These can help reduce current taxes particularly in a year where income may be surging. The main investments available in this case are municipal bonds or municipal bond funds or exchange traded funds. Many of these are considered more conservative (and hence not growth oriented) investments and pay monthly, quarterly or semi-annual tax-free income. Social security recipients should take note that the income while not taxable does go into their earnings calculations. Lastly, certain retirement accounts like the ROTH IRA, when certain requirements have been met by the holder, might deliver tax free income (post 59 1/2 years old and after a certain waiting period for owners or beneficiaries) for life.

Tax Deferred Strategies. Many Americans do this at every paycheck by contributions to their 401ks, 403bs, SIMPLE (Savings and Incentive Match Plan for Employees) plans or SEP plans. These contributions not only reduce your current taxable income but they also can grow on a tax deferred basis (without annual taxes on growth, capital gains or any income they produce). In theory that means the investments have an advantage to taxable

investments. Of course, on the other end, when distributions are made, those distributions are taxed, at that time. Tax deferred strategies for IRAs have current contribution limits of \$6000 per year (\$7000 if over 50 years old). For 401ks that can mean contributions of up to \$19,500 (\$26,000 if over 50) with a total annual maximum of \$63,500 given certain limitations from their salaries and those plans that involve a company contribution through a profit-sharing plan to add to that. SIMPLE plans work similarly but with lower limits (and might be attractive to small companies). There are merits and considerations for SEP plans as well. Lastly, some people, particularly in their 50s or 60s might be wanting or needing to catch up on retirement savings and there are plans such as Defined Contribution Plans (DBPs) where the individual can potentially contribute 100% of their earnings within limits. Those plans currently would max out at \$230,000 per year in contributions. It is important to seek professional tax planning assistance when considering any of these.

At The First Wealth Management, we encourage our clients to 1) concentrate to accumulate and then diversify to preserve 2) to monitor and make changes to their strategies over time vs overnight 3) consider the impacts that taxes can have on their savings and investments.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport, and Panama City. Phone 850.654.8124.

Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice. stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC, or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc.

The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services.

Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.

Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation. Investors should consult their investment professional prior to making an investment decision.

Investing in oil involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

Treasury Inflation Protection Securities, or TIPS, adjust the invested principal base by the CPI-U at a semiannual rate. Rate of inflation is based on the CPI-U, which has a three-month lag. Investing within specific sectors, or in small and midsize companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contain this and other information about mutual funds. The prospectus and summary prospectus are available from your financial advisor and should be read carefully before investing.



Up, down or sideways: Keep your head on straight when markets move.

Some investors have learned how to ride out the most stomach-churning market cycles. Others follow the urge to jump out mid-ride. So what can you do to play it smart in a roller coaster of a market?

For starters, you can turn to us. We can help you find a clear way forward before fear or concerns take over with a strategy tailored to your situation. In our experience, perspective is the ticket to helping endure the ups and downs as you pursue your financial goals. Contact us to learn how we can help.



The First Wealth Management
A Division of The First Bank, NA
2000 Ninety Eight Palms Blvd.
Destin, FL 32541





Amy Parrish

Securities offered inrough Raymond James Financial Services, Inc. Memoer FINRA/SIPC, and are not insured by dank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management and The First Bank, NA are not registered broker/dealers and are independent of Raymond James Financial Services.

Community

Food For Thought Heads Back to School

The 2021 school year marks Food For Thought's eleventh year serving food insecure children in Okaloosa and Walton counties. This year will be another year of uncertainty and record numbers of children enrolling in Food For Thought programs.

"We are expecting a 10% increase in enrollment this year," says Tiffanie Nelson, Founder & CEO of Food For Thought Outreach. "After nearly 18 months of changes, challenges, and economic hardships facing

the families we serve, the need is greater than ever. More families and children are facing food insecurity, many for the first time, and we are preparing for that increase the best we can as we anticipate serving more than 3,400 students each week with our backpack program."

As Food For Thought honors "11 Years Strong" as this year's motto, they continue to use what they've learned in those eleven years of service to raise over \$715,000 for the next year's food costs, distribute over two million

STUDENTS

PROGRAM

IN OUR

Sponsor today!

to 44321

önsör a Student

ONE WEEK SPONSORSHIP: \$5 ONE MONTH SPONSORSHIP: \$20

FULL YEAR: \$200



food items, and utilize more than 5,000 volunteer hours to accomplish all their service goals across all 34 schools.

"Every dollar donated, every hour volunteered, every food item dropped off to our pantry locations helps a local child in need," adds Nelson. "No act of service is too small to make a difference."

A weekly backpack contains 10 food items to help bridge the food gap of missed meals over the weekend when students aren't receiving their free or reduced breakfast and lunches at school. Each backpack contains breakfast items like oatmeal and cereal, lunch items including peanut butter and jelly, pop top soups, and other similar items, fruits, snacks, and fresh produce

items like apples and oranges

when possible.

You can help Food For Thought fight childhood food insecurity and hunger by donating \$5 to Sponsor a Child for a week, \$20 to Sponsor a Child for a month, or \$200 to Sponsor a Child for the full school year. Donations can be made online at fftfl.org

Individuals and businesses can Sponsor a School for \$2000 for the year to help cover annual food costs as each school averages 100 enrolled students, with several schools with more than 200 students enrolled in Food For Thought programs.

Interested businesses can also reach out to learn more about yearly Corporate Sponsorships by emailing info@fftfl.org. Giving back as a corporation helps create recurring support and sustainability for all Food For Thought Programs, and strengthen and support the community while empowering children in need in Okaloosa & Walton Counties.

If you or someone you know is in need of support from Food For Thought, you can get more information by emailing support@fftfl.org, or calling 850-714-1960.





ORIGINAL 30-A **APPAREL** & GIFTS

Open Daily 10AM-6PM Monday - Sunday

5399 East Cty. Hwy. 30A Seagrove Beach

850-231-1922



Introducing to the Emerald Coast...

Kitchen Designs Group, one of the most complete and trusted Cabinet, Custom Cabinet, Granite and Marble Design companies in the USA.









Visit our showroom at 2890 US Hwy. 98 West (Next to Ace Hardware) Santa Rosa Beach 850-213-4505 - 850-974-3185 - KitchenDesignsgroup.com





- LISA Y. SHORTS PITELL ATTORNEY AT LAW
- Wills, Trusts, Estate **Planning**
- Corporation, LLCs, **Business Law**
- Taxation law & Tax returns
- Contracts
- Guardianship, Probate & **Estate Administration**

4591 Highway 20, Niceville, FL 32578 850.897.0045 | LYP@LYP-LAW.COM

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.





OUTSIDE LIVING. OUTSIDE OF ORDINARY.

A new home designed around you, with a backyard ready for parties and fun. A gated community that is a short bike ride or drive to everything you love about 30A and the Emerald Coast. And all of this starting from the \$500s? NatureWalk by **KOLTER**HOMES* is outside of ordinary, and now open for you to explore.



Tour 5 designer-decorated models in-person or online New Homes from the \$500s to \$800s

NatureWalkWatersound.com



Community

2nd Annual Emerald Coast Film Festival Slated for Oct 7-9

The second annual Emerald Coast Film Festival Committee will take place on October 7th through the 9th with events in North and South Walton County. The purpose of this faith-based organization is to: "encourage and unite actors, filmmakers, singer-songwriters, musicians, movie poster artists,

fans and other seasoned and future filmmakers across the Emerald Coast.

To kick off the 3 day festival, the group will gather beachside in South Walton County on Thursday October 7th at 4:30 PM for a meet & greet fireside fellowship with Christian music til sunset. On Friday, October 8, activities include a Speakers Roundtable Brunch in Freeport at the Horsepower Pavilion, 4497 FL-20 in Freeport from 10:00 am - 1:00 pm. Then, after a quick drive east, the group will meet again at Hammock Bay Clubhouse, 74 Great Hammock Bend, Freeport, from 2:00 pm

to 7:00 pm for movie screenings, viewing and discussions about winning entries.

The festivities continue on Saturday, October 9 at 2:00 PM at the Hammock Bay Clubhouse for the Awards ceremony, dinner and after party. "Let's unite creatives across the Emerald Coast, inspire seasoned & future Filmmakers and make a positive difference in the world together via family friendly music and film", says Film Festival founder and director, Dianna Chenevert.

To RSVP & purchase tickets please visit www. EmeraldCoastFilmFestival.US

Gulf Coast Boy Scouts Program Going Strong!





By Rita L. Sherwood

Greg Voyzey, the CEO of Boy Scouts of America, knows a bit about Scouting, he actually started in the Boy Scouts when he was six years old, and even became an Eagle Scout. He continued to be active in the Scouts through high school and college, and says he's thrilled to be in his new position since March, and feels it's his true calling. Greg says the mission of the Boy Scouts is to prepare young people to make ethical

and moral choices over their lifetime by instilling in them the values of the Scout oath and

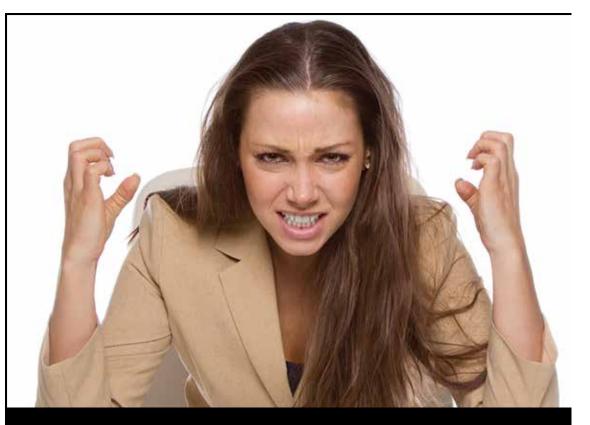
More specifically Greg explains, "My vision is to help young people prepare to be tomorrow's leaders by providing them a mountain top experience." And what does that

mean exactly? "When you work hard, go through trials and tribulations, and climb to the top of the mountain, you look

at the view and it's life changing and rewarding. I want to instill that work ethic and those values in the next generation."

Greg states a big part of his job is being involved in the community, meeting people and hearing about their background. If their values align with the Scouts, he helps them become ambassadors for kids by volunteering. "It's all about sharing our passion and our vision to help young people."

Are you passionate about helping kids? Greg says the Boy Scout camp in Defuniak Springs always needs volunteers and community sponsors to help maintain their current programs and also to support and develop new programs. "Don't be afraid to step up and help a kid achieve their greatest success," he says. To find out more information or to sign up, email him at Greg. Voyzey@scouting.org or visit www.gulfcoastcouncil.org



Frustrated with your management company?

Call the best team on 30A!

SAND DOLLAR
ONE

Vacation Rentals

(850) 399-1891 email: jimchapin@comcast.net



Destin Charity Wine Auction Foundation Brings Harvest Wine & Food Festival to WaterColor November 4-7th

Tickets to all festival events are on sale now at HarvestWineandFood.com

Destin Charity Wine Auction Foundation (DCWAF), one of the nation's premier fundraising organizations, is pleased to announce the return of Harvest Wine & Food Festival to South Walton November 4-7, 2021.

Tickets to this sell-out event range from \$125 - \$325 and are on sale now at www. HarvestWineandFood.com. Proceeds from the festival benefit DCWAF's mission of helping children in need in Northwest Florida. DCWAF supports 16 children's charities working to tackle homelessness, food insecurity, medical care, and more in the local community.

The 2021 event line-up will open with two nights of wine and spirit dinners throughout South Walton featuring Purlieu Wines, CAST Wines, Stellekaya, Stonestreet Estate Winery, Roy Estate, and many more. James Beard nominee Chef Adam Evans of Birmingham's Automatic Seafood and Atlantabased, James Beard Rising Star Chef nominee Maricela Vega will each be joining the festival line-up for the first time to host dinners in a private 360 Blue





residence in WaterColor.

Saturday, November 6 will bring the return of the festival's signature Grand Tasting after a year reprieve due to the pandemic. Guests will once again be welcomed to WaterColor's Cerulean Park for an afternoon of epicurean excellence featuring tasting stations from wineries around the world, as well as seafood, barbecue, and provisional stations manned by celebrity chefs from the best restaurants along the Gulf Coast and throughout the Southeast. The Fox Brothers return to the Grand Tasting with the assistance of Atlanta-based Chef Craig Richards of Lyla Lila for a special collaboration unique to Harvest Wine & Food Festival.

"When the festival approached us about participating and how we could create a special Atlanta collaboration for this year's party, our minds went straight to Craig Richards of Lyla Lila," Jonathan Fox said. "One of our favorite chefs in Atlanta, we are excited to take our level of barbecue and Craig's mastering of Italian cuisine, to create an exciting and creative menu. We cannot wait to see you at the beach and share this experience with you."

This year's Grand Tasting will also feature a beer garden and a VIP tent complete with elevated wine and culinary components and a lounge showcasing the weekend's top college football games.

The weekend concludes with the popular Better Together Brunch featuring Chefs Kristen Hall and Victor King of Birmingham's The Essential and cocktails curated by the team at Better Together Beverage in collaboration with Distillery 98. A silent auction boasting rare wines, luxury trips, and staycations will be available virtually Thursday, November 4 at 9am CST through Sunday, November 7 at noon CST.

Destin Charity Wine Auction Foundation's (DCWAF) mission is to connect wine enthusiasts to raise money to benefit children in need in Northwest Florida. Founded in 2005, DCWAF is currently ranked #5 on Wine Spectator Magazine's "Top Charity Wine Auctions in the US." DCWAF has donated more than \$23 million to Northwest Florida charities by hosting world class wine and culinary events. These funds have impacted the lives of over 90,000 youth, including those afflicted by health issues and abuse. Learn more at DCWAF.org or facebook.com/ DCWAF.



HOME DOCTORS

Handyman Service

We do it all!

(808) 491-5242





Locally owned business for over 30 years.



About Face Blinds offers a wide range of products such as Custom Window Blinds, Shades, Plantation Shutters, Draperies and Motorization.

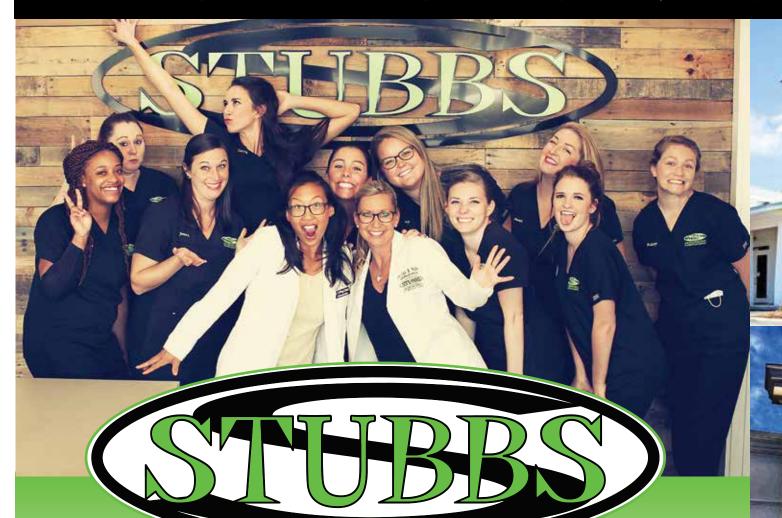


850-837-4184

Holiday Plaza

12273 Highway 98 West, Suite 116, Destin, FL 32550 www.aboutfaceblinds.com

ORTHODONTIST



ORTHODONTICS

VOTED BEST ORTHODONTIST







2 LOCATIONS TO SERVE YOU

4633 E Highway 20, Niceville, FL • 850-678-8338
11394 Highway 98 Unit B, Miramar Beach, FL • 850-678-8338
(next to the Melting pot)

STUBBSORTHO.COM









ORTHODONTIST

"Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughters comfort. ~ Micha K.



ECCAC September Focus is Suicide Prevention

Along with providing many services to children who have experienced abuse, abandonment or neglect, the Emerald Coast Children's Advocacy Center (ECCAC) also have significant prevention programs in place.

According to Jasie Landeros, who heads up the prevention department as ECCAC's Outreach Program Manager, "We have been focusing on creating awareness for monthly prevention programs this past year.

In September, our focus will be on calling attention to suicide prevention for children, teens and young adults. It coincides with National Suicide Prevention Awareness Month."

It is a proven fact that depression, anxiety, stress and

suicidal thoughts are on the increase. Unfortunately, suicide is the SECOND leading cause of death for middle and high school youth, ages 12 – 18.

The Jason Foundation, Inc. is dedicated to the prevention of the "Silent Epidemic" of youth suicide. They have compiled key facts related to suicide in younger people:

- 4 out of 5 teens who attempt suicide have given clear warning signs.
- Depression is one of the leading causes of suicide attempts, which may manifest in the following ways:
 - Declining grades and school performance.
 - Lack of interest in activities once enjoyed.
 - Withdrawal from family,

friends, and relationships.

- Talking a lot about death and suicide (even jokingly).
- Previous suicide attempts.
- Regularly self-harming.
- Doing dangerous/life threatening things.

It is especially important for parents, educators, youth workers and coaches to be perceptive. Self-care and mental health awareness are critical for children and youth. ECCAC will be providing additional data and information via their website and social media.

ECCAC has been in operation for over 20 years with centers in Niceville and DeFuniak Springs. They have provided over 150,000 services at no cost for children to include mental health therapy, crisis intervention, referrals to



other community providers, interviews and medicals to more than 14,000 children and their families.

For further information, visit www.eccac.org, or email or call Jasie Landeros at Jasie@eccac.org, 8i50-833-9237, Ext.

267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

ECCAC's September prevention program will focus on suicide, the second leading cause of death in young people between the ages of 12 - 18.

REACH EVERY HOME IN SOUTH WALTON IMAGINE YOUR AD HERE CALL 850-399-0228





Ava's Attic Custom Painting Expands

By Rita L.Sherwood

Looking customize your space with uniquely painted furniture? Ava's Attic in Miramar Beach is your furniture destination. They've recently added three new painters to their staff and are producing a lot of beautiful custom painted pieces. Susan, the owner says, "Being on the Emerald Coast, this is the style that our customers want. You can customize your own space with Ava's as we now offer

custom painting of your existing furniture. You may choose one of our bright colors or bring in the color that you love and we will transform your dark furniture into gorgeous coastal furniture."

You can sell your transformed items on consignment, or simply have it painted for yourself if







you want to update your own décor. If you find a piece in the store you love, but don't love the color, they can also paint the item to suit your needs. "We want to fill that void where you're looking for that bedroom suite that nobody else is going to have," states Susan.

She goes on to explain that this is the fastest growing

division of their business. But of course, they still have great consignment furniture and women's clothing as well. At Ava's, you buy it and take it with you, there's no need to wait on an order. You buy off the floor, and take it home. "And we still have a wonderful staff of movers to deliver directly to your door, as we are dedicated to giving

the best customer service and delivery that northwest Florida has to offer. Teamwork makes the dream work here at Ava's. Come in to take a look- if it isn't here, it isn't anywhere," says Susan.

With the popularity of transformation shows on HGTV, more and more people are interested in DIY projects,

and Ava's Attic is looking to expand their DIY business. You can learn how to paint your own custom pieces with their seasoned painter Katie. She teaches classes once per month on every 3rd Wednesday. You can practice and master techniques on chipped and broken furniture they have before trying it on your own stuff.

Located on Emerald Coast Parkway in Miramar Beach, Ava's Attic boasts a 13,000 square foot location

that includes a consignment shop, a paint shop, and a DIY space. "We're different from any other consignment shops because we have full-time painters that are a part of our staff," says Susan. Make Ava's Attic your next destination. You can stop in to see all they have to offer, or visit their website at www.avasatticindestin.com.





Early Learning Coalition of the Emerald Coast **Appoints New CEO**

On Friday, August 20th, the Executive Board of the Early Learning Coalition of the Emerald Coast (ELC-EC) unanimously voted to appoint Dana L. Ćrupi as the new Chief Executive Officer for the organization.

Prior to her appointment as the CEO, Ms. Crupi held the positions, beginning in August 2020, as the Chief Operations Officer and as an Early Learning Director for the organization.. Her duties included oversight of the organizations budget preparations, acting as a liaison with the Florida Division of Early Learning, oversight of internal and external operations

and the arrangement of audits, investigations, surveys and studies to improve staffing, programs and business services.

"We are excited that Dana applied for and was willing to accept this critical role for the future of the ELC. The last year of her employment at the ELC has functioned as an ongoing interview and the final decision was easy for us to make," said ELC Chair Beth Brant. "We are anxious to move forward in the positive direction that Dana and her team are headed to provide superior services to our childcare providers and the children and families we serve."

Her experience also includes



serving as the Chief Executive Officer of Amazing Explorers Academy in Orlando, FL, Operations and Program Officer, Program Director and Office Coordinator for the Early Learning Coalition of Osceola County and the Program Assistant Director for La Petite Academy in Kissimmee, FL.

Ms. Crupi holds a Bachelor of Social Work from the University

of Central Florida (UCF), national certification in Nonprofit Management and Leadership from the UCF and is a member of the Association of Fundraising Professionals, the National Society of Leadership and Success and the Nonprofit Management Student Association.

The Early Learning Coalition of the Emerald Coast, a 501(c) (3) not for profit organization, was established following the enactment of Florida Statute 411.01 and HB 1A that establishes Florida's Office of Early Learning and local early learning coalitions. The Florida Legislature recognized that "school readiness programs increase

children's chances of achieving future educational success and becoming productive members of society". The Legislature intends for the local early learning coalitions to establish programs and policies to prepare Florida's youngest citizens for success in school. The Early Learning Coalition of the Emerald Coast operates the School Readiness Program, the Voluntary Pre-Kindergarten Program provides for the coordination, integration, efficiency and quality of early childhood services in Okaloosa and Walton counties.

For more information visit: www.elc-ec.org

PWMC Annual Harvest Moon Celebration

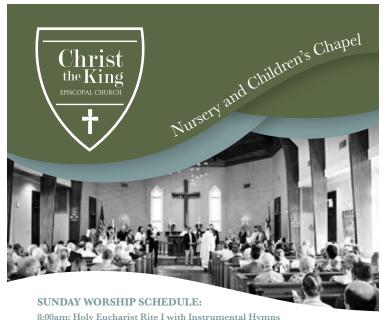
Eden Gardens State Park, Thursday, September 23rd The Point Washington Medical Clinic invites you to join them as they celebrate another year serving the community - and

the fifth annual Harvest Moon Celebration fundraiser to support the mission of the clinic: to build a stronger and healthier community by providing highquality primary health care

regardless of the patient's means or access. The Harvest Moon Outdoor Dinner begins at 6PM at Eden Gardens State Park. Guests will be seated for a unique, one of a kind four course meal with wine pairings featuring selections from some of the area's most celebrated chefs. Evening tickets only secure your spot today via the ticket link: HM2021.givesmart.

Virtual Auction Open from 9AM - 8:30PM

Participate in the PWMC virtual auction! Visit HM2021.givesmart.com to browse items, register and bid once the auction is live. located in the Stephens Center at the Point Washington United Methodist Church. Donate online any time. Visit thepwmc.org and click the 'Donate' button. No fees for service, donations appreciated. Follow Point Washington Medical Clinic on Facebook for updates, events and volunteer opportunities.



8:00am: Holy Eucharist Rite I with Instrumental Hymns

10:30am: Holy Eucharist Rite II with Sanctuary Choir

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

WEEKDAY WORSHIP SCHEDULE:

The DAILY OFFICE: Scripture readings, collects, and prayers from the Book of Common Prayer

Monday - Friday

Morning Prayer: 9am | Evening Prayer: 4:15pm (No evening prayer on Fridays)

CENTERING PRAYER and contemplative Christianity Discussion

Centering Prayer: 10:00am - 10:20am

Lectio Divinia / Discussion: 10:30am - 12:00pm

available in advance only. This Point Washington Medical event will sell out. Don't wait, Clinic is a primary care clinic Not satisfied with your **HOA / Condo Management?** We Can Help!

- Boutique Management We're the best at what we do!!
- Tailored to your community
- Thirty-Day Termination Clause
- Compliance Admin for HOA Compliance
- 24/7 Online Access to association financials
- Locally Owned and Operated!



Offices in Miramar Beach www.lsmanagementassociates.com

850-269-7285

S. MANAGEMENT & ASSOCIATES, INC.

Professional H.O.A., Condo and Real Estate Management



Lee Campbell

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



VSW Seeking Submissions for 2022 Walton County Artist of the Year

Visit South Walton will begin accepting applications for the 2022 Artist of the Year Award on Monday, Aug. 16, 2021. Currently in its 20th year, this award will recognize a local artist who lives and works in Walton County and whose signature style embodies the creativity and beauty for which the area is known.

Artists who meet the qualifications can find instructions and apply online at waltoncountyaov.com.

The Artist of the Year Award is a community program that showcases local artists,



promoting the selected artist's work throughout the year through a variety of publicity opportunities and events. The winner will also receive an award of \$4,000 in exchange for a commissioned piece of artwork that will be on display in Walton

"We are incredibly blessed to have such talented artists in Walton County, and through this program we can shine the spotlight on one deserving individual, all

while showcasing an important part of the South Walton experience," says Director of Communications Matt Algarin. "From art galleries and murals to outdoor sculpture exhibitions and underwater museums, our community is rich with art."

Submitted artwork will be evaluated based on criteria such as originality, authenticity, and overall appeal. Finalists will be interviewed in-person and must present three examples of artwork during their panel discussion.

Past Artist of the Year winners include Chandler Williams, Doug Foltz, Jenna Varney, Kathleen Broaderick,

Marisol Gullo, Melody Bogle and Juan Adaro. For a complete list of past winners, visit waltoncountyaoy.com.

The deadline for submissions for the Artist of the Year program will be Friday, Sept. 17 at 4 p.m. The winner will be announced during the Perfect in South Walton Awards presentation in January 2022.

To learn more about the Artist of the Year program, download the informational flyer or contact Lisa Foster at (850) 333-2728 or Lisa@ visitsouthwalton.com.

Baytowne Wharf's Beer Fest Coming October 9th

Time to roll out the barrel and discover the unique suds and ales at the Baytowne Wharf Beer Festival! Baytowne is bringing back one of their signature events during the annual festival, Beer From

Around Here. Local breweries will feature their product for a more intimate night of learning about craft beer culture. And, the restaurants in The Village showcase their best dishes combining their unique lite bites

with the many complimentary flavors of a good brew. The main event on Saturday, October 9th will feature more than 200

domestic and international craft 147 Tupelo Courtyard, Miramar beers available for sampling. To learn more about the event, visit: www.baytownebeerfestival.com.

Beach, FL 32550







LIB 🖺 R T Y

CART COMPANY

NEW AND USED GOLF CART SALES, RENTALS AND SERVICE

LOCALLY AND FAMILY OWNED

161 GOLDSBY ROAD #C5, SANTA ROSA BEACH | 850.502.5277

WWW.LIBERTYCARTCOMPANY.COM | LIBERTYCARTCOMPANY@GMAIL.COM FACEBOOK @LIBERTYCARTCO



Registration Open For Emerald Coast Theatre Company 2021 Fall Theatre Education Program

Feeling dramatic? It's not too late to play a part in Emerald Coast Theatre Company's (ECTC) 2021 Fall Educational Theatre Programs.

ECTC continues its popular Educational Theatre Program with creative and engaging offerings designed especially for young thespians from pre-school to high school. All programs are offered at Emerald Coast Theatre Company's (ECTC) performance space located at 560 Grand Boulevard in Grand Boulevard Town Center in Miramar Beach unless noted otherwise.

ECTC Thespian Troupe

Aug. 14-May 21, Saturdays 1-4 p.m., Grades 6-8

In partnership with Seaside Neighborhood School, this ensemble of thespians is a chartered member of the Educational Theatre Association's Junior Thespians and will be competing at regional and state competition.

ECTC Jr. Company

Aug. 14-May 21, Saturdays 1-4 p.m., Grades 9-12

The ECTC Jr. Company is an opportunity for high



school students in grades 9-12 to continue their theatrical education. This is a year-long commitment.

Improv Class

Aug. 17-Oct. 26, Tuesdays 4:30-5:30 p.m., Grades 5-12

Discover how to actively listen, to use your own life to create stories, and work on the fundamental principles of improvisation.

ECTC Big Players: Disney's "Frozen KIDS"

Aug. 17-Nov. 13, Tuesdays 4-6 p.m., Grades 3-5

Performances: Nov. 12-13, 7 p.m.

ECTC Little Players: Disney's "Frozen KIDS"

Aug. 19-Nov. 13, Thursdays 4-5:30 p.m., Grades 2-3, Performances: Nov. 13, 2 p.m. & 4 p.m.

Musical Theatre Voice

Aug. 18-Oct. 27, Wednesdays 4:30-5:30 p.m.

Performance Oct 29-30 7:30 p.m., Grade 5-12

ECTC Little/Big Players: Musical Theatre Dance

Aug. 18-Oct. 27, Wednesdays 3:30-4:20 p.m.

Performance Oct. 29-30, 7:30 p.m., Grades 2-5

This is a beginning and intermediate dance class for Musical Theatre. Students will work on skills and dance combos to perform at our ECTC Halloween Cabaret.

Homeschool Theater Class

Aug. 18-Oct. 27, Wednesdays 10:30-11:30 a.m., Ages 7-12

This super fun, high-energy drama class culminates with a showcase at the final class. Teamwork, collaboration, working with others, and just plain fun is incorporated into every part of this class. Students will play theatre games, sharpen improv skills, and learn acting and musical theatre techniques as well. This is great for all homeschool students of any skill level who enjoy the performing arts.

Film Acting Techniques for Teens

Aug. 19-Oct. 28, Thursdays 5-6 p.m., Grades 5-12

This is a fun, fast-paced class for any aspiring film actors out there — or anyone who loves a good movie. Come learn what it takes to be a performer on the big screen. Students will dive into the understanding of film and acting for the screen.

ECTC Teen Players: Musical Theatre Dance

Aug. 20-Oct. 29, Fridays 4:30-5:30 p.m.

Performance Oct. 29-30, 7:30 p.m., Grades 5-12

This is a beginning and

intermediate dance class for Musical Theatre. Students will work on skills and dance combos to perform at our ECTC Halloween Cabaret.

ECTC Mini/Little Players: "We Are Monsters"

Aug. 25-Oct. 27, Wednesdays 3-3:55 p.m. The final production will be held during the last class.

K (5-year-olds)-Grade 3

ECTC Mini/Little Players: Ballet Basics

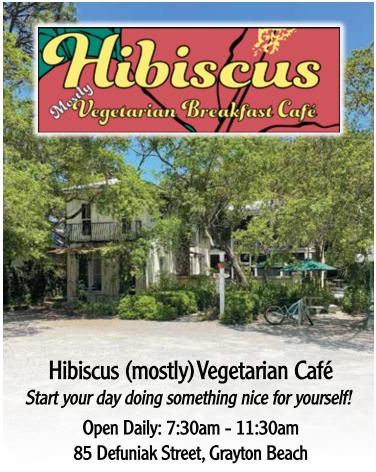
Aug. 31-Oct. 29, Tuesday 3:30-4:20 p.m., Grades K-3

This beginner ballet class will help your student build the necessary dance foundation to succeed in all areas of dance.

A \$30 non-refundable registration fee applies to each class. Multi-class discount, sibling discounts and payment plans are available. Applications for the Paul Londe Scholarship fund are also available online.

The full schedule of class dates and times along with and registration rate information can be found at www. EmeraldCoastTheatre.org.







Sinfonia Gulf Coast Hosts Seagar's Cabaret: A Tribute to Broadway Feat

Sinfonia Gulf Coast will host a Reception, Dinner and performance featuring Broadway Star Shoshana Bean, Tuesday, September 14, beginning at 5:30 p.m.

Award-winning singer and actress Shoshana Bean has graced the Broadway stage in lead roles such as *Wicked, Hairspr ay,* and *Waitress.* Shoshana Bean's three independent solo albums

have all topped the iTunes R&B and Blues charts in the US and UK, with her fourth and most recent project, SPECTRUM, debuting at #1 on the Billboard Jazz charts. She has sold out solo concerts around the globe, lent her voice to countless films and television shows, amassed millions of views on YouTube, and performed alongside

Ariana Grande, David Foster, Postmodern Jukebox, Brian McKnight, and Michael Jackson. Shoshana is a veteran of the Broadway stage having made her debut in the original cast of *Hairspray*, starring as the very first replacement for Elphaba in *Wicked* and most recently as Jenna in *Waitress*. She won a IRNE Award for

her performance as Fanny Brice in *Funny Girl* and earned a Jeff Award nomination for her portrayal of CeeCee Bloom in the pre-Broadway musical production of *Beaches*. The special evening, the same night that Broadway reopens, includes valet parking, a sparkling wine reception, four course meal prepared by Seagar's Executive

Chef Lee Guidry, wine, and all gratuities. Tickets are \$295 per person (all inclusive) anr are available for purchase at www. bit.ly/SinfoniaCabaret21

The event is hosted by **Seagar's Prime Steaks & Seafood,** 4000 S Sandestin Boulevard in Miramar Beach.

PLEASE VISIT **SOUTHWALTON.LIFE** TO READ THIS ISSUE ONLINE







Specializing in Condo & Rental Home Remodels - Quick Turnaround - Full Service

TILE - LUXURY VINYL WOOD LOOK STONE - HARDWOOD - CARPET

Tile Temptations











12273 East Hwy. 98, Suite 106 Holiday Plaza, Destin | (850) 650-1919 | www.TileTemptations.com



Journey Bravely; Building Community



By Todd Craig

During my 20 years as a pastor, I was privileged to be invited into the heights of the human experience as well as the deepest valleys. I presided over weddings and was one of the first

to hold newborn babies. I was also one of the first called when there was a life altering diagnosis or a tragedy and walked with families through the grieving process. Through those 20 years I have become convinced of two things.

First, deep down everyone desires and knows they need community, yet most people aren't sure how to create it. In our early years community is created for us through our parents and our environments. Many of us grew up playing with the kids of our parent's friends and we found friendships and community with classmates and through after-school ac-

tivities. This built-in community continued and was encouraged through high school and college. Then as adults we move away from those built-in communities and must learn how to build community on our own for the first time.

Second, true community shows up the moment a need arises, but only if it has been built patiently over time. Even if it is easy to ignore the desire or need for community today, there will come a time when your need for support is undeniable. If you wait until you need community to build it, it won't be there for you. So, even if it is a bit clumsy at first, here are some ways to begin building community today.

5 Ways to Begin Building Community

Create space. Community happens when it is prioritized. One of the greatest obstacles to developing community may be the lack of margin in our lives. Screens have also become a barrier to the development of deeper relationships. Create space, lift your head, and see the people around you. Try joining a club, a community service group, a sports league, or a church.

Because you are unique...

Regina Jaquess, Pharm D

USA Water Ski team member

and ten time World Champion

and World Records

in both slalom and overall

www.reginajaquess.com

Be first. Too often we don't pursue community because we are waiting for someone else to go first. It's like we are still living out the middle school lunchroom narrative. The fear of rejection or judgement often keeps us from the best parts of life. But, maybe we can find encouragement to connect if we remember that deep down, those around us desire community and may be waiting for someone to go first.

Be curious. One of the best ways to connect with others and build trust is to listen. If you have ever interacted with a good listener, you know how valuable listening is to connection. Develop a genuine interest and curiosity in the lives of others and learn how to ask good open questions and then, most importantly, listen intently. Open questions invite more than yes or no answers. Examples include: How was your test? Tell me about your meeting. How are you feeling about your relationship with your friend?

Be generous. Intentionally notice the needs of others in both small and larger community settings. Join with and lead others to generously meet those needs when you find them. Also cultivate a generous spirit toward others in general. Allow for differences in personality, beliefs, perspectives and give

others the benefit of the doubt. Unfortunately, this is becoming increasingly counter-cultural. If you choose to only be in a relationship with people who act and think exactly like you, you are destined to a lonely and isolated life.

Be vulnerable. True community and connection requires accepting the love and support of others in times of need. Though difficult, setting pride aside, and admitting that we don't always have it all together and we need help carrying the overwhelming load creates opportunity for honest relationships.

Friendships and community take effort, time and vulnerability. But those investments make the world and life significantly more meaningful for you and for those around you. What is one practical step you will take to begin building community? Imagine the impact if we all committed to community building as an intentional practice. May it begin with you and me.

Todd Craig is a Life and Leadership Coach with Journey Bravely Counseling Services. As you're seeking clarity about change in your life, Journey Bravely currently has coaching sessions available to help you along your journey. Connect with us at Journeybravely.com.



Journey Bravely

COUNSELING & COACHING



Stephenie Craig, LCSWTherapist & Coach
918-221-9987 | stepheniecraig@journeybravely.com

Todd Craig Life & Leadership Coach 918-740-1232 | todd@journeybravely.com

www.journeybravely.com

PHARMACEUTICALS BUILT FOR YOU.

WHAT IS COMPOUNDING?

Pharmaceutical compounding allows for your medical provider to provide specialized treatment. We can formulate your prescriptions to meet your individual needs.

The need for compounding is endless. Below are a few topics that Emerald Coast Compounding Rx handles on a daily basis.

HORMONE AND THYROID REPLACEMENT THERAPY DERMATOLOGY | PAIN MANAGEMENT



- Anti-Aging
- Bio-identical Hormones Replacement Therapy
- Dental
- Dermatology
- Gastroenterology
- Infertility
- Men's and Women's Health
- Pain Management
- Pediatric
- Podiatry
- Sports medicine
- Veterinary And More







Best of Emerald Coast 2016 & 2017

1719 S Co. Hwy 393, Santa Rosa Beach, FL Handicap Accessible Don't Miss Out On Our Next Issue! For advertising information call, 850-399-0228



MASSAGE THERAPY CLINIC

Longest established Massage Therapy Clinic in the Area!

Myofascial Release • Lymphic Drainage • Nueromuscular • Sports

Pregnancy • Swedish - Foot Reflexology & More!

LICENSE # 005835

shopforthehealthofit.com

850-622-5800 Fax: 850-622-5802

HOURS OF OPERATION Mon - Fri • 9am-5pm



Are You Happy with Your Testosterone Shots?



By Dr. Richard Chern, MD

Testosterone shots for men have been used to treat testosterone deficiency for many years. There has also been a lot of bad press about using "testosterone" in men because previously, many men abused testosterone and later faced consequences such as heart attacks, strokes, pulmonary embolisms, sudden death and other health problems. We've all heard about "Roid Rage" and have seen reports of domestic abuse, murder and suicides all associated with testosterone. So how is it possible that testosterone is good?

There are several issues to keep in mind with testosterone use in the past. First, these issues often occurred with dosages as high as 20x the natural levels

found in humans. Second, all of these reports are associated with the use of synthetic versions of testosterone. The medical community has known for decades that any synthetic testosterone is associated with adverse effects such as strokes, heart attacks, sudden death and more. This includes the most commonly prescribed testosterone cypionate. Third, breakdown products or metabolites of testosterone are also hormones that can have major effects on the body in both beneficial and detrimental ways. Many of the issues that occurred were because of over-dosing and a lack of understanding of the metabolism and full effects of synthetic testosterone in the body.

Many men use weekly testosterone cypionate injections to maintain their testosterone level. While this provides some benefit, most men complain about the common issues shots have. Shots are absorbed based on time rather than blood flow, so the first days after a shot are typically amazing and most guys feel like superman because of overly high levels. Unfortunately, this only lasts for a day or two and these overly high levels are not only bad for us but they also rapidly decrease. These

days are typically followed by two days where guys feel good. Then, the last few days are nearly always nonproductive and include increasing moodiness, fatigue and a lack of desire to engage in the world. Next, because of these swings in testosterone, estrogen quickly becomes difficult to control. The hormonal ups and downs cause mood swings, tear-fullness, irritability, anger and other emotional disturbances. Levels on either side of optimal can cause erectile dysfunction so these swings often lead to additional medications such as anastrozole, Viagra, or other medications to control issues that just don't happen with pellet therapy. Then, of course, there are the general issues of remembering to take your weekly injections, constantly going to the pharmacy, multiple doctor appointments, lab draws, etc.

With pellet therapy we see our guys about two times a year and once we get your dosing dialed in we only need labs once a year. Hormone levels are consistent every day and it's unheard of to need additional medications once optimized. So, are you REALLY still happy with your testosterone shots?

Dr Richard Chern, MD and Sue

Griffin, ARNP specialize in hormone therapy for both men and women. Dr Richard Chern, MD is the only BioTE Platinum provider in the area and has been providing BioTE hormone pellet therapy longer than any other provider in the region. He has been asked by BioTE to teach providers across the country on how to provide proper hormone therapy for both men and women. Dr Richard Chern, MD is currently accepting new patients so call today at 850-837-1271 for an appointment.



International Coastal Clean Up

Saturday, Sept. 18th 8:30-11 a.m.

Help the Friends of South Walton Sea Turtles Keep our Beaches Clean, Dark and Flat!



Volunteers needed at the following locations:

- Inlet Beach Regional Access, 139 S. Orange St., Inlet Beach
- Santa Clara Regional Access, 3468 E. Co. Hwy. 30A, Seagrove
- Ed Walline Regional Access, 4447 W. Co. Hwy. 30A, Gulf Place, Santa Rosa Beach
- Big Red Fish, Coastal Dune Lake in Blue Mountain Beach



Call a licensed independent sales agent



TINA FADER 850-368-8007 (TTY: 711) Monday – Friday, 8 a.m. – 5 p.m TINAFADER@YAHOO.COM It's not too
early to get
Medicare ready

TURNING 65 OR NEW

Have a free, no obligation, benefit review

- Find out which plans fit your needs and lifestyle
- See whether your prescriptions are covered
- Learn about wellness programs

Humana can help clarify your options—so you can enjoy life and have peace of mind.

We'll help you learn your way around Medicare and get comfortable with it.

See why more than 8.3 million people across the country¹ have chosen Humana all-in-one Medicare Advantage plans and stand-alone prescription drug plans.

Remember feeling young? Feel it AGAIN!

Now offering
Weight Loss
Treatment!

Pr. Richard Chern, MD
12889 Hwy 98W, Suite 107B
Miramar Beach, FL
850-837-1271

Thee Years In A Row!
Thank you Destin!

Remember feeling young?
Feel it AGAIN!

Pr. Richard Chern, MD
12889 Hwy 98W, Suite 107B
Miramar Beach, FL
850-837-1271

Humana.



Emerald Coast Walk to End Alzheimer's Scheduled for November 13th

The Alzheimer's Association Walk to End Alzheimer's is the world's largest event to raise awareness and funds for Alzheimer's care, support and research. Since 1989, the Alzheimer's Association mobilized millions of Americans in the Alzheimer's Association Memory Walk®; now the Alzheimer's Association is continuing to lead the way with Walk to End Alzheimer's. Together, we can end Alzheimer's

The event is scheduled for Nov. 13. Lauren Moon, closing assistant at Setco Services LLC, has joined the Alzheimer's Association as the 2021 Walk to End Alzheimer's event chair for the Emerald Coast. "When my grandmother, Ivie, was diagnosed with Alzheimer's in the early 2000s, my family became involved with the Association and created a Walk to End Alzheimer's team in her honor," Moon said. "This tradition continued for several years and greatly influenced my decision to join the Walk Planning Committee when I relocated as an adult to the Emerald Coast. It has been my privilege to help carry on a tradition that meant so much to my family and to walk in memory of my grandmother and all those

who have been impacted by Alzheimer's disease."

On Walk day, participants honor those affected by Alzheimer's with the poignant Promise Garden ceremony — a mission-focused experience that signifies their solidarity in the fight against the disease. The different colors of the Promise Garden flowers represent participants' personal connections to Alzheimer's and their reasons for walking.

While the Alzheimer's Association is moving forward with hosting the Emerald Coast Walk in person, Walk Director Tina Henson noted that the health

and safety of participants, staff and volunteers remain the organization's top priorities as decisions are made about event details.

"Although we are looking forward to gathering in person this fall, we want to ensure that all those who wish to show their support are able to do so in a way that is comfortable for them," Henson said. "That's why, like last year, we're offering options to participate in Walk online and in local neighborhoods as well."

According to the Alzheimer's Association, more than 6 million Americans are living with





Alzheimer's disease – a leading cause of death in the United States. Additionally, more than 11 million family members and friends provide care to people living with Alzheimer's and other dementias

To register and receive the latest updates on this year's Walk to End Alzheimer's, visit alz.org/walk.

The Alzheimer's Association is a worldwide voluntary health organization dedicated to Alzheimer's care, support and research. Its mission is to lead the way to end Alzheimer's and all other dementia – by accelerating global research, driving risk reduction and early detection, and maximizing quality care and support. Visit alz.org or call 800.272.3900.





Your "All in One" Health Center

30A Chiropractic

with Dr. Scott Thurston, DC

30A Medical

with Katie Huckaby, ARNP under the direction of Dr. Tommy John, MD

30A Massage

with Rachael Hill, LMT

30A Fitness

with Personal Trainer Eugene Mlms

30A Yoga Studio

with Christine Collier, Lesa Klein & Mark Anthony



4161 W County Highway 30A Santa Rosa Beach

850-622-2313

30-AChiropractic.com 30-AGym.com - 30AYoga.com

SMILEOLOGY TAMES OF THE STORY

IMPLANT, COSMETIC & FAMILY DENTISTRY Bluewater Bay | Miramar Beach | Santa Rosa Beach

Sedation Dentistry • Emergency Dentistry • Dental Exams & Cleanings
Gum Disease Therapy • Fluoride Treatments • Sealants
TMJ Treatment • Nightguards • Tooth Colored Fillings
Smile Makeovers • Divinci Lumineers & Crystal Veneers
Cerec Dental Crowns • Foundation of youth Dentures
Teeth Whitening • Invisalign Clear Braces

Botox, Xeomin & Dysport Injectables • Restylane Fillers
Lip Augmentation • Obagi Skincare System • Dental Impants
Porcelain Inlays & Onlays • Dental Bridges

Specialty Partial & Full Dentures • Root Canal Therapy



Now Accepting New Patients
Emergency Appointments
Available
Same Day Dental Crowns



Call 850.267.0777

Wellness

Healthy Hacks



By Kay Leaman, Health Architect, HealthyDay HealthyLife

It's not only back to school it's back to routines, after school activities and food on the go. Does your fast food budget increase after school is in full swing? (I'm not so sure 'fast' is part of the equation these days; it's more 'patience' food.) Colds and various types of flu can be creeping in, interfering with our schedules and all of this together increases our stress.

So, what are your health hacks? Which ones give you the biggest bang for your buck? Because every family dynamic is a bit different, your hacks might be as well. Here are some of my healthy hacks:

I always give myself 30 minutes in the morning to enjoy the quiet, read my devotional, drink a glass of water, check the weather and just relax while I wake up.

A healthy breakfast is usually a meal replacement shake or overnight oatmeal.

My supplements are next: a quality vitamin, mineral antioxidant blend, immunity booster, stress relief supplement, vitamin D, brain support and a few others.

I prepare for my day (check my schedule and get everything out I need such as business materials, grocery list, frozen meat for dinner, errand items, etc. Whatever I'm doing is all laid out, packed and ready to go.)

After dinner I take my PM supplements, check my emails and my schedule for tomorrow (This helps me know what time I need to set the alarm.), turn my phone off and relax.

A night of quality sleep offers big benefits.

Rant: There are probably many of you who remember phones that were attached to a cord. Messages had to wait until we got home. I still like this philosophy. Even though I take my phone with me (most of the time), I've practiced not being attached to it. These little ingenious devices are many times a source of stress and repetitive stress is unhealthy.

What might be a few healthy hacks for families and singles?

Double up. If you're cutting veggies up for dinner or throwing together lunches, go ahead and put together extra for the next day or two or double the recipe. It only takes a few extra minutes and works great for grab and go days. It can also give you a day off of cooking dinner when you double the recipe.

Set aside some time just for you. Whatever this looks like for you, find time in the crooks and crannies of your life to just be with yourself enjoying your favorite drink, scenery, hobby, etc.

Be consistent with your AM and PM routine. Every day is filled with surprises, setbacks, added 'to dos' and delays. Having a consistent routine before and after all of your 'in betweens' can lower stress, improve your quality of sleep, relax your mind,

improve your mood, heighten your focus.

Set up a weekly date. This can be a family date, a date with a friend or spouse, etc. Take time every week to disconnect from everything else and connect with others. Share what you're grateful for, and laugh!

Consider ordering from a healthier restaurant and skip the fast food. These days, you can place an order to go and many places will bring it to your car. A home cooked meal is always the best choice, but it's not always possible. When this is the case, you can still improve what you are putting in your body. Choose wisely

Email me your Healthy Hacks or let me know which ones you're going to start incorporating into your daily lives and receive a special thank you gift! Email to succeed@healthydayhealthylife. com. Here's to health.



REACH EVERY HOME IN SOUTH WALTON IMAGINE YOUR AD HERE CALL 850-399-0228





The Lotus Life; Moments of Destiny

By Lauren Catanese

"I am the master of my fate. I am the captain of my soul." – William Ernest Henley

Decades to years, months to weeks, days to hours, hours to moments our lives keep flowing and continue to always move forward. Whether we resist, detour, or get stuck, life keeps moving. Like a river as it passes over and around rocks and boulders. The water meanders through wide spaces and then gets pushed through tight spots. The river never stops. So is life. We are born to live this life to the fullest extension of our souls. To keep moving though we feel stuck. To keep persevering though we hit rocks. To be flexible when we feel we are tight places and expand in all directions when we fill the wideness of our lives. Our



souls know no other way than to keep living. The juiciness of life is felt in our emotions, all of them. The painful ones, to the blissful sensations, to peace, all our emotions are beautiful. They hold a lesson in time and are meant to pass us by like the

SoWal life is direct mailed (US Postal Service) to every home and business in Santa Rosa Beach and Inlet Beach. If, for some reason, you are not receiving the paper, please contact your postmaster. You may also pick up a copy at the following locations: Publix Supermarkets, Gulfwinds Paddle and Surf, Gulf Place - near Sunrise Coffee, The HUB, Seagrove Glass.

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

Our renovations are complete! Same Great Vendors • Same Great Stuff









COME IN AND CHECK OUT our renovated Santa Rosa Beach store!

RETailTheRapy

Interiors | Home Decor | Local Art | Gifts & More

Miramar Beach: 10745 Emerald Coast Pkwy. | 850-460-7970 **Santa Rosa Beach:** 4552 U.S. Hwy. 98 West | 850-267-0990

clouds floating in the sky. Not to get hung up in one spot, but to be curious as to what we feel, feel it, and keep smiling. Accepting that in life we will feel all emotions is a healing, beautiful awareness. We are meant to feel into the depths of what it means to be human, to be alive. Like breathing, our emotions are proof that we are beings living in a world that is not without passion and existence. We are meant to swim through the dirt, purify in the holy water and shine bright under the sun.

Conscious living is realizing that each moment of our lives is a moment of our inherent destiny. The moments we feel connected to the divine, connected to our highest selves, in alignment with the universe we are free. Free to live. Free to be born again. Free to shine. Free to love. Free to be. Thank goodness for the depths of life bringing us to our knees and bringing us back up to soar. My wish for you is to live in the depths, the crevices but also on top of every mountain and to swim in every river, every sea. To smile again. To love again. Soak in your moments of destiny and feel your world get even lighter. Life is waiting for you to be its co- creator. Happy soulful living!



RESIDENTIAL COMMERCIAL AUTOMOTIVE WINDOW TINTING

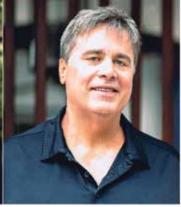
a premier provider of world class window films

CALL CHRIS FOR A FREE ESTIMATE 850.974.2264

worldsbestbeach.com







Eddie O'Brien Broker 850.598.9444

O'Brien Realty
Peddling 30A over 25 years





By Sean Dietrich

Morning on an American interstate. A caravan of large bucket trucks travels southward. There must be a hundred of them. Maybe more. These are utility workers.

Hurricane Ida plowed into Louisiana like a Peterbilt semi yesterday. These trucks are heading to ground zero to join the 25,000 other utility workers who are already in the Bayou State restoring power.

The trucks' running lights are on. Their hydraulic lift buckets wobble from highway speed.

The men and women behind the wheels are preparing for weeks of sleepless nights, mechanical failures, possible accidents, wet weather, convenience-store suppers, cheap hotels, and video calls home—provided there is cell service.

A little boy in the backseat of a passing minivan with Florida tags waves at one of the truck drivers. The lineman waves

The boy's mother cranes forward. She mouths the words "Thank you" in hopes that the utility worker can read her lips.

He can. He replies with a thumbs up.

And the convoy of trucks never stops coming. One by one they come. And one by one they should be thanked.

I live on the Gulf Coast. Hurricanes are part of our life. When Opal hit, for instance, it crippled us. And yet, amazingly, it only took 24 hours for hordes of electrical workers to arrive in our town and restore our power so we could all get back to watching daytime television.

The workers came from faroff places like Maryland, Texas, Ohio, or Pennsylvania.

My aunt was so grateful to the linemen working on her street that she brought them

Line Work

sandwiches each morning. Other neighborhood ladies made cookies and deviled eggs. Elderly Miss Elaine made her infamous Green Jello Salad of Death. I would have warned the lineworkers not to eat the stuff, but it was too late.

And I'll never forget when Hurricane Ivan smashed into our area a decade later. I was a newlywed, living in a one-bedroom apartment. Our building had no storm shutters, we were in a flood zone, emergency vehicle sirens blared, people screamed out for help, and I ran out of beer.

All anyone could do was cover their windows in duct tape and hide. Friends lost homes, cars, animals, trees. Ivan pommeled us like we'd insulted his mother.

Once again, the next morning, our little world was flooded not only with water, but with bucket trucks.

So yeah, whenever I see a parade of utility vehicles I get a little emotional. Namely, because these workers don't

have to be doing what they're doing.

Utility crews have some of the most dangerous jobs in the world. Out of every 100,000 workers, 30 to 50 die. Some are



victims of explosions. Others lose limbs or get burned. Electrical work is not for wimps. This type of labor is not a job, it's a calling.

My friend Chad's father is a retired lineman. Chad said he grew up going to too many funerals. His mother was always wondering if the next memorial service would be for his father.

"Whenever my dad would leave for storms, there was always that question of whether he'd come back to us in alive or in a box," Chad recalls.

When Hurricane Michael hit a few years ago, I was out of town. One afternoon my hotel TV showed the eye of the storm making landfall 33 miles from my front door. The next morning, the national news showed images of a decimated Panama City, which is located in the county adjacent to mine.

I couldn't believe what I was seeing on my screen. This was our Panama City. The same Panama City where we went shopping. The same Panama City where I once took Mary Herrington to ride roller coasters at Miracle Strip Amusement Park when she got food poisoning from a hot dog and ruined the interior of my '86 Ford.

Anyway, I left my hotel that morning and sped home. The only problem was, everyone else did, too. So I was stuck in a traffic jam stretching from the Panhandle to Seskatchewan. I sat in a cloud of exhaust for over six hours.

I will never forget when, at about midday, I saw orange

flashing lights in my rear view mirror. A long line of bucket trucks was on their way to my Gulf Coast home. Diesels roaring. Earth rumbling. Cars pulled to the shoulder to let them pass.

It nearly made me cry.

I remember passing one particular truck in traffic later that afternoon. The driver was young, his window was rolled down. He was sunburned and as lean as a two-by-four. Music blared on his stereo. He spit into a Mountain Dew bottle.

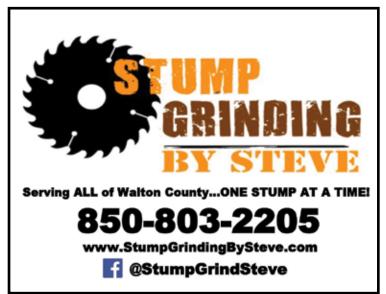
At a red light, I rolled down my window and asked where he was from.

But he couldn't hear me, his diesel engine was rumbling too loud. The young man just tapped his ear to indicate that I wasn't getting through. So I shouted two familiar words of gratitude as loud as I could.

And it's funny, even after all these years I find myself hoping this nameless young man could somehow read my lips.

But more importantly, I hope all utility workers in this country know how sincerely I am saying those same two words right now.







Musings

Discovering Your Opus



By Kirk McCarley

In the fall of 1964, 30-yearold Glenn Holland is a talented musician and composer from Portland, Oregon. He takes a position as a music teacher at a high school so that he can spend more time with his young wife Iris and work on his symphony.

Holland at first struggles in his job, but then learns how to connect with his students by convincing them that music is a fun and worthwhile pursuit. He becomes a popular teacher at the school and rises to the task of creating a school marching band with help from the football coach.

The time Holland devotes to his classes, the marching band, orchestra, productions and mentoring both struggling and talented students leaves him little time to work on his symphony, or to spend with family. When his son is found to be deaf, Holland fails to learn American Sign Language properly, leaving him unable to communicate with his son and creating a rift between him and Iris, who has to raise their son mostly by herself. An argument finally makes Holland realize the error of his ways. He learns to communicate with his son and repairs the relationship.

In 1995, the school's arts programs were shelved, citing further cuts from the Education Board and the need to prioritize other subjects. Despite an impassioned plea, Holland is laid off as a result. He questions the value of his career.

On his last day, Holland's family helps him clear out his office and takes him to the auditorium. It is packed full of ex-pupils who greet him with a standing ovation. Gertrude Lang, a struggling clarinetist and now Governor of Oregon, gives a speech praising Mr. Holland, that his legacy is more than just the symphony; it is all the people he has helped and influenced over 30 years. She joins ex-members of the school's orchestra, who have been practicing the symphony, his symphony,

on stage. Mr. Holland conducts them in its premiere performance.

"Mr. Holland's Opus" is a gift from cinema, speaking to the greatness that lies within each of us, yet is compromised by the realities of life: the need to provide for a family, stability, sacrifice, practicality. Dreams once had, but now stuffed and catalogued in that part of the brain reserved for fantasy.

But wait!

What if there's a chance you can rewrite the script? Imagine that for each of us there are double doors behind which is an auditorium full of people anticipating the debut of your symphonic masterpiece, one for which you have been preparing your entire life. And what would be that masterpiece? Something artistic, a landscape, portrait, or even an abstract? A book of poems or a dramatic novel that has long been on your mind? A "bucket list" type item related to travel to new destinations or an athletic endeavor such as a hike, run, or cycling event?

What if the only thing holding you back from fulfilling that suppressed desire is something as simple as the voice inside of your head whispering, "you can't" or "you shouldn't?" You shouldn't apply for that dream position. You can't get into that school. Who are you to think that your boss will go for your idea? You can't make a difference.

I run across people all the time who are victims of their own limiting beliefs. Truth be told, most of us have been there. In those moments I find it helpful to change the statements into questions. Why shouldn't I apply for that dream position? Why can't I get into that school? Why wouldn't my boss go for that idea? Why shouldn't I be the one to make a difference?

Then comes the next question, "What's behind the auditorium doors?"

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.



REACH EVERY HOME IN SOUTH WALTON

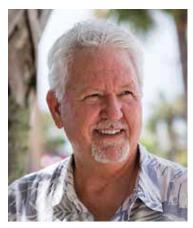
IMAGINE YOUR AD HERE CALL 850-399-0228





Musings

A Pastor's Ponderings: Crackers and Donuts



By Pastor Dave Holland

"Then Jesus asked, 'What is the kingdom of God like? What shall I compare it to? It is like a mustard seed, which a man took and planted in his garden. It grew and became a tree, and the birds of the air perched in its branches."

"Again, he asked, 'What shall I compare the kingdom of God to? It is like yeast that a woman took and mixed into a large amount of flour until it worked all through the dough." Luke 13:20-21

I'm a donut kind of guy, crackers—not so much. I sharpened my parenting skills early on with the bribing power of doughy, delicious donuts. In order

to motivate my four children to awaken on Sunday mornings, I would go out early and buy a dozen of the pastries and come home shouting out in my best Italian accent, "Coma getta you red, hot donuts." Bedroom doors would fly open, the kids came running and our worship day was off to a roaring start.

On the other hand, the kids never came running for crackers. What is the difference between crackers and donuts? The key distinctive is yeast. The living agents in yeast can transform damp flour into a living, growing organism that rises to become soft dough that defies gravity. After that, you can bake it into bread, boil it into bagels, fry it into donuts or other delightful pastries. The yeast makes all the difference.

The kingdom of God is astonishing—to what shall we equate it? Only Jesus, the master storyteller, could craft metaphors so simple yet so majestic. Christ paints a picture with words about a place surpassing all imaginable expectations and powered by a mysterious life force.

I constantly meet people that feel mired in the mundane.



Trapped in trivial daily routines, their lives feel empty. They fill their time with work, TV, hobbies, sports, entertainment, just about anything to occupy their minds. Jesus shows us through small, ordinary illustrations how amazing our lives can become.

Christ's followers hang on his every word as He expounds on the kingdom of God in verse 21, "It is like yeast that a woman took and mixed into a large amount of flour until it worked all through the dough." The kingdom is as common as making bread, as ordinary as dough, yet as transformational as yeast.

Baking bread requires a fistful of yeast kneaded into the dough. Composed of millions of microscopic organisms, yeast

initiates tremendous activity. The little varmints eat the sugars, reproduce, and emit gases, causing the dough to rise. The life in the yeast transforms and enlarges the dough that is then baked into golden loaves.

The yeast shows us the potency of life resident in the kingdom of God. You may not see it, you may not feel it, but it is there working in the unseen realm, changing us into something more than we thought we could be. Sometimes we feel as dense and useless as unrisen dough. Yet, the life of the Spirit is kneading, rubbing, massaging us into something useful in God's hands.

What could Jesus mean by comparing the kingdom of God to yeast?

First, I believe Christ was pointing to the life-giving qualities of the Kingdom of God. Add yeast to lifeless flour and water and the yeast will grow in incalculable ways. Like yeast, the teaching of the Lord brings life and transformation. Share the Word of God with any receptive group of people, and they grow. Mysteriously, the yeast of God's presence and His word change you into a larger person of faith. The life of God in you transforms you. It is unstoppable, and it eventually achieves its purpose.

Ultimately, the yeast of the kingdom permeates every facet of our lives. When you allow God into your life in a meaningful way, you will rise and grow.

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 DavidvHolland54@gmail.com.



FELLOWSHIP 30a CHURCH

ENDLESS GRACE - UNENDING LOVE OF JESUS CHRIST



Gary Wingo is now pastor of FELLOWSHIP 30A CHURCH!

We meet Sunday mornings in Watercolor at the Lakehouse, on Western Lake next to Marina Park. Join us at 10:00 a.m. for worship and fellowship as we glorify the Lord God and share the Good News of Jesus Christ.

SUNDAYS AT 10:00 A.M. Also on Facebook livestream

Website: fellowship30achurch.com Email: fellowship30achurch@gmail.com





@fellowship30achurch





Not Your Typical She Shed

The Salt Shed and Beachy Blooms Together Bring Color to the Coast

By Abigail Davis

We've always been told to 'not judge a book by it's cover' and The Salt Shed & Company is a perfect example of why you must first take a look inside. The Salt Shed, a locally owned and operated home and garden boutique, is now partnering with Beachy Blooms 30A to offer beautiful grab-n-go bouquets available to purchase while stems last. The unique opportunity to purchase fresh, pre-made bouquets is the first of many eclectic products that can be found in this not-sotypical she shed.









Owned and operated by the Maynard family, the Salt Shed opened in 2018 with the goal of creating an elevated home and garden experience. The Maynard's, with Jenny Maynard as the managing partner,

take great pride in working with other local vendors and artists to provide a diverse inventory of paintings, home decor, soaps, lotions, honey, clothing, jewelry and more! Thus, the partnership with Beachy Blooms 30A seemed second nature.

Beachy Blooms 30A, owned and operated by Jane Denton, is a mobile floral shop along the Florida Panhandle serving bloomin' buds with a reinvented flower buying experience where flowers are 'handpicked by you.' Jane's wide variety of stems and arrangements are the perfect birthday surprise, gift for a friend, or simply a way to brighten your home.

The Salt Shed & Beachy Blooms are thrilled to grow under the same roof and offer you a new opportunity to expand your home and garden.

The next time you are in the area, be sure to stop in at the Salt Shed at 22601 Panama City Beach Parkway Panama City Beach and use the code COM-PANY 10% off your next purchase.





Musings

It's Not Perfect



By Rick Moore

At the age of fourteen, I was bussing tables for one of the top restaurants in town. It was my mother's favorite seafood restaurant. For years, she had bragged about their service and delicious food. Yet, those who worked at that restaurant saw things differently. It's funny how you can go to a place every week of your life as a client, yet never see what the employees see. When you learn how the sausage is made, it's hard to enjoy eating the sausage. No matter if you work at a hospital that helps save lives, or a church that helps save souls,

there are no perfect organizations.

Once, while I was washing dishes, a waitress came back to the kitchen in tears. She was so mad at a person who didn't leave a tip that she threw the dishes on the floor, shattering them into pieces. That same afternoon, an elderly lady complained when she saw a roach run across the floor. One night while closing, the manager discovered the cash register was \$80 short. A waiter told the manager he had seen one of the waitresses take the money from the register. It just so happened that waiter couldn't stand the waitress he was accusing, so the manager's first suspicion was that the waiter took the money, only to try to get her fired. I never told my mom any of this, and to this day she will say that was her favorite restaurant.

While in my late twenties, I was asked to volunteer as a chaplain for a local non-profit group. The task was to give out turkeys at Thanksgiving, toys for less fortunate children at Christmas, and eyeglasses once a month for those incarcerated. I gladly accepted, but was slow to let everyone in my inner-circle



know about this new position. As silly as this may sound, this particular non-profit raised most of its money from bingo games, and I was on staff at a church that frowned upon such things. Also, the president of the organization was not known for being a saint. While processing the opportunity at hand, many questions entered my mind. I sought out advice from a trusted friend, and he asked me one simple question which became the deciding factor. He asked me if I could accept the imperfections. I decided I could, and agreed to take the

position. Once the weight was off my shoulders to "fix" the organization and make it perfect, I simply accepted everything as it was, and we were able to bless a whole bunch of children, families and prisoners.

A few years later, while interviewing for a new job, the question was asked if I would be willing to "be stretched." Months later, I realized what this person meant by "being stretched" was if I would be willing to look the other way at times. It meant no matter what he had promised, he could reverse his decision and tell

others they needed to learn how to be flexible. In this case, I felt the organization went beyond having imperfections. It reached a tipping point that I could no longer accept, so I decided to resign.

Obviously, spouses have to ask themselves how much verbal abuse they are willing to accept. Peers have to ask themselves when it is appropriate to report an associate for doing something wrong. Even employers have to ask how much imperfection they can stand from employees. Sometimes people are allowed to remain on the team even if they are incompetent because they are nice. Sometimes people who are not nice are allowed to stay on the team because they are very talented. It is a tough decision for employers and employees alike. There are different degrees of what can be tolerated. Just remember: it's not perfect, and you're not perfect. Perhaps Michael J. Fox said it best: "Excellence, I can reach for; perfection is God's business.'

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

New Store Now Open!





MONTHS
FREE
WITH A 1-YEAR MAILBOX SERVICES
AGREEMENT (New Box Holders Only)
Lint one cappus per castering, blac which wither offers, Perciciolicas apply, blad and elementation of their percental of a percipating purchase. The UPS Share centers are obtained by their and and specials of 2012 fire UPS Start. No.

The UPS Store

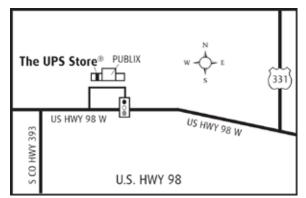
25%
PRINTING SERVICES
Lind one caupus per custumes, bid valid with other offers, finite species, bid and determined only willow proceeded of a subdisconting business. The UPS Store certains are often eigens 06/30/27.

The UPS Store*

\$5 OFF
ALL PRODUCTS & SERVICES
(With \$30 minimum purchase, Excludes stamps,)
Limit one cappon production and purchase purchase for the other offers in the other offers of the other other offers of the other other



2078 US Highway 98 W, A105 Santa Rosa Beach, FL 32459 850-759-4900





40th Street Pizza Opens in Miramar Beach!

In a small shopping center in Miramar Beach, right next to RainForest Blacklight Golf, there stands a little known and newly opened pizzeria - 40th Street Pizza. The restaurant is owned and operated by Patricia (Trish) Cournoyer, who works in partnership with her brother, Michael Mifsud, and her son, Jeff Cournoyer.

40th Street Pizza has quite the story to tell, as the pizzeria is carrying on the legacy of a restaurant that opened in Mexico Beach twenty years ago. In 2017, Trish came across a small pizzeria in Mexico Beach that needed new owners. After spending twenty-five years in the restaurant industry, and another twenty in accounting, Trish couldn't pass up the opportunity. Unfortunately, Hurricane MIchael, and then the Coronavirus pandemic caused the business to close.

Finally, earlier this year, Trish came across a marvelous opportunity in Miramar Beach. After a recommendation from a friend to move the business to Miramar Beach, Trish began to feel hopeful again. Taking all

the determination she had left, she and her family renovated the unit and created the adorable restaurant we see today. As it turns out, the pizzeria has been a great success, already doubling their sales from their previous years in business.

40th Street Pizza has a wide menu to choose from, with tons of options for customization. Some of their most popular menu items include the meat lovers pizza, supreme pizza, pepperoni rolls, and handmade edible cookie dough. The restaurant also offers various appetizers including mozzarella sticks, a veggie trio (air fried onion rings, green beans, and jalapeno cheddar nuggets), chicken wings, and cheese bread, which can come plain or with pepperoni or bacon.

If none of the traditional menu items sound good, go ahead and order a completely customized pizza with your choice of sauce (tomato, alfredo, or pesto), and a whole range of toppings to choose from including but not limited to pepperoni, beef, ham, pork sausage, bacon, italian sausage,





chicken, black olives, pineapple, banana peppers, sun dried and fresh sliced tomatoes, and feta

While the restaurant only opened its Miramar Beach location in May of 2021, it's success has been clearly evident. All around, those who have tasted it's delights have commented on the restaurant's superb cuisine and fantastic customer service,

affirming the restaurant's slogan, "It's the best pizza for miles!"

Until now, 40th Street Pizzeria has been primarily serving tourists, given the season. However, Trish and her team recognize that tourist season doesn't last forever, and for some time, have been actively reaching out to the local population. "I want to cater to locals, and the tourists are just the icing on the cake!" says Trish. The restaurant offers a 10% discount to both locals and military who can show identification. There is also a special discount of 50% for police, firemen, paramedics, and military personnel in uniform. As an added incentive for locals, they also offer another perk where one can purchase five pizzas and in turn receive a free medium pizza of their choice.

40th Street Pizza is open six days per week - Wednesday through Monday from 11am - 9pm. Visit their website at www.40thstreetpizza.com for their full menu, and send your taste buds on the journey of a lifetime!





LET'S DO LUNCH!

Open Daily: 7 AM – 2 PM **Delivery Available within** WaterColor Community

(850) 231-6550 | ScratchBK.com | | | | | |





Located in WaterColor Town Center | 1777 E. County Hwy 30A Santa Rosa Beach, FL 32459



30A Eats.com Recipe of the Month; **Chicken Pot Pie Soup**

By Susan Benton

This soup is serious comfort food. With chunky vegetables, tender white meat chicken and a delicious creamy base, all the best parts of traditional chicken pot pie come together to make a healthy meal.

I used a rotisserie chicken, white meat only, to keep it simple. You can bake a couple of chicken breasts in the oven for about 30 minutes and then shred them.

If meal prepping, make a double batch of this soup and freeze in small portions for an easy lunch or dinner to last through winter.

This Chicken Pot Pie Soup has all of the creaminess and delicious flavor of traditional chicken pot pie but is thickened with pureed cauliflower!

Recipe

Ingredients

5 cups cauliflower florets or 2 small steam bags

3-4 cups chicken stock or bone broth

1 cup almond milk or cream, or half & half

2 tbsp good olive oil

1 small onion finely diced

3 cloves garlic finely chopped

1 cup celery chopped

1 cup carrots diced 1 tsp rosemary chopped 1 tsp thyme chopped 1/4 tsp sea salt 1/2 tsp ground pepper





1 cup peas 2 chicken breasts shredded (2 cups) 1 tbsp chopped fresh parsley 2 shakes of poultry seasoning

Instructions

Place the cauliflower florets in a large pot on medium heat along with 1 cup of the chicken stock (you want enough stock to almost cover the florets, so you may need to use more stock depending on the size of your pot) cover and steam the cauliflower until very tender. OR steam in bag 2 bags of cauliflower florets. Transfer the cauliflower to a blender or nutri bullet. Add in the almond milk (or cream or half & half), and 1 cup of chicken stock, and blend until completely smooth. Set aside.

Add the olive oil to the pot along with the crushed garlic, celery, and onion and cook for approximately 4 to 5 minutes until the vegetables soften. Add in the carrots, rosemary, thyme, salt and pepper. Pour 2 cups of chicken stock into the pot and let everything simmer for 8 to 10 minutes until the carrots become

Add in the peas, shredded chicken and the cauliflower puree and cook for another 5 minutes until everything is warmed through. If the soup is too thick add in more chicken stock until it reaches your desired consistency (I prefer mine to be quite thick and chunky).

Garnish with fresh parsley before serving





#1 Huevos Con Chorizo 10.99 Eggs with sausage. Served with rice &

#2 Chimichanga 11.99

Four tortilla stuffed with ground beef and covered with cheese dip. Served with rice and beans and quacamole salad.

#3 Pork Carnitas 12.99

Chunks of pork sautéed with onions Served with rice and beans and guacamole salad.

#4 Quesadilla Burger 12.99 Gringo burger with cheese in a flour tortilla. Served with fries

#5 Ruben's Plate 12.99 Grilled chicken covered with cheese dip. Served with rice and beans and tortillas.

#6 Taco Salad 9.99

Taco ingredients in a fried tortilla bowl Delicious!

Grilled ranchero chicken with cheese in a flat flour tortilla. Served with rice and beans

#8 3 Tacos 9.99

3 ground beef tacos in a hard shell. Topped with lettuce, cheese & tomatoes and a side of sour cream.

#9 Fajitas - Steak or Chicken 14.99

Grilled steak or ranchero chicken sautéed w/onions, bell peppers and tomatoes. Served with rice & beans.

Fajitas - Shrimp 15.99

Grilled bay shrimp sautéed with onions bell peppers and tomatoes. Served with rice and beans.

on a bed of lettuce with onions, bell peppers, tomatoes and shredded cheese.

#11 Reuben Burger 11.99 Served with frie

#12 Carne Asada 14.99

Steak marinated and seasoned, topped with bell peppers & tomatoes

#13 Steak Mexicano 14.99

Chopped steak with cooked onions, bell peppers & tomatoes

#14 Enchilada Dinner 11.99 2 enchiladas served with rice & beans.

#15 Enchilada Supreme 12.99 1 cheese, 1 beef, 1 chicken & 1 bean enchilada served with lettuce, tomato &

sour cream.

850-231-0600 www.MiCasita30A.com





A "New Morning" For Everyone! 2022 30A Songwriters Fest Headliners

Confirmed for the 13th Annual 2022 30A Songwriters Festival Jan. 14-17 include iconic artists Brothers of A Feather Feat. Chris & Rich Robinson of The Black Crowes, Dawes, Mavis Staples, Jenny Lewis, Emmylou Harris and Rickie Lee Jones.

Dueling rock-star brothers Chris and Rich Robinson formed The Black Crowes in 1984, penning several hit songs and becoming renowned on the live music circuit before age 23. But after eight studio albums, four live albums, and over 35 million records sold, the brothers continuously butted heads, calling it quits forever in 2013; each brother vowed to never play or speak again. This January, Chris and Rich will reunite on the mainstage at Grand Boulevard as Brothers of a Feather, an acoustic

Mavis Staples is both a Blues and a Rock and Roll Hall of Famer; a civil rights icon; a Grammy Award winner; a chart-topping soul/gospel/R&B pioneer; a National Arts Awards Lifetime Achievement recipient; and a Kennedy Center honoree. She's collaborated with everyone from Prince to Bob Dylan.

Dawes will showcase songs from their latest critically acclaimed album Good Luck With Whatever (recorded at the historic RCA studios in Nashville with six time Grammy award winning producer Dave Cobb). Based in LA, studio collaborators include Jackson Browne and Benmont Tench (Tom Petty & the Heartbreakers).

Jenny Lewis established herself as indie rock royalty as the frontwoman of Rilo Kiley, but as a solo artist she's blossomed into a singular, contemporary singersongwriter. Her latest record On the Line features performances from Ringo Starr, Beck, and Don Was (The Rolling Stones).

Emmylou Harris returns with her eloquent, straightforward songs that first shook up country radio in the 1970s and cemented her as the premiere songwriter of a generation selling more than 15 million records and garnering 14



Grammy Awards, three CMA Awards, and four Americana Awards in the process.

Rickie Lee Jones will make her 30A debut fresh off the release of her memoir Last Chance Texaco, released in the spring of 2021. The two-time Grammy winner, known for her haunting voice that ranges from deep yearning to late-night sultry, first appeared on the Los Angeles scene in the mid-1970s penning instant classics like "Chuck E.'s In Love," "Danny's

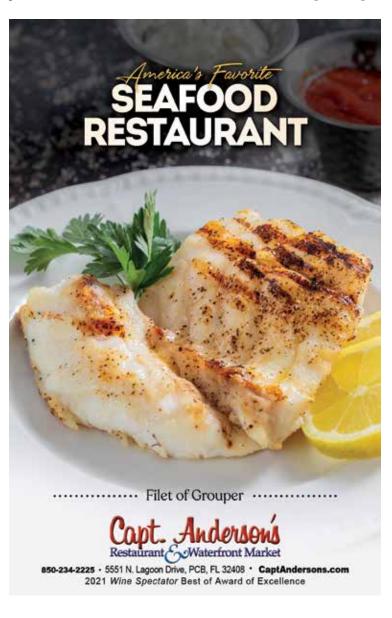
All-Star Joint," and the pivotal breakup album Pirates.

Returning to perform two shows each throughout the weekend are songwriting legends Amy Grant, Rodney Crowell, Patty Griffin, Steve Earle, John Paul White (The Civil Wars), and Shawn Mullins!

More than 150 newly confirmed artists will round out the 2022 lineup. This year's theme is "A New Morning for Everyone." Songwriter's Fest is

forming an all-star band of musicians to perform Bob Dylan's classic New Morning album with guest artists performing on each of the songs in sequence. You can search on Spotify for the 2022 30A Songwriters Festival playlist and listen!

Premier VIP tickets are sold out and only a few Regular weekend passes remain. A Weekend Pass allows access to all venues throughout the four-day weekend on a first come, first served basis. Purchase tickets at https://www.freshtix.com/events/2022-30asongwritersfestival.





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



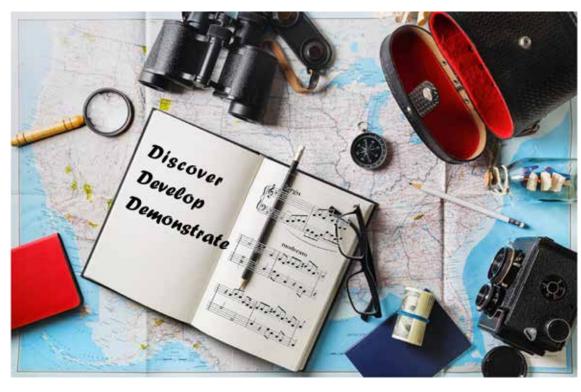
Studio 237 Music Lessons; Modes of Music Lessons

By Lisa Cyr

September is here and people are saying goodbye to their summer vacation and returning to a daily schedule. It is the month that we receive a larger number of calls from people seeking music lessons. They are in a discovery mode and are exploring for information to help them create a positive musical learning experience.

Discovering music might be: listening to pre-recorded music, attending live performances, taking a music appreciation class, or private lessons. This is the time you discover the instrument you want to play or the voice to develop. Maybe, the first instrument you try doesn't work out. Then, you might try a different one. Discovery takes time, so plan for at least 3 months of lessons. Students learn a lot about themselves when presented with the task of finding time to practice. Best times could be in the early morning, after school/work, or later at night. Self-talk is revealing such as, "I always forget to play this note correctly." Instead say, "I will remember to play this note." or "I've got this."

Next is the development mode. This is a time when you receive constructive feedback and suggestions for better technique. New skills are acquired as



you begin to play faster and accurately. Fingers that were once awkward and weak begin to glide over the instrument. Mind to hand coordination quickens. Focus increases. Developing accurate counting skills is a key to becoming an above average player. Some students find this process boring and painfully uncomfortable when asked to "count out loud". Ugh. It's like I am a dentist about to pull a tooth as I say, "Ok, let's count the beats as we play this song." Ha! I am often met with a begrudging look that tells me, "No way". I take that as a sign of a long lesson road ahead. I know that successful students have excellent counting skills.

Last is the demonstration mode. The final stage of a semester is performance. It is the culmination of all one's efforts expressed to others. This is not a test. This is a venue to share your personal expression and goal achievement. A time of reflection as you look back to where you started and compare it to your present ability. Positive

reflection fuels and inspires future progress. Most student's get a big smile on their face as they reminisce and realize their ability has grown up a level. Replaying songs from your past is motivating and reveals progress. Also, memorization of music is an important skill to develop early in study. It creates confident focus and boosts creativity for an amazing performance. A great teacher once said to me, "Now that you have completely memorized this song, make it yours."

Music lessons are an individual effort and helps develop character and responsibility for one's total performance. From beginning to end, it's all yours. Your success is not because of a team. Your God given talent is what you make of it. Mentors come and go but ultimately you remain. What you do with your ability is up to you and everyone has great ability and potential. Teaching is a special honor to help an individual enjoy and own their progress.

Studio 237 Music Lessons is located in Santa Rosa Beach, Florida. Our staff of teachers are ready to help you discover, develop, and demonstrate music. Call Ray or Lisa Cyr at 850.231.3199 and visit our website at www.Studio237Music. com.

SoWal Life is printed and delivered to every home & business in Santa Rosa Beach and 30A each month! For advertising call (850) 399-0228.





LAST LOCAL BEACH CLUB

850-235-3555 • 5121 Thomas Drive, Panama City Beach, FL schooners.com



Introducing: Carroll Coastal Contracting, LLC

a business while painting a love story to take them down the final third. Thirty years ago, Cynthia Jordan helped build and design a unique home in Inlet Beach.

About two years ago, she met a crazy Canadian, Fred Carroll, at church in West Virginia. They were total opposites in many respects, but very similar in their creative instincts. She also noticed that this crazy Canadian had a flair and enthusiasm with his paint brush, sort of an old school and classic style painter. Now, the two have teamed up to form Carroll Coastal Contracting, LLC in the Florida Panhandle.

Two opposites are building painter - it's what Cynthia calls, "boutique," artisan painting.

They're not a production paint company that paints rows of houses, they are custom painters. At Carroll Coastal Contracting, LLC, every wall is unique, all the drywall is different, and painting is an ART. Fred loves to take something and make it look extraordinary. The combination couldn't be better, as Cynthia has an eclectic vintage design style with a passion for everything from coastal farmhouse to shabby

Today's home owners are looking for more than grandma's gray walls, they want originality Fred is not your normal and something unique to



them. We love to capture the creativity. home owners personality and The mission at Carroll

Coastal Contracting, LLC is very simple: We are customer centric and provide the highest quality finish, with the most reliable products to achieve the exact look you want. We can help determine what colors, shades, tones and finishes that are most beneficial for your project. The customer first approach and uncompromising commitment to quality set us apart in the residential and commercial markets. Fred & Cynthia make a winning partnership. Give Carroll Coastal Contracting LLC your blank slate and we can show you how to make your

For more information, call Cynthia at (850) 730-7460.

Don't Miss Out On Our Next Issue!

SoWal Life is printed and delivered to every home & business in Santa Rosa Beach and 30A each month! For advertising information, call 850-399-0228.



Carroll Coastal Contracting Interior · Exterior · Painting · Power Washing

850-730-7460

FREE ESTIMATES. LICENSED AND INSURED Mention this ad and receive 10% off.



Affordable Estate Planning...

Because Everyone needs a plan!

Attention First Responders: Save 25% on all Plans!

First Responders Include

Law Enforcement • Nurses • EMS Personnel • Firefighters

No one should have the state or the courts deciding their last intentions!...



Since 1988

Trusts & Wills • Commercial Litigation • Probate Law **Guardianship • HOA Matters & More**

3999 Commons Drive West, Suite D, Destin • 850-650-7378 • destinlegal.com

September 2021



Meet our Local Pro: Jimy Thorpe

Founder of Vets Helping Vets & First Responders

For years, Jimy Thorpe had felt the urge to give back. A veteran, Jimy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders—the men and women who keep our communities safe. So, how would he give back? In 2014,

James opened the lunches with the National Anthem and play background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the

Please help Jimy and his team spread the word to the Vets and First Responders that you know. The next two Veterans & First Responders Appreciation Lunches take place in October. The Okaloosa-Walton Lunch takes place on Tuesday, October 12 from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. The Bay County Lunch happens on Tuesday, October 19 at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC. com.



he created the tagline "Vets Helping Vets" – later elevated to "Vets Helping Vets & First Responders" – and decided to start giving what he had to give: HVAC units. Jimy owns A Superior Air Conditioning Company, a local business he launched in 2003.

In the beginning, Jimy and his team decided to give away eight units per year. Vets and first responders were encouraged to apply online at ASuperiorAC.com; the giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/ Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.

In 2015, the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. Local musician Neal guest list grew. By Fall 2017, the event moved to Texas Roadhouse; today this appreciation lunch still takes place, now maxing out the restaurant at 380+guests.

But Jimy still wanted to reach and help more veterans and first responders. In November 2019, Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as "The Rock & Roll Church"), invited Jimy to launch a quarterly appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

"I feel that giving back to veterans and first responders is like taking the time to help my father," says Jimy, whose father served in the U.S. Marines. "It's something that comes second nature; it's instinctive and something that's driven in me."



CAM ON DEMAND

Only pay for Condo Association Management when you need it.

Support for self-managed communities including:

- Agenda prep and presentation at board and owner meetings
- Maintaining books, preparing financial statements and budgets
- Assisting in compliance of community rules and Florida statutes

Licensed & Insured (Florida License #CAM55290)





THE RUZICKA

GROUP

Small Business Consulting, Management, and Marketing Services

Bob Ruzicka

Call (850) 312-3377

Email Bob@theruzickagroup.com

Our Ad & Editorial Deadline is the

20th of each month

for the following month's issue.

www.TheRuzickaGroup.com





By Chris Balzer, ECES

But, soft! What light through yonder window breaks?

It is the east, and Juliet is the sun.
- William Shakespeare, Romeo
and Juliet

No one would dispute that having the beauty of soft natural light shining through our windows puts a smile on our face and warms our hearts. We have windows to let in light and give us views into our world. You might have a lake view, an ocean view, a pool view or simply a view of the outside. What I am finding out is that many of us have windows that are letting in much more than soft natural light and have become

a nuisance. We purchase blinds and curtains to block the heat. We search for dark or mirrored film to help against the heat while maintaining some of our view. We place towels and blankets over our furniture and wood floors to protect them from fading and cracking. We even go to the extreme of replacing our windows with expensive Low E glass. There is a solution, ERG (energy reflective glass) or smart film. I know what you are thinking: another film, great, tried that, didn't work or my HOA won't allow it. ERG is not your typical window film. In fact, it has some of the most technological advances built into this smart film. Most films use dyes and aluminum. ERG uses a proprietary technology to sputter gold and silver allowing the film to be virtually clear and highly energy efficient. A client of ours in Inlet Beach built their home in 2017; they struggled with trying to keep their master suite cool due to all the windows letting in heat. We coated their windows and after two months they contacted us and said, "Thank you so much!

Smart Film

ENERGY TIPS

by Emerald Coast Energy Solutions



We are very happy with the heat reduction we have noticed." There is science behind this magic. Astronauts use a visor assembly coated with a thin layer of gold that filters out the sun's harmful rays and protects the spacewalker from extreme temperatures. This technology has been adopted and available to solve the problems in our homes and offices. One popular question we are asked is, do I need to coat all my windows? The answer is no. We want to only address the problem windows:

the windows which get direct sunlight, the windows from which you feel heat radiating. Because the film is virtually clear, you will maintain your original architectural integrity. Basically, it won't change the look of your home. What our ERG film won't do is block glare or shade a room. ERG blocks the heat, not the view. Another benefit of our ERG film is that it rejects 99% of Ultraviolet (UV) rays which damage floors, furniture, blinds and drapes. If you have been searching for a solution to block the heat and not your view, contact us for an in-home demonstration and see for yourself how we can block the heat and not your view.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions, a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this fall 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!"

Confused About Marketing and Advertising?

Destin Marketing Group has made it easy!

- · Website development / Phone apps.
- Search Engine Optimization (SEO)
- Reputation Mgt. (reviews, awards, etc.)
- Media Buys (the same cost you pay)
- Email Marketing and Text Marketing
- Geo-fencing

- · Branding (logo's, ad design, followers)
- Full Service Printing
- Custom Designed Signs, banners, window covering, wraps.
- · Video, commercials, 3D Animated video's

Our proprietary OMAP (Optimum Marketing and Advertising Plan) makes it easy and affordable and comes with a 100% SATISFACTION GUARANTEE!



Benefits of a Customized Auto Policy

By Joe Capers, Insurance Zone

In most states, including Florida, auto insurance is required to register and legally operate a vehicle. Like most lines of insurance in Florida, rates have been on a rise for the past few years. It may be tempting to only purchase enough coverage to meet our state's minimum requirements. Don't do it! These low limits are not enough to protect you and your family if the worst circumstances happen.

Your car insurance policy is an important financial tool. If your car or you are involved in a wreck, theft, or natural disaster (hurricane, flood or fire), the impact on your financial viability can be substantial. Your car insurance should be tailored to protect you, other people, and assets from most of the associated expenses and costs in the event you are involved in an accident. Your lender, who legally owns the car, may have their own requirements and will want to be financially protected if there is a collision or other damage.

There are six basic types of coverages for your auto, motor home, motorcycle and LSV's that are registered with the state. They are liability coverages, medical payments coverage, uninsured/underinsured motorist, collision coverage and comprehensive coverage.

Liability – Coverage that offers protection against claims alleging that a driver's negligence resulted in bodily injury or property damage to another party. This can include the driver and passengers of the other vehicle or vehicles involved, injured pedestrians and owners of the property where the accident occurred.

The more assets you need to protect, the higher the limits should be. For those with significant assets, an Umbrella policy is recommended for increased protection. In most cases, the Umbrella will require minimum underlying Liability limits of \$250,000/\$500,000.

Medical Expenses — Coverage for medical expenses because of bodily injury sustained by an insured caused by an accident. This covers your medical bills (not lost wages) regardless who is at fault in a crash. Usual limits offered \$1,000, \$5,000 and \$10,000.

Uninsured/Underinsured Motorist Coverage – This coverage pays for your and your passengers' medical bills and property damage if the driver at fault in an accident doesn't have insurance, has insufficient coverage, or the incident is a hitand-run. It is recommended to carry limits equal to the liability limits on a Stacked (broader) Basis rather than Non-Stacked.

PIP/Personal Injury Protection - Mandated by Florida, provides medical, disability, and death benefits to you and any passengers in your vehicle. Basic PIP covers up to 80% of your medical expenses and 60% of your lost wages.

Collision – Physical Damage coverage for your vehicle if it is impacted by another vehicle or damaged in an accident. This coverage is usually required by a lienholder on a leased or financed vehicle.

Comprehensive — Covers damage to your vehicle caused by an event other than a collision, such as fire, theft, vandalism, hail and flood damage. Like collision, this coverage is usually required by a lienholder on a leased or financed vehicle.

Other Recommended
Coverages – There are many
other coverages that should be
considered when reviewing your

Personal Insurance Program. Included are Loss of Use or Rental Reimbursement, Roadside Assistance, Accident Forgiveness, Gap, New Car Replacement, Diminishing Deductible, Pay-Per Mile Coverage, Customized Equipment and Original Equipment Coverage.

With the popularity of Uber and Lyft, one can now readily obtain Rideshare Insurance. This is supplemental coverage for drivers of the ride-hauling services, which is typically inexpensive. It provides valuable coverage for situations that are not covered by a driver's personal car insurance policy or the rideshare company's insurance policy. If you are a rideshare driver, please discuss options with your insurance agent.

Many of our neighbors and customers have golf carts, or LSVs (low speed vehicles). As long as they're not rented, they can be written as a separate policy, or added to your auto policy if they are licensed for road use. The rental exposure can sometimes be written under a commercial liability policy, but the coverage is not as broad as an auto policy.

Many of our neighbors and customers have teenagers who are approaching the driving age and wonder how best to insure these exposures. If you have a new driver in the household, all insurance companies recognize the increase in risk with a new driver. Some insurance carriers will not insure new drivers, while others will charge higher premiums to make up for the increased exposure. There are some measure you can take to lower your insurance rate. Taking a driving course is beneficial, and many courses are available on line. This will help your new driver become more familiar with the rules of the road, and educate them on ways to avoid accidents. When you are a new

driver, it is worth taking it slow. Stick to the roads you are familiar with, and avoid getting into stressful traffic situations where the chances of having an accident are higher.

The bottom line is to talk to your agent and get customized auto coverages that fit your personal needs. Don't feel like you have to accept the first quote you are offered, and make sure you are aware of all discounts that are available. According to industry statistics, one of every three drivers are UNDERINSURED!

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.inszone.com to watch our informative videos on 'Auto Insurance Made Easy & What To Do in An Accident', or call 850.424.6979 and talk with one of our experienced Team Members.







P. O. Box 611692, Rosemary Beach, FL 32461 850.210.9738 • lynchpintax.com Tax Preparation & Planning
Tax Problem Resolution
Audit Representation
Small Business Accounting
& Financial Concierge
CFO Services & Business
Consulting

Kwiker Liquor: Copper Cane Wine & Provisions

At Kwiker Liquor, we know that the key to having a great selection of fine wines is knowing a great selection of Vintners and Winemakers. We take pride in cultivating these relations to bring the very best to our customers in the Panhandle. This month we called on our friends from Copper Cane Wine & Provisions to share their story.

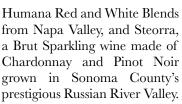
Genuine Craftsmanship for Everyday Indulgence, Born in Napa Valley California

With a focus on innovation genuine craftsmanship, Copper Cane Wines & Provisions houses a collection of brands that are crafted to offer a touch of luxury for everyday indulgence. The current portfolio includes: Elouan Pinot Noir from Oregon, Belle Glos Pinot Noirs from prime California coastal vineyards, Beran Zinfandels of California, Carne









Joe Wagner. Owner and Winemaker

Joseph is a fifth generation Napa Valley winemaker with a dedicated passion for the business. Joe's roots in the winemaking began at an early age. His family founded Caymus Vineyards in Napa Valley.

In 2001 at age nineteen, he rolled up his sleeves and has yet to look back. His passion and



In January 2014, Joe formed Copper Cane Wine & Provisions, with the goal of focusing on innovations that have always captured his interest, and to find new ways to offer the highest quality products that satisfy consumers' appetites for genuine craftsmanship.

natural talent for winemaking

quickly became apparent after

he started his own award-win-

ning single vineyard Pinot Noir

label, Belle Glos.

"We are driven by a passion for making wines that reflect innovation and genuine craftsmanship," says Joe.









With the largest selection of fine wines on the beach, Kwiker Liquor is proud to carry Copper Cane.



Connect with Us



23028 Panama City Pkwy. Next to Publix 850.234.1434

Open 7 Days a Week!

2nd Homeowner / VRBO Resource Directory / Business Directory

Accountants

LYNCHPIN TAX SERVICES

Rosemary Beach 850-210-9738 Lynchpintax.com

Air Conditioning

AIRE SERVE HEATING & **AIR CONDITIONING**

Santa Rosa Beach 850-378-3779

Attorneys

GREG D. CROSSLIN

3999 Commons Dr. West Suite D Destin, FL 850 650-7378 destinlegal.com

Auto Body

JOE BUMPER

US Hwy. 98 E, Miramar Beach 918-384-9166

Bathroom Designs

COASTAL CABINETS

12889 Emerald Coast Pkwy. Miramar Beach, FL 32550 CoastalCabinetsandCounters.com 850-424-3940

Contractors

BUCHANAN BUILDERS

Santa Rosa Beach, FL New homes, commercial buildings, additions & remodels. 850-420-1836 buchananb.com

Computer Sales & Service

MINH'S COMPUTER

Full service computer sales & service. 850-376-3412

SEO is Local

Affordable Internet Marketing Services 850-684-2029

Dentists

SMILEOLOGY

Hwy. 98, Santa Rosa Beach Full service dental lab 850-203-3004

Center for Family & **Cosmetic Dentistry**

4635 Gulfstarr Dr., Destin 850-654-8665

Disaster Specialists

APEX DISASTER SPECIALISTS

Water, Mold, Fire, Remodel SantaRosa Beach, Destin 877-307-3088

Flooring

BEACH HOUSE TILE & DESIGN

Gulf Place, 118 Spires Lane Santa Rosa Beach 850-622-1986



SAVI FLOORING

Commercial & Residential, Guaranteed Quality! 850-622-3022

Flooring Contractors

ARCHITECTURAL ELEMENTS & RESOURCES

Your Flooring & Renovation Specialists 181 Lynn Dr. Suite A Santa Rosa Beach 850-622-0246 - www.aersrb.com

Glass

SEAGROVE GLASS

Seagrove Beach 850-231-5450

Heating

Aire Serve Heating & Air Conditioning

Santa Rosa Beach 850-378-3779

Home Inspections

Action Home Inspections

Serving All of the Emerald Coast! 850-461-5344 actionhomeinspectionllc.org

Home Watch

SoWal Services

South Walton's premier Home Watch and 2nd Home Concierge 850-565-9038 SoWalServices.com

Insulation Contractors

EMERALD COAST ENERGY SOLUTIONS, LLC

Green Solutions to High Energy Bills Santa Rosa Beach (850) 588-2870 www.TRUSTeces.com

Insurance Services

FULLER INSURANCE

Hwy. 98 Santa Rosa Beach, FL Home, Auto & Life Fast, Friendly, Local! 850-622-5283 - Fuller.insure

INSURANCE ZONE

Home, Auto & Life 2166-B County Rd 30A, Santa Rosa Beach 850-424-6979 - ins-zone.com

TINA FADER. **INSURANCE BROKER**

Offering Life, Group Employee Benefits and Medicare Advantage plans. 850-368-8007

Kitchens & Cabinets

KITCHEN DESIGNS OF THE **EMERALD COAST**

2890 US Hwy. 98 West Next to Ace Hardware Santa Rosa Beach 850-213-4505

COASTAL CABINETS

12889 Emerald Coast Pkwy. Miramar Beach, FL 32550 Coastal Cabinets and Counters.com850-424-3940

Kennel

EMERAL COAST KENNEL, INC.

190 Shannon Lane Santa Rosa Beach, FL 850-267-1679 - eckennel.com

Lawncare & Landscaping

BLUE GREEN LANDSCAPE

Plant Nursery Store and Landscaping Serice. 6844 County Hwy. 30A, Santa Rosa (850) 660-1934

Locksmith's

RESORTS LOCKSMITHS SERVICES

4942 US Hwy 98 W, Suite 16 Santa Rosa Beach 850-660-6901 www.resortlocksmithservices.com

Lodging

30A SUITES

Serving ALL of Walton County...ONE STUMP AT A TIME!

850-803-2205

www.StumpGrindingBySteve.com

@StumpGrindSteve

6904 County Rd 30A Santa Rosa Beach 850-499-5058 www.30Asuites.com

Massage Therapists

FOR THE HEALTH OF IT

2217 W County Hwy. 30A Blue Mountain Beach 850-267-0558 shopforthehealthofit.com

CARING TOUCH JANET HARDY, MYOFASCIAL RELEASE

2217 W County Hwy. 30A 140 Wild Blueberry Way, Santa Rosa Beach, FL 850-231-9131 www.caringtouchtherapy.net

Music Instruction

STUDIO 237 SCHOOL OF MUSIC

Santa Rosa Beach, FL Musical instruction for all ages. Call 850-231-3199 or visit www.studio237music.com

Painting Contractors

GY PAINTING & RENOVATION

Painting, Home Renovations, Custom Interior Shutters 850-714-7502 gypaintingandreno.com

Pets Supplies

WHAT'S UP DOG

Pet supplies, Dog Care & Training. 9970 US-98, Miramar Beach - (850) 420-2894

Pools & Spas

TAMTECH POOLS & SPA

185 N Holiday Rd Miramar Beach - 850-650-3747 www.tamtechpools.net

DIRECTORY continued

Mirrors

Shower Doors

.

Table Tops

Glass Replacement

Service



SEAGROVE GLASS

30A GLASS, SHOWER & MIRROR EXPERTS

4935 E. CO. HWY. 30A SUITE 1

850-231-5450

WWW.SEAGROVEGLASS.COM



Santa Rosa Beach 850-267-0900 www.bel-macRoofing.com

- Roofing
- Repairs & Maintenance
- Roof Coating & Restoration

AJ'S Plumbing Inc.

998 Bay Drive, Santa Rosa Beach, FL 850-231-1473

www.ajsplumbinginc.com

Specializing in:

- Repairs
- Remodeling

Repiping

- New Construction
- Custom Plumbing
- Fixture Replacement
- Water Heaters
- Garbage Dispostals







Owner Licensed & Insured Lic. #RF-11067739

Pressure Washing

POMPANO PRESSURE WASHING

Miramar Beach 850-849-4499

Property Management

TROPICAL SANDS REALTY

US Military Member Owned 3754 West County Hwy. 30 A Santa Rosa Beach 850-278-6994

www.tropicalsandsrealty.com

Real Estate

30A LOCAL PROPERTIES

Danny Magagliano Grayton Beach 850-830-4747 DestinPropertExpert.com

HOMES ON 30A STEWART HAIRE

Santa Rosa Beach Luxury Certified 850-687-4450 Stewart.30apropertysearch.com

RESORT QUEST-NANCY WILLS

"Your Buying or Selling journey really does matter to me and you will feel my commitment in every step." 850-376-7635 exclusivenancy@aol.com

Roofing

BEL-MAC ROOFING

Serving all of South Walton & Beyond 850-267-0900 bel-macroofing.com

ROOFING CONTRACTORS

Providence Roofing Santa Rosa Beach 850-622-5555 provroofing.com

Tile and Grout Cleaning

THE GROUTSMITH

Cleaning, color restoration, repair, shower repairs, granite cleaning, repair & sealing. call 850-367-3100

Tree Service

STUMP GRINDING BY STEVE

No Job too big or too small! 850-803-2205

Water Filters

ECOWATER OF SANTA ROSA BEACH

26 years locally owned and operated. 850- 267-0500

Website Design

DESIGNWORKS

Graphic Design Studio 850-376-6255 kim.designworks@gmail.com

Window Treatments

CARROW WINDOW FILMS

A premier provider of world-class Window Films 850-974-2264

MICASITA MEXICAN GRILLE SPEND \$30 GET \$5 BACK SPEND \$50 GET CHEESE OR GUACOMOLI DIP

Offer expires 9/30/21 4141 East County Hwy. 30A Santa Rosa Beach - 850-231-0060

TEENA HAVEN BOUTIQUE

10% OFF ONE ITEM

Offer expires 9/30/21 4495 Furling Lane (City Market) Destin 850-269-0781

Sometimes Mother Nature can be a real mother



Don't sweat it. We've got you covered 24/7, 365 days a year.



24 HOUR SERVICE

(850) 249-2999

www.modernairsolutions.com



The UPS Store

BLUEGREEN

LANDSCAPE DEVELOPMENT

- Outdoor Living
- Irrigation Service
- Landscape Lighting
- Landscape Installation
- Tractor Services
- Drainage Work
- Garden and Home Decor
- Pavers and Retaining Walls

850-660-1934

6844 W. County Hwy. 30A | Santa Rosa Beach Bluegreenlandscape.net





UPS® Shipping — Freight Services — Packing Services

Digital Printing & Scanning — Wide Format Printing & Laminating —Blueprint Copying & Printing

Mailbox Services — Notary Services — Much More!

Conveniently located at the Crossings at Inlet Beach

13123E Emerald Coast Parkway • Inlet Beach, FL 32461 Tel: (850) 502-4120 • Fax: (850) 502-4119 store6613@theupsstore.com

Locally Owned & Operated

Open Mon.-Fri. 8 a.m. to 6:30 p.m., Sat. 9 a.m. to 3 p.m., Closed Sun.

LOCAL COUPONS

AVA'S FURNITURE & DESIGN

10% OFF
ONE ITEM ONLY

Offer expires 9/30/21
Miramar Plaza, 12889 Emerald Coast Pkwy
Miramar Beach, 850-424-6767

ORIGINAL 30-A APPAREL & GIFTS

10% OFF PURCHASE

Offer expires 9/30/21 5399 East Cty. Hwy. 30A, Seagrove Beach, FL 850-231-1922

MERMAIDS OF 30A

10% OFF TOTAL PURCHASE

Offer expires 9/30/21 Located In The Hub 9 Hub Lane, Watersound, FI 32413 (850) 712-5456

OTTO'S CAR WASH

WASH CLUB MEMBERSHIP

THE ULTIMATE WASH PACKAGE \$54.98/MONTH THE SUPREME WASH PACKAGE \$43.98/MONTH THE EXPRESS WASH PACKAGE \$29.98/MONTH

Offer expires 9/30/21 34709 Emerald Coast Pkwy., Destin 850-974-9994

THE GROUTSMITH

\$50 OFF ORDER OF \$500 OR MORE \$30 OFF ORDER OF \$200 OR MORE (WITH COUPON)

> Offer expires 9/30/21 Serving Northwest Florida 850-367-3100

EMERALD COAST ENERGY SOLUTIONS

WINTER SPECIAL!
NO INTEREST IF PAID IN FULL IN 12 MONTHS*

*Subject to credit approval. Minimum purchase required. Interest is billed during the promotional period, but all interest is waived if the purchase amount is paid in full before the expiration of the promotional period.

Serving The Emerald Coast (850) 588-2870

THAI ELEPHANT RESTAURANT

BRING IN THIS COUPON FOR 10% OFF!

Offer expires 9/30/21 3906 U.S. 98 #5-6, Santa Rosa Beach 850-660-6711

FOR THE HEALTH OF IT

10% OFF
SMOOTHIES AND JUICES
WITH THIS COUPON

Offer expires 9/30/21 2217 West County Hwy. 30A Santa Rosa Beach, 850-267-0558

TAMTECH POOLS

\$50 OFF
W/ THIS COUPON

Offer expires 9/30/21 185 N. Holiday Rd., Miramar Beach 850-650-3747

CARROLL COASTAL CONTRACTING

10% OFF ANY JOB

Offer expires 9/30/21 Serving all of the Emerald Coast Call 850-730-7460

MARBLE SLAB & COOKIE COMPANY

\$2 OFF ANY 16-INCH COOKIE CAKE OR LARGER, OR 10% OFF PURCHASE

Offer expires 9/30/21 12805 US Hwy. 98 # r102, Inlet Beach 850-909-0405

AIRESERV

\$50 OFF
DUCT CLEANING

Let us get the dirt you can't see!

Offer expires 9/30/21 850-678-9522 www.aireservec.com

ARCHITECTURAL ELEMENTS& RESOURCES

15% OFF OUTDOOR KITCHENS, ARBORS, DECKS, FENCING & PAVERS

> Offer expires 9/30/21 181 Lynn Drive, Santa Rosa Beach 850-622-0246

40TH ST. PIZZA

BUY 2 LARGE PIZZAS AND RECEIVE FREE ORDER OF CHEESE BREAD

(Not valid with any other offers)

Offer expires 9/30/21 11394 US Hwy 98W - Miramar Beach 850-424-6558

ECCO MOTORS

\$300 OFF
PURCHASE OF A NEW CART

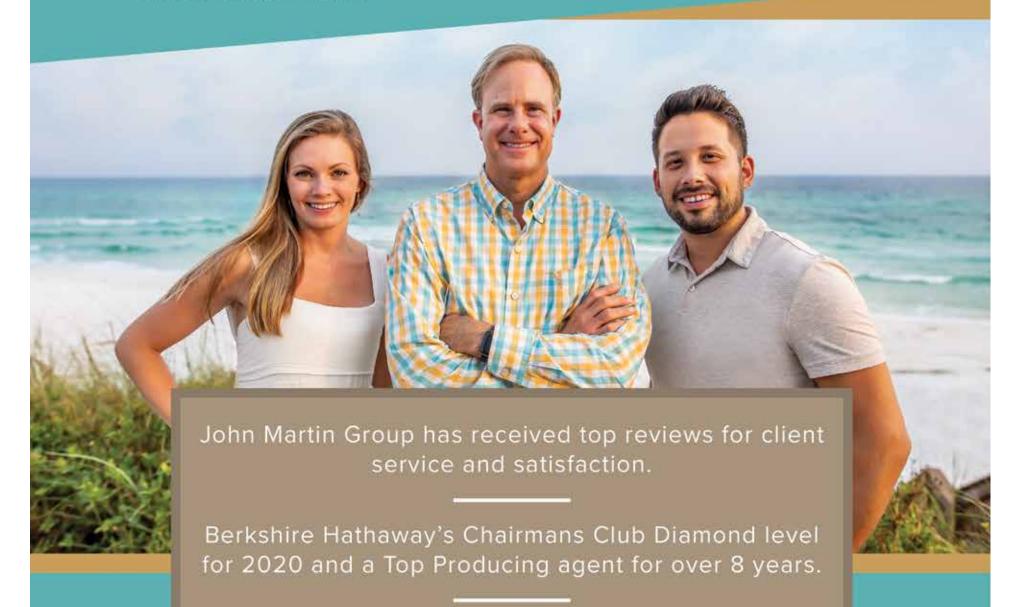
WHEN YOU MENTION THIS AD

Offer expires 9/30/21 36058 Emerald Coast Pkwy. Destin 850-837-2600



JOHN MARTIN GROUP

SOUTH WALTON REAL ESTATE



John ranks in the Top 1/2 of 1% for sales nationwide with Berkshire Hathaway Home Services.





BERKSHIRE HATHAWAY
HomeServices
PenFed Realty

850.714.3731 JOHNMARTIN30A.COM