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Stories in Song: 2022 30A Songwriters Fest!

BY LORI LEATH SMITH

What makes your favorite song your favorite? It's likely the story it tells.

And that's what is so special about the 30A Songwriters Festival. On Jan. 14-17, South Walton will be transformed into a story-in-song paradise and the "hottest" mid-January mecca for music fans. And the best part? It's right in our backyard!

For the past 12 years, the 30A Songwriters Festival has attracted thousands of die-hard, enthusiastic, live music fans from throughout the U.S. to listen to original songwriters spanning many genres of music perform their songs. A featured 30 venues all along Hwy. 30A will present more than 230 songwriters and 300+ solo, band and in-the-round performances throughout the weekend. As some of the best performing singer songwriters in all genres of music, all ages, all stages of careers and from all over the country, this year's headliners 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. (See Sept. 2021 Destin Life, MyDestinLife.com.) 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!

The festival also profiles hall of fame musicians, successful

career artists and exciting up and coming musicians. Several artists making their 30A debuts this year include Chuck Prophet, Annie Mack, Madison Cunningham, RB Morris, Darden Smith and Brittney Spencer.

If the best parts of your classic British Invasion, 50s country, 60s pop and pure rock 'n' roll records could be transformed into a person, they might look and sound a lot like **Chuck Prophet**. For almost 30 years,

this Bay Area songwriter has reliably delivered albums so pleasingly familiar that, had he started a few decades earlier, it'd be easy to imagine him outshining the likes of Tom Petty and Bruce Springsteen.

Annie Mack is a soulful singer and unflinching songwriter who writes from the gut and demands your attention. She arrives fresh off the

SONGWRITERS
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ECTC: Winter's Cultural Playground

We are staying warm and cozy this winter season here at ECTC. We are excited to offer you so many wonderful options for enrichment, education, or just plain entertainment. The theme of the 2021/2022 season is fun and funny and this winter's shows will not disappoint.

We will keep the fires burning here at ECTC with *Miss Abigail's Guide to Dating, Mating, and Marriage* in January. Join Miss Abigail and Pedro as they help their live studio audience navigate the murky waters of love, and maybe find a spark or two along the way. If the cure for life is comedy then this is the remedy you're looking for. Think *Lovelace* meets *Dr. Ruth* and combine that with the personality of Miss Abigail and the charm of Paco...we'll have a winter concoction that is sure to warm your spirit with joy and laughter.

What else is there to do in January but come see a show? That's why we've also got *The Marvelous Wonderettes* showing in January through March. Wipe

ECTC
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SONGWRITERS

continued from page 1

release of her powerful new release, *Testify* (2021). The record solidifies her position as a top-tier singer, songwriter and producer performing her own unique blend of blues, country, rock and soul.

Grammy-nominated, 25-year-old **Madison Cunningham** is one of folk rock's most exciting newcomers. *Rolling Stone* describes Madison's music as "a new spin on West Coast folk-rock, with classical tendencies, electric guitars, jazz-school chord changes and alt-rock strut all living beneath the same roof."

Lucinda Williams calls **RB Morris** "the greatest unknown songwriter in the country." Steve Earle credits him as "the reason I started writing poetry." RB Morris is a published poet, playwright, actor and renowned singer songwriter.

Darden Smith is a singer-songwriter based in Austin whose 30-year career redefines what it means to be a musician. In addition to 15 critically acclaimed albums, Darden continues to break new ground using the craft of songwriting in education, entrepreneurship and in service to others. He is the

founder and creative director of *SongwritingWith:Soldiers*, a non-profit that pairs award-winning songwriters with veterans and service members in retreat settings to craft songs about combat and the return home.

Brittney Spencer is a free-spirited singer-songwriter and powerful live performer, spending much of the summer opening for Jason Isbell & the 400 Unit, winning over one audience after another across the heartland. As a teenager, Brittney loved the Dixie Chicks and singing gospel music which ultimately fueled her dream to become a country music

star. The Baltimore native moved to Nashville in 2013 and has since toured and performed as a background singer for Carrie Underwood and Christopher Cross all while establishing herself as a songwriter.

Regular weekend and VIP weekend 30A Songwriters Festival passes are sold out. Day passes are now available for Saturday's afternoon headline shows at Grand Boulevard ONLY on Sat., Jan. 15 for headliners Brothers of a Feather featuring Chris and Rich Robinson (of the Black Crowes), Dawes and Jenny Lewis.

Day passes are also available

for Sunday's afternoon headline shows at Grand Boulevard ONLY Sun., Jan. 16, for headliners Emmylou Harris and Mavis Staples, both with full bands. Third act TBD. Tickets are \$140 per day.

All net proceeds benefit the Cultural Arts Alliance of Walton County (CAA) and help to fulfill its mission to support the arts. For more information on headliners, as well as beloved local bands and performing artists, visit 30aSongwritersFestival.com. Purchase tickets at <https://www.freshtix.com/events/2022-30asongwritersfestival>.

ECTC

continued from page 1

that lipstick off your collar and time travel to the 1958 Springfield Prom with us where you can be serenaded with all the classics like "Lollipop" and "Dream Lover." Featuring over 30 classic '50s and '60s hits, *The Marvelous Wonderettes* will keep you smiling in this must-take musical trip down memory lane! Great music, fine wine, and a good time are central to this cabaret stage addition to our professional season.

We round out our sizzling winter offerings with *2 Across* in February, an intriguing look at two strangers on the San Francisco BART train, and how a crossword puzzle teaches them each a little more about life and its unpredictability. This is the type of show ECTC fans have come to love. If you enjoyed *Bakersfield Mist*, *Dancing Lessons*, and *Maytag Virgin* you are going to love the comedy and connection that take

place in *2 Across*.

Finally, our Storyteller Series is not to be missed with your ECTC favorites on stage: Shirley Simpson as Katherine Hepburn in *Katharine Hepburn*, Bruce Collier as Stalin and Churchill in an original piece entitled *The Fall of April*, and Allan Tuttle as Harry Truman in *Give Em Hell Harry* are all stories that share glimpses into history.

January marks the beginning of our Spring Educational programs too! Our production classes may be full but we have some great classes that are offered Tues - Friday: All Things Theatre is a great class for beginning through advanced theatre students. This class is offered for different age groups: elementary school, middle/high school, and homeschool groups. Acting Techniques for Teens and Musical theatre Dance: Broadway through the Ages are both great classes for middle and high school students. Check out the whole schedule at www.EmeraldCoastTheatre.org

We're keeping the home fires burning for you here at ECTC this winter. Come join us for some laughter, humor, history, and fun as we begin 2022 with the goal to be swept away in stories that bring cheer to our souls! More information, registration information, and ticket purchases can all happen at www.EmeraldCoastTheatre.org or call the box office at 850-684-0323.

The Fall of April (Stalin and Churchill) performed and written by Bruce Collier
JANUARY 11 at 7:30pm

The Marvelous Wonderettes
Musical by Roger Bean
Cabaret Stage: Musical Revue
JANUARY 21 - 23
FEBRUARY 10 - 13
MARCH 3 - 6
Thursdays - Saturdays at 7:30pm
Sundays at 2:30pm

Miss Abigail's Guide to Dating, Mating & Marriage!
By Ken Davenport & Sarah Saltzberg
Mainstage Comedy
JANUARY 28 - FEBRUARY 6
Thursday - Saturday at 7:30pm

Sundays at 2:30pm
Give em Hell Harry
Performed by Alan Tuttle
FEBRUARY 8 at 7:30pm
2 Across
Written by Jerry Mayer
Mainstage Dramatic Comedy
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Thursday - Saturday at 7:30pm
Sundays at 2:30pm
Katharine Hepburn
by Shirley Simpson
MARCH 1 at 7:30pm

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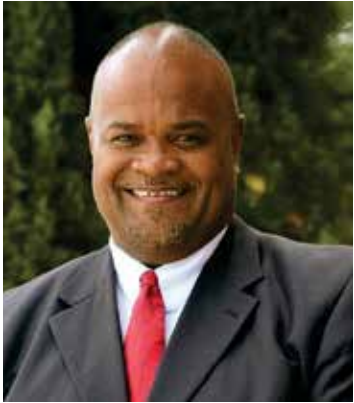
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Community

January 2022 WCSD Superintendent's Update



Superintendent A. Russell Hughes

Happy New Year! Walton County School District looks forward to the second semester of school having returned from the Christmas Break on January 5, 2022. Our students met the challenge of distance learning last year but have settled in with face to face instruction seamlessly. Our District maintains a solid ranking of 91.4% for student

graduation rate for 2020-21 and seeks to increase this percentage with the return to brick and mortar instruction.

Art Departments across the District are participating in the Rosemary Beach Foundation's annual Music in Pictures Exhibition. Over 200 art students will study the music of Mark O'Connor and interpret the songs into beautiful paintings. Music in Pictures is an educational arts initiative and juried art contest open to ALL students and all grade levels in the Walton County school system. Created in collaboration with professional musicians and university faculty, Music in Pictures encourages lifelong appreciation of symphonic music, enhances learning, and provides educational enrichment. Student art work will be exhibited March through April of 2022 at the following locations: Ama-

vida Coffee and Tea, Rosemary Beach, Coastal Branch Library, Santa Rosa Beach, Freeport Public Library, Freeport, Ascension/Sacred Heart Hospital on the Emerald Coast, Miramar Beach. Notifications of student awards will occur February 2022.

During December, schools from WCSD participated in the pre-qualifier in preparation for the 21-22 Lego League season. FIRST® LEGO® League is the most accessible, guided, global robotics competition, helping students and teachers to build a better future together. The program is built around theme-based challenges to engage children ages 9 to 16* in research, problem solving, coding, and engineering. The foundation of the program is the FIRST® Core Values, which emphasize teamwork, discovery, and innovation. Students emerge more confident, excited, and equipped with the skills they need in a changing workforce.

When students are engaged in hands-on STEM experiences, they build confidence, grow their knowledge and develop habits

of learning. When adults coach these students, they encourage them to try, fail, and try again, while connecting STEM concepts to real-world examples. Although relatively new to our District, teams are making wonderful strides in competition.

January marks national Mentoring Month and we encourage community members, businesses and parents to partner with us as mentors! Your partnership is an essential contribution to the success of students throughout our District. If you are interested in mentoring or volunteering, please complete the online application on our District webpage under the "community" tab at: <https://www.surveymonkey.com/s/5158298/Walton-County-School-District-Employee-Student-Mentor-Application?jsfallback=true>. The District Mentor Coordinator will contact you with more information.

Walton County Schools will observe 2022 Celebrate Literacy Week, Florida, January 24-28, 2022. The theme for this year's

celebration is **Launch Into Literacy**, Blast off Into New Worlds! Schools throughout the District will engage students in meaningful literature and participation in class activities relative to the theme, highlighting literacy's importance. In addition, St. Joe in collaboration with Food for Thought and WCSD will roll out our special **Read to Feed** initiative during Literacy Week. St. Joe Foundation will match all AR reading tests of all **elementary** schools with a pass of 80% or higher with **\$.25** be provided to each individual schools' food bank of choice. Currently, all schools have selected Food for Thought as their charity.

As our students resume their regular schedules, be diligent to maintain safety precautions put in place by the District and your child's school. Watch out for children exiting buses, walking and riding bikes paths. We want everyone to enjoy a healthy and happy new year!



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January 2022 Coastal Seniors Update

Fridays with Friends- January 21st from 10 AM - Noon

Each "Fridays with Friends" program will be open from 10 AM until noon. Coastal Seniors will welcome members, who are 50 years and older, to our office to participate in activities, such as: card games, board games, ping pong, bingo, art classes, exercise classes, etc. If you are interested in any of these activities, please let us know so that our volunteers can prepare. You can contact us by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.

Pickleball at the boys and Girls Club - Beginning January 11 - Tuesdays and Thursdays 9:30 AM -12:30 PM

Come join in the fun! Sandy and Joe will help anyone just learning or wanting to learn how to play. And don't forget that the new public pickleball courts are scheduled to open by the end of the first quarter of 2022 at the Walton County sports complex behind Dune

COASTAL SENIORS OF SOUTH WALTON

Lakes Elementary School.

Tour of the Sculptures - January 18th from 10 AM - 11:30 AM followed by lunch

Join us for a walking tour of the third season of this exhibit. The theme for the exhibition this year is Caring About Tomorrow: Exploring Environmental Interdependence Through Public Art.

Each one of the fourteen sculptures selected for the Exhibition addresses the theme in various ways. The array of originality in the sculptures ensures that viewers will find those that touch their sensibilities around this subject. Some are quite provocative, while others more formally or subtly address environmental threats to the future of all living things, including humankind. Taken as a whole, the Exhibition offers wisdom and inspiration for the creation of a more sustainable world for

generations to come. RSVP required by Jan. 13 so we can get a lunch count. Call or email us to register -- coastalseniorsofsouthwalton@gmail.com or 850-280-5342. If canceled due to inclement weather we will still have the lunch at our offices at Logan Lane.

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.

Book Club- the book club will resume in February.

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

individuals, \$30 for family, and \$50 for businesses. You can become a member on Facebook at Coastal Seniors of South Walton, or via email at coastalseniorsofsouthwalton@gmail.com, or on the website at www.coastalseniorsofsouthwalton.org.

coastalseniorsofsouthwalton.org. Coastal Seniors of South Walton, Inc. is a non-profit 501(c)(3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Directors.



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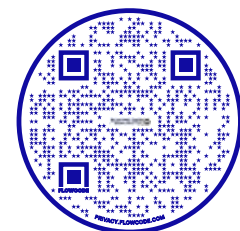
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Community

Group Forms to Promote Recycling in Walton County

Last month members of the Walton County Democratic Environmental Caucus (WC DEC) traveled to the Recycling Center for Walton County, to meet with Billy McKee, Solid Waste Director for Walton County. The Caucus, a club made up of Democrats, Republicans and NPA's, wanted to tour the facility and learn more about recycling in Walton in order to help make this process more efficient and improve the effectiveness of recycling in our Community.

Mr. McKee gave the members a tour and described the recycling process. Recycling is currently a voluntary process in Walton. Individual households must gather their recycling and deposit it at one of the 15 Recycling Trailer sites around the County. These trailers are then transported back to the Recycling Center located at the Landfill north of DeFuniak Springs for sorting. Mr. McKee stated that, on average, the recycle trailers bring in approximately 50 tons

of loose, mixed material for sorting and recycling each month. Unfortunately, a large amount of the material that is put in these trailers is not recyclable (probably 50-60 percent). This is primarily because of contamination by materials that are not recyclable and various kinds of debris and garbage that should not be put into the trailers. Once the contents of the trailers are emptied, the material is hand sorted, piece by piece, into collections that are then "baled" and stored for



Pictured from left is Billy McKee, Solid Waste Director for Walton County and Will Kuhl, Recycling Driver and Tech, outside the Recycling Offices.

fills, but not really cost effective. It's very important for individuals to take a few steps to make the process more efficient. The WC DEC created a flier and distributed these at the recent Recycle Amnesty Days and at Recycle Information booths. Recycling should be one of the

last steps an individual takes. First, start by refusing single use plastics like water bottles and plastic bags. Reuse plastic food containers, and repurpose plastic containers.

The estimated cost of a single stream curbside recycling collection program along with the construction and operation of the necessary facilities to drop off and load into transport trucks (Transfer Station) would likely be into

the many millions of dollars. Options to offset the costs include building a combined use Transfer Center for household garbage and recycling located somewhere closer to South Walton to save fuel and decrease drive time for collection trucks and their crews, pursuing public-private partnerships and grants like those through the Triumph funding, and encouraging end-market development for circular material management.

To learn more, or If you'd like to join in working to improve recycling in Walton County, send an email to WaltonEnvironmentalists@gmail.com.



Pictured: WC DEC Chairwoman Sandra Diamond Byrne at a Recycling Information booth.



Pictured: bales of plastics outside the Walton County Recycling Center awaiting transportation for resale.

eventual pick up and transport to a Recycling Facility or Materials Recovery Facility (MRF).

Recycling is necessary to try and slow the expansion of land-

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Mom's for Liberty; Standing Up for Parental Involvement

BY HEATHER BENNETT

We work hard to protect our children and embrace them with our family values. When we send them to school, we entrust their teachers and the school system to keep them on the straight and narrow, to cultivate their creativity and imbue them with a love of learning. As parents, the last thing we want to worry about is what they are learning, and what they will be exposed to.

Mothers across the nation are joining the group *Moms for Liberty* to advocate for parental rights in American school systems. If you are unfamiliar with their group, they are a grassroots, nonprofit nonpartisan organization that is nationwide. Their purpose is to fight for the survival of America by unifying, educating and empowering parents to defend their parental rights at all levels of government. Since the organization started in January 2021, it has grown to over 80 local chapters in 33 states.

The Walton County chapter is led by local mothers who are encouraging parents to get involved

in their children's education. Krissa Johansen, Chapter Chair, who moved here from Kansas in 2020 with her husband and two kids, has seen what happens when parents become uninvolved and complacent with the public school system, and she wants to encourage others to get involved and contribute in a healthy, productive way. "I believe in leading by example, and I want to help keep our county great, which is why I felt compelled to start a Moms for Liberty chapter in our new home in Walton County," said Krissa.

Krissa is joined by Lisa Robertson, Co-Chair. She is a retired USAF recruiter, medic, instructor and mother of two boys. She believes our country is only as strong as the people who participate and care enough to be involved. "Moms for Liberty provides an opportunity for all of us to do just that. Every child should be provided the opportunity to grow up and learn in a safe environment," stated Lisa. "Moms For Liberty is an organization based in faith, family, liberty and the pursuit of happiness. I be-



lieve — the values our nation was founded on."

Jolene Jashurek joins Krissa and Lisa as a Co-Chair. She and her husband moved to Florida 7 years ago when he retired from the Navy. She's noticed what happens when parents and taxpayers aren't involved with the local school board, and wants more parents to be involved to ensure our children are receiving the quality of education we all

want. "It takes the entire community coming together on a local level to ensure Walton County remains and even exceeds where it is now. Moms for Liberty gives us all the ability to partner together for the well being of all our school-aged children, public school and homeschool alike. We are better and stronger together," said Jolene.

Luckily for us, Walton County does not face many of the chal-

lenges that plague other school districts and parents across the nation. "Walton County has a wonderful superintendent that truly cares about the students overall health and success, and Moms for Liberty has a great working relationship with our school board and superintendent," said Krissa. In Walton County, parents have the right to choose whether to mask their children or not. Parents have the right to choose whether to vaccinate or not. Moms for Liberty believes these decisions should be the parent's choice to make, and Walton County recognizes and respects the parent's right to do so.

If you are interested in joining Moms for Liberty, or learning more about the organization, please visit www.momsforliberty.org or email them at mom4libertywcf@gmail.com. Moms for Liberty - Walton County chapter meetings are held every second Tuesday of the month. School board meetings are every first and third Tuesday of the month, which you are encouraged to attend.



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Fourth Sculpture Installation Planned for Underwater Museum of Art

The Cultural Arts Alliance of Walton County (CAA) in partnership with the South Walton Artificial Reef Association (SWARA) join two of South Walton's most cherished resources, the arts and the Gulf of Mexico, with the Underwater Museum of Art (UMA). Named by TIME Magazine as one of 100 of the "World's Greatest Places," the UMA is the first and only permanent underwater sculpture museum in the U.S. located off the coast of Grayton Beach State Park in South Walton.

The UMA has been featured in online and print publications

including National Geographic, Lonely Planet, Travel & Leisure, Newsweek, The New York Times and more. As part of the CAA's Art In Public Spaces program, the UMA also augments SWARA's mission of creating marine habitat and expanding fishery populations while providing enhanced cultural, economic and educational opportunities for the benefit, education and enjoyment of area residents, including students and visitors. The project is supported by Visit South Walton, the Na-



Walton County where the completed sculptures will be exhibited on land before being transported to Walter Marine in Orange Beach, Ala., to be attached to custom pedestals. Sculptures will then be taken by barge to the Gulf and carefully submerged at roughly 60 feet to the floor of the Gulf of Mexico.

den came to exist from concept to creation and all points in between. The sculptures quickly attract a wide variety of marine life and, over time, metamorphize into a living reef providing a much-needed habitat for local marine life and fisheries as well as providing marine scientists, wildlife management professionals, ecologists, and students, with an opportunity to study marine life and measure the impact of artificial reef systems on the Gulf ecosystem.

tional Endowment for the Arts, Visit Florida, The Alys Foundation and the Florida Department of State, Division of Arts and Culture.

Artist applications are in and the CAA has obtained a panel of arts and marine environment specialists to review the applications and select proposals for completion and installation. They will be considering a demonstrated history of collaboration completing large- and small-scale public art projects. Then the selected artists will be commissioned to develop design proposals and create a 3D piece of original artwork to be permanently installed in the Underwater Museum of Art. Each artist will receive a \$6,500 stipend inclusive of design fees, materials, labor, fabrication, construction, packing materials, shipping and transportation.

Once selections are made, artists will be notified and have approximately five months to complete and deliver work to

The UMA is produced in conjunction with SWARA's existing USACOE and FDEP permitted artificial reef project that includes nine nearshore reefs located within one nautical mile of the shore in approximately 60 feet of water. The first phase of the UMA project included seven pieces of sculpture installed in June 2018 with the second phase of ten more sculptures deployed in June 2019 and the third phase, which was postponed due to the pandemic, of eight sculptures was successfully deployed in February 2021 bringing the total number of UMA sculptures to 25.

Through the CAA's Art on Demand program and in partnership with Alys Beach, 30A.com, Dive30A and Florida Department of State, Division of Arts and Culture, the sculptures are periodically highlighted with a virtual Art on Demand event where you can discover this buried treasure. The most recent episode highlighted how this permanent sculpture gar-

This event is viewable post-premiere on the CAA's website at CulturalArtsAlliance.com. Check the 30A Facebook page for upcoming virtual and other events. For project sponsorship information, visit UMAFL.org.

SWARA is a grass-roots, 501(c)(3) organization dedicated to raising funds to build permitted, beach accessible, artificial reefs in the gulf coastal waters of South Walton County Florida for the benefit and health of environment and community. To join SWARA in making a difference, visit SwaraReefs.org.

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The Christmas Bird Count

BY RAYA PRUNER

In 1900, Frank M. Chapman of the freshly formed Audubon Society proposed a new holiday tradition that would promote conservation by counting, rather than hunting, birds on Christmas Day. Then, he called it the “Christmas Bird Census” and that first year managed 25 counts thanks to the efforts of 27 focused birders (they counted about 90 species that first year). Over the years, this bird census has come to be known as the Christmas Bird Count (CBC), and it’s the nation’s longest-running community science bird project. Over the past century, these bird counts have helped biologists, researchers, wildlife agencies and avid birders study bird populations across North America. In fact, the idea of an annual bird count has spread and now takes place in over 20 countries across the Western Hemisphere including far-flung locales like Saipan and Guam to the west, and Paraguay to the south. Audubon maintains an interactive map with all the different CBC locations and contact for each here: <https://audubon.maps.arcgis.com/apps/View/index.html?appid=ac275eeb01434cedb1c5dcd0fd3fc7b4c>.

So, what exactly is a bird count? The CBC is an early-winter bird census where thou-

sands of volunteers that make up different “circles” go out between December 14 to January 5 every year. Each circle, like Choctawhatchee Bay, will choose a single calendar day within those dates to count birds. Count volunteers follow specified routes through a designated 15-mile diameter circle, counting every bird they see or hear all day. (Helpful hint Okaloosa and Walton County residents: a pair of binoculars makes an excellent Christmas gift). However, the count is not just a species tally—all birds are counted all day, giving an indication of the total number of birds in the circle that day. Now in its second century, the CBC has evolved into more than a seasonal tradition.

The CBC data represents one of the only conservation tools available for assessing the long-term trends in bird populations of North America. To date, over 300 peer-reviewed articles have resulted from use of CBC data. It was also used as a basis for Audubon’s 2014 report on the impact changing global temperatures are having on bird populations (you can see this fascinating report at www.audubon.org/climate/survivalbydegrees) and was instrumental in the collaborative development of the report by the North American



Bird Conservation Initiative and U.S. Fish & Wildlife Service. (Learn more at <https://archive.stateofthebirds.org/state-of-thebirds-2009-report>). Closer to home, the Choctawhatchee Bay circle encompasses parts of Fort Walton Beach, Destin, Shalimar, Valparaiso, Niceville and Eglin AFB. The CBC Count Day for Choctawhatchee Audubon was December 18 where the tradition continued, but with some modifications to support a COVID-19 safe and socially distanced CBC.

Birders of all skill levels can volunteer in the CBC. If you are a beginning birder, you can be paired with local experts and if your home is within the boundaries of a CBC circle, then you can stay at home and report the birds that visit your feeder or yard on count day as long as you have made prior arrangements. *Hot bird tip:* If you’re just getting into birding, the free Audubon Guide

to Birds in the app store is a great resource, as is Merlin Bird ID by Cornell Lab, part of Cornell University; recently, Merlin has added a Sound ID feature so you can identify birds near you based off their tweets. Another favorite is iBird Pro Guide to Birds, although that one isn’t free.

Malcolm Swan and Bruce Purdy coordinate the Audubon CBC circle in this worldwide citizen science event. The 15-mile-diameter circle is centered four miles North of the Marler (Destin) Bridge over East Pass, and the circle is divided into many sections for the different parties of observers. If you missed it this year, visit www.choctawhatchee-audubon.org to download a pdf with bird ID tips and be ready for the 2022 Bird Count!

CAS hosts a number of outings each year. These include many bird walks, field trips, Fall and Spring Migratory Bird Counts,

the Christmas Bird Count and a spring chapter retreat. Each year, special projects provide a chance to get outdoors and give back to the community at the same time. Last year, CAS volunteers monitored rooftop Least Tern nests and conducted a marine debris survey on Eglin AFB beaches. The Choctawhatchee Tern Team will resume nest monitoring operations in March.

The Choctawhatchee Audubon Society is a chapter of the National Audubon Society and is a non-profit, volunteer organization serving Okaloosa and Walton Counties (since 1976). For more information or questions, contact Malcolm Mark Swan at malcolmmarkswan@gmail.com. Information on all available count circles can be found at www.Audubon.org. Check the website for upcoming field trips and programs in 2022.

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 Community


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The U.S. economy is on a tear so to speak. Economic growth is considered by some to be beyond red hot (Fidelity recently called it “white hot”). Corporate profits have been growing at record paces, despite higher prices for materials and labor. Yes, American companies are continuing to make record profits despite the biggest spikes in inflation in almost 40 years. So, many are wondering, can it continue? That ‘it’ is economic growth and along with it productivity, profitability and ultimately stock prices, real estate prices and other asset prices.

Americans continue to increase their spending (U.S. companies, too) and they continue to increase their savings. Access to capital has never been so advantageous to corporate America, its citizens and its governments. Is that what has been driving inflation? Some argue it has not. They argue it is the (temporary) disruptions in the supply chain that is causing significant spikes for everything from semiconductors (computer chips) to clothing, building materials, and just about everything that relies upon shipping and delivery.

We, along with everyone else, hear and see a lot of what is going on and draw conclusions and formulate opinions. We will share them with you in this edition of Research and Commentary from The First Wealth Management.

We think it is going to take a lot to significantly slow down this economy and start to hurt corporate earnings. Starting with inflation, we think that it will sustain itself at 5% (not the 3.5% that the market is implying or the 6.8% of the Consumer Price Index). That rate by the way is more than double—in fact it is almost triple—what inflation has been in the past 20 years or so. Inflation at these levels can threaten productivity and profitability for sure. However, we think not enough in this scenario to reduce profit growth below 10%. We aren’t alone in this thinking, but it makes a lot of sense to us. Stock prices would benefit commensurably in this scenario. Stock prices tend to follow profits or profit growth, but

Will Inflation, Higher Rates and Covid Slow Down Economic Recovery?

some stocks get way ahead of themselves and get overvalued (Electric vehicle stocks or crypto exchange companies, for example). Some stocks continue to suffer a lack of interest or momentum and hence become undervalued. Believe it or not, energy stocks are still considered to be undervalued even though the sector is up over 50% for the year.

Next, the money supply. Fed stimulus and the growth of the balance sheet would have to slow down significantly or even reverse. It is important to point out that the Fed has slowed its pace of asset purchases (which has been increasing the money supply, kept rates low, created greater liquidity, made credit more available) but still has continued to grow its balance sheet and the money supply. Banks, as most depositors know, are not trying to increase deposits through higher rates on savings and CDs. Banks have access to a lot of capital. One reason bank stocks have performed strongly, and we think overall the sector will continue to do so, is simply put this way: Bank profitably grows when banks borrow on the short end (at close to zero) and lend on the long end (not close to zero, more like 3% and beyond). So, if rates or yields do go up, banks might grow their revenues and their profits more quickly.

The role that the Fed plays probably shouldn’t be understated. Recently Global X (an investment management company of exchange traded funds) called 2020 the year of the virus, 2021 the year of inflation and 2022 the year of The Fed. We tend to agree. They went on to say that yields and economic growth will be key focuses for the Fed. That included commentary on which sectors rise with an increasing 10-year U.S. Treasury note rate and oil prices: Those are Financial Services (banks and financial services), energy (mainly oil companies but also oil services and energy transportation) and Industrials. Industrials encompasses a lot: Transportation (air, freight, rail, trucking) auto and equipment manufacturers, defense companies among others).

Economic contractions (recessions and depressions) are the result of restriction of credit. That is not happening right now and hence has been the wind in the sails of the economy. Left unchecked, however, that can lead to prices rising too rapidly (inflation), but also it can lead to asset bubbles. A greater supply of money pushes asset prices up and leads to higher levels of speculation. Question for readers to ponder: Is

crypto currency a store of value and hence its rapid rise or is it also impacted by speculation because of the huge increase in the money supply? We think it is the latter and that investors should take caution when considering crypto as part of their asset mix.

What about Covid? Approximately 62% of the U.S. population is vaccinated. As newer variants emerge, will they evade vaccinations, cripple mobility, demand and ultimately economic growth? We think the proof is in the lockdowns or the lack thereof. Most governments and nations tend to be looking to how to live and continue to grow through this virus and begin to accept it as part of life in these times. We think that Covid will continue to temper economic growth (and even take a point or two out of inflation), but not freeze it or reverse it.

Because of economic growth the demand for energy (green or fossil fueled) will continue to grow. World demand for liquified natural gas alone (to generate electricity, heating and cooking) is seeing significant increase and now some are projecting that the U.S., within the next year, will be the leading exporter of the fuel. Areas of the world, namely Europe, pronounce that its energy mix will be close to 80% green energy by the end of this decade. Energy stocks and funds represent less than 3% of the value of the S&P 500. While their profitability and stock prices have grown, they still don’t have anywhere near the percent of the market as say technology stocks do at 27%.

Also, don’t forget about infrastructure growth. There are industries, companies and sectors that could be the benefactors (along with their shareholders) of the significant investments being made into infrastructure (roads, bridges, 5G, railroads, the shoring up of flood zones and rising sea levels). There are mutual funds, exchange traded funds and individual stocks that investors could look at if they see this as an area of growth and profitability.

Regarding productivity: How can corporate America, and the corporate world keep up with higher costs of materials and labor shortages (inputs). Labor shortages are likely to continue because so many people have left the workforce, population growth has slowed significantly, and the worker participation rate is near its lowest level in history. We think the advances being made every day in automation, artificial intelligence and outsourcing — when juxtaposed with higher cost of labor — deliver

that badly needed productivity to remain or grow profitability. The Kiplinger Letter recently cited the demand and growth of so called cobots, or collaborative robots, that “work side by side with workers” as one example of technology boosting or improving productivity. This could be an answer to the not only the growing cost of labor but the shortage of labor as well. Investors have more access than ever to directly participate in these technologies or sub sectors through individual securities or through the funds that represent them.

In the end, until there is an opposing shift, we believe the economy will continue to grow.

At The First Wealth Management we encourage our clients, when considering changes, to make changes over time versus making them overnight. While we appreciate the old saying that at first you must concentrate to create wealth, we also appreciate that investors should look to diversify in order to preserve wealth. We are not looking to be right with market commentary, but rather to be ready for changes and to work with our clients on making those over time.

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin, FL 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8122.

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Walton County Democratic Women's Club

The Walton County Democratic Women contributed books suitable for children 0 to 3 years of age to the Jo Ann Birge Women and Children's Center in DeFuniak Springs. The Center is a substance abuse

facility for pregnant or postpartum women recovering from substance abuse. Each Mother is allowed to bring her newborn baby or toddler to the center so that baby and Mother can stay together during the critical early

months.

Reading to a child is critical both to the bonding process and to the child's brain development. Children's books were needed at the Birge Center so the Democratic women collected the

books at their annual Christmas party.

The club has a strong commitment to community service and the provision of these books continued its history of providing books to libraries, museums and

other facilities. For further information about the Democratic Women please visit www.walton-countydw.org.

Inaugural Tom Glavine's Field of Dreams Charity Golf Tournament Raises \$90,000

Tom Glavine, Major League Baseball Hall of Famer and former Atlanta Braves' pitcher; Chris Glavine, wife of Tom Glavine; and the Seaside School Foundation, Inc. teamed up to host an inaugural golf tournament which raised \$90,000 benefiting the Seaside School Foundation. The day-long golf tournament took place on Tuesday, November 2nd, 2021 at Watersound Club's Shark's Tooth Golf Course in Panama City Beach.

The first-year tournament attracted 144 golfers and many corporate and local business sponsors.

"As new full-time residents of the area, we wanted to get more involved in our community. My field of dreams golf tournament benefiting the Seaside School was a great first step. We were humbled by the overwhelming support our community showed. We look forward to growing this event in the years to come," said Tom Glavine. "Local public schools make such a positive difference in our community and my family feels passionately about giving back to educational efforts that directly support youth."

Of the 36 teams four-person teams that teed-off, the winners of the tournament were 1st net score winners: Suzy Stanley, Brian Widman, Bill Widman and Jim Babb with Porth & Associates and 1st gross score winners: Lee Johnson, Ben Edwards, Cory Fosdyck and Adam York with Cory Fosdyck | Merrill Lynch Wealth Management.

This event is made possible by the generosity of its participants, but especially the contributions of title sponsors The St. Joe Community Foundation, Scenic Sotheby's International Realty and Coastal Ridge Real Estate.



Additionally, Pickles Burgers and Shakes, located in Seaside, donated a delicious hamburger lunch to all golfers and volunteers. Gulf Coast Turf hosted a unique putting contest offering \$10,000 to anyone who could successfully make a 10 foot putt, 30 foot putt and 50 foot putt. Doug Martin, the Northwest Florida State College baseball coach, was successful at nailing the first two attempts.

"We are incredibly grateful for our sponsors of all levels and players who made this event possible and whose generous contributions helped shatter all expectations for a first-year event," said Teresa Horton, executive director of the Seaside School Foundation, Inc. "Our special school is incredibly fortunate

to have dedicated supporters like the Glavine family."

After the tournament, players attended a reception held in the course's clubhouse featuring a silent and live auction which showcased sports memorabilia. Signed balls and jerseys provided by the Atlanta Braves Foundation were hot ticket items. The live auction featured four tickets to an upcoming Atlanta Braves game, hotel stay and a behind-the-scenes tour of the new Braves' stadium which went for close to \$10,000.

All funds raised support the Seaside School, Inc., Florida's oldest continuously operated public charter school and recently ranked #3 combination school in the State of Florida.

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 Community

30A Tennis Coach's New Book Hits Amazon Best-Seller List

'Look at All That Room Above the Net' Brings 'Wit and Wisdom from a Lifetime in Tennis'

Barkhouse Bay Publishing today announced the release of *Look at All That Room Above the Net: Wit and Wisdom from a Lifetime in Tennis*, the brand-new

book from legendary Seaside, FL resort tennis coach Tracy Townsend. *Look at All That Room Above the Net* features tennis tips as well as relatable life lessons that anyone can enjoy. Already ranked in the top 10 on the Amazon Best Sellers list for Tennis Books, Townsend's debut of-

fers a new way for the avid tennis player, the novice, and even those who've never picked up a racket to learn more about the game from a master of wit and tennis.

"I walked onto a tennis court for the first time as a 46-year-old at one of Tracy's clinics in



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Seaside. From the first drill, his common-sense coaching and disarming, sarcastic wit resonated with me and sparked an interest in tennis that has since become my competitive outlet," says Phil Savage, Senior Adviser to the New York Jets.

"This book is a treasure trove of tips, tactics and stories that can help any level player improve their game."

As a kid learning to play on an asphalt court with a chain link fence for a net, Tracy Townsend never imagined he'd run a wildly successful resort tennis program in the world's first New Urbanist town.

The Tennis Director in Seaside, Florida, for over 20 years, Townsend has coached thousands of players who return time after time because they love the tennis community he has created with his magnetic personality, entertaining delivery, and famous "Tracyisms."

Look at All That Room Above the Net isn't your ordinary tennis tips book on doubles tennis strategy, the backhand stroke, or advice on improving your serve (although all of those are covered). This book is entertaining — offering fun and funny advice — served up with sarcastic wit that only Townsend can offer.

In between solid tennis pointers for volley technique and forehand tips, you're reminded that you play because you love tennis. You're supposed to be having fun on the courts, and as Townsend always says, "Winning is more fun than losing!"

Advance reviews for *Look at All That Room Above the Net* are outstanding.

"Thoughtful analysis and im-

peccable insight delivered with a keen sense of humor," says Koco Eaton, Tampa Bay Rays Team Physician.

Fans of the sport and retired players alike will enjoy Townsend's stories and analysis. He also shares his tennis drills so other tennis pros can use his book as a framework for their own lessons. *Look at All That Room Above the Net* is the perfect tennis gift for everyone on your league tennis team, your doubles partner, your pro, family members, and anyone who loves the sport.

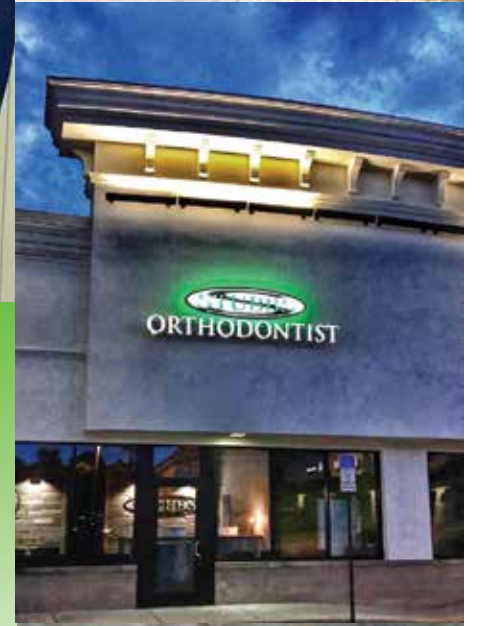
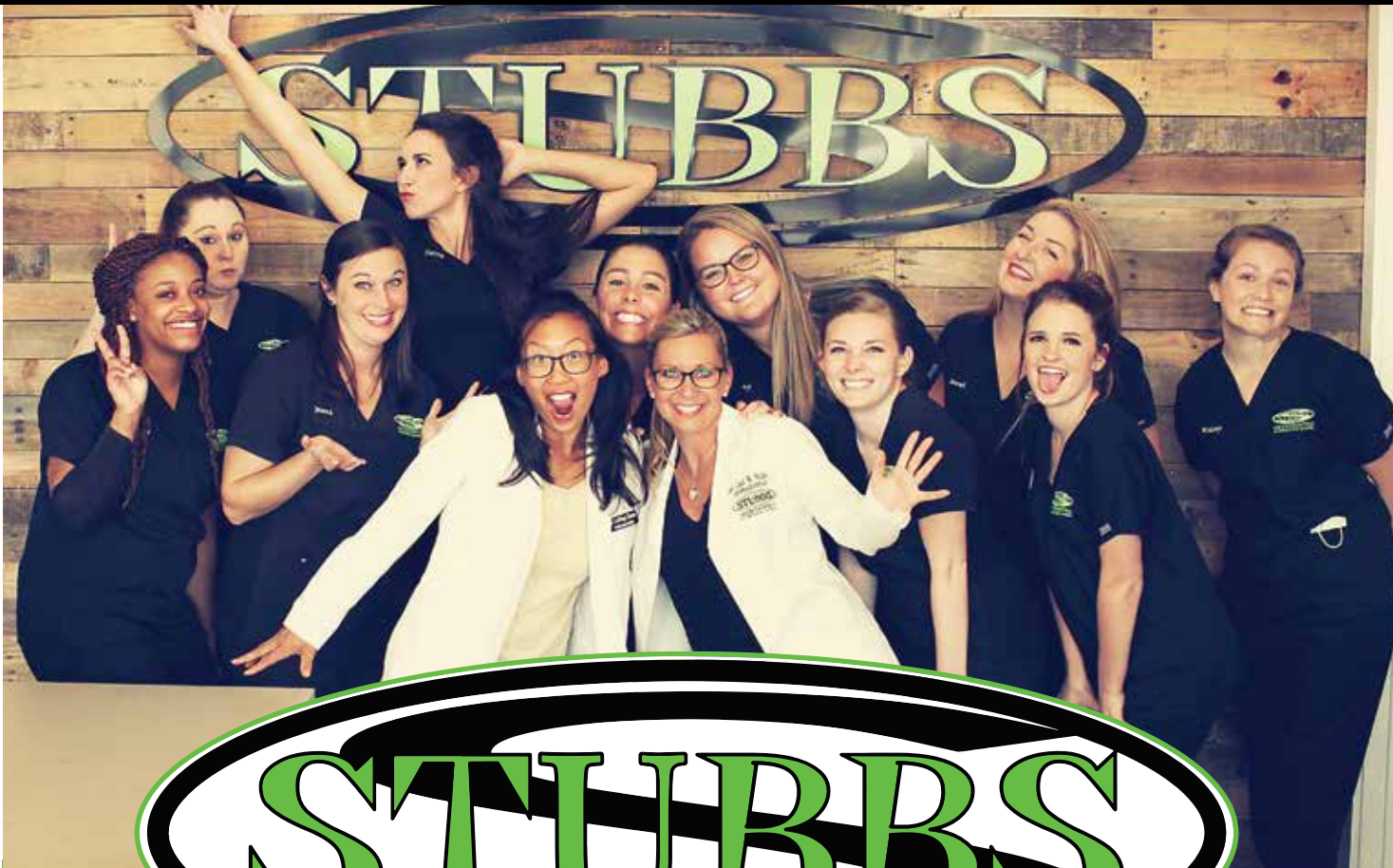
Townsend has spent his career in elite company, previously teaching alongside Arthur Ashe, Rod Laver, and Jim Courier.

Look at All That Room Above the Net: Wit and Wisdom from a Lifetime in Tennis is already an Amazon Best Seller in the Tennis Books category based on preorders. It's listed among the top 10 tennis books worldwide on Amazon alongside *The Inner Game of Tennis* and books about Roger Federer, Andre Agassi, Billie Jean King, and Richard Williams, the father of Venus and Serena Williams.

Look at All That Room Above the Net will officially be available for order in hardcover starting November 16, at \$28. For more information visit the book's official landing page and to order, check out the book on Amazon. The book is also available at The Seaside Style flagship store and Sundog Books in Seaside, Florida.

Tracy Townsend is available for select in-person television interviews in Florida and Zoom-based interviews worldwide.

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Community

CBA and Community Preserving Waterways through Fishing Line Recycling

The Emerald Coast is home to some of the most diverse and dynamic ecosystems in the world, so abundant with marine life that it is no surprise that it attracts anglers from all over. Our waters, stretching from rivers to the Gulf, host some of the best fishing on the planet. However, this area and many other coastal towns are experiencing a common trend, tangles of forgotten fishing line harming local wildlife and humans. You can help prevent this by recycling your fishing line with Choctawhatchee Basin Alliance's (CBA), monofilament recycling program.



Painted by local artists, along the Destin Harbor or the Okaloosa Island Pier. CBA will be hosting new sites on the Choctawhatchee River, as well as new shore-fishing recycle bins on the Gulf. CBA takes this plastic line from the monofilament recycling program stations, cleans and collects it, and sends it to be recycled into fishing tackle. Anyone in the community can be a part of this "responsible fishing movement." Simply by recycling undesired fishing lines,

Monofilament--or simply fishing line--is made of a single plastic strand, designed to hold tension and stay strong in harsh saltwater conditions. First introduced in the 1950's, this type of tackle is the most common and effective line for catching fish from bluegill to blue marlin. Monofilament is designed to be strong, invisible, and not break down in saltwater.

Unfortunately, monofilament's strength and durability becomes dangerous when the line is improperly discarded.

When line is lost or littered into the water, it can become an invisible, free-floating entanglement hazard that can last upwards of 600 years. Just think of it—600 years ago, Leonardo DaVinci painted the Mona Lisa! These bunches of littered fishing line are dangerous and deadly to

marine life such as turtles, dolphins, fish, birds, sharks, manatees and even scuba divers and beachgoers. When an animal becomes entangled in this strong and virtually invisible hazardous plastic, it becomes trapped and unable to move, hunt, or even breathe in many instances.

Fishing is part of our culture and history here in the Florida Panhandle; historically, the area has been one the larg-

est Red Snapper fishery in the world! Moving into the future, as we expand the numbers of people fishing our waters, it is equally important that we as a community deploy responsible practices for discarding old tackle. The Choctawhatchee Basin Alliance (CBA) has led the way by setting up monofilament recycling stations all along the Bay. You may have seen one of these PVC tubes, beautifully

you can make a lasting impact on our waterways and greatly reduce the number of entanglements of humans and wildlife. To learn more about Choctawhatchee Basin Alliance and programs that benefit our waterways, visit basinalliance.org. If you would like to volunteer to collect fishing line for recycling, email [Brennan Wehrhahn at wehrhahb@nwfsc.edu](mailto:Brennan.Wehrhahn@nwfsc.edu).

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Caring & Sharing of South Walton to hold Spring Fashion Show at Vue on 30A

Caring & Sharing of South Walton is excited to share details for its Annual Spring Fashion Show and Luncheon. This year's event will be held on Sunday, Feb. 20th from 12:30p.m. to 3:00p.m.

"Our Spring Fashion Show gives us an opportunity to showcase some of the fabulous items that are donated to Caring & Sharing throughout the year," Carly Barnes, executive director of Caring & Sharing, said. "Everything you see in the show has been pulled from our Boutique and is modeled by a Caring & Sharing volunteer."

Guests will enjoy a fashion show, lunch, silent auction, photobooth and DJ. Doors open at noon with music, mingling and boutique shopping. Caring and Sharing volunteers and supporters will walk the runway modeling outfits made up entirely of items donated to the Caring & Sharing Thrift Store. All items modeled in the Fashion Show,



along with other thrift store items, will be available to purchase in a pop-up boutique curated specifically for the event. The Fashion Show Boutique is sponsored by The Turner Team at Counts Real Estate.

"Proceeds from this event allow us to continue providing our neighbors in need with access to food, financial assistance, mental health counseling, case management, and connection to other resources," Barnes said.

Tickets are \$45 and can be purchased at the Caring and Sharing Thrift Store located at 112 Lynn Drive in Santa Rosa Beach. Special thanks to our bar sponsor, Indigo, dessert sponsor,



Sweet Henriettas, and photo booth sponsors, Shelly Albarado and Brenda Whitwell from Edward Jones. Sponsorship opportunities are still available, please email carly@caringandsharing-sowal.org for additional information.

Caring and Sharing of South Walton provides food and financial assistance to Walton County residents through the support of our community. Founded in 1994, the organization serves more than 400 local families each month. Caring & Sharing of South Walton also operates a Thrift Store. Sales in the Thrift Store help cover operating expenses and generate funds to help those they serve with food, prescriptions, utilities, mental health counseling, and case management.

Items for sale in the Thrift Store include clothing, housewares, bedding, furniture, electronics and books. For more information about Caring & Sharing of South Walton visit www.caringandsharingsowal.org

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 Community

Shelter House's 6th Annual Palate & Palette Supporting Survivors Domestic Violence

Tickets are now officially on sale for Shelter House's 6th Annual Palate & Palette Dinner, to be held February 5, 2022, at Legendary Marine's showroom in Destin. This year's featured artist will be Nikki Cade, from Dallas, Texas. At the end of the evening, the painting will be auctioned off to the highest bidder in an exciting and competitive live auction! This year's event is presented by

presenting sponsors, Compass Builders and Emerald Coast Title Services.

This pop-up style wine dinner is a unique experience, as Legendary Marine's show room is transformed into a chic, intimate venue with a trendy, metropolitan feel. Attendees will indulge in a five-course seated dinner featuring five of the area's most respected chefs. Each chef will

create a dish for their course, and Elite Worldwide Imports will be hand selecting fine wines to pair with each dish. Additionally, local distillery, Timber Creek, will be offering craft cocktails throughout the night and Destin Brewery will provide craft beers for guests to enjoy. B-Boy Productions' live DJ will command the music of the event, floating high above the dining area aboard one of the newest bay cruising yachts. Guests can also say "cheese" in the Epic Photo Booth and explore the expansive silent auction offering prize packages including fishing trips, restaurant experiences, custom art, spa packages and more.

Shelter House proudly announces the culinary lineup for the 2022 Palate & Palette Dinner:

Camille Withall, Executive Chef, George's at Alys Beach

Chadwick Donelson, Executive Chef, Bitterroot Food and Spirits

Dan Pettis, Executive Chef, Owner, Dan Pettis' One20 a

Modern Bistro

Giovanni Filippone, Executive Chef, Partner, Mama Clemenza's European Breakfast

Nikki Cade is a Texas based mixed media painter, maker, and muralist. Her travel inspired work is characterized by bold and interesting color combinations, intricate detail, pattern and abstraction. When she isn't teaching art classes you can find her in the studio creating works of art that have reached places like Post21, The Black Home, Anthropologie, DFW Airport, Kafix Roasters and collectors all around the world. Her pursuit of travel, coupled with a

dedication to art practice and education has built the foundation for creative courage. Now, whatever Nikki creates she does so with the intention of reminding people of what's possible and all the hearty adventures ahead. Tickets are \$125 per person and can be purchased online at <http://bidpal.net/palate2022>. All proceeds benefit Shelter House, the state-certified domestic and sexual violence center serving both Okaloosa and Walton counties. Ticket pricing will increase to \$140 per person on Saturday, January 22, 2022.




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Lee Campbell

Travel With Pam: Kid Friendly Vacation Ideas



and learn about the destination before you arrive.

Why not consider destinations outside the US, like Southern Europe, Portugal, Italy, France, Spain, and Greece? Not only fun and family friendly, these destinations will enrich your children's experience and expand their horizons. There's opportunities to meet locals, try out the language, and gain an understanding of what it's like to live in a different place.

There are so many amazing places you can travel with your family that will fit any budget and lifestyle. The options are limitless!

Before you travel, get your children excited by watching videos or reading books about the destination. Their eyes will light up when they see something interesting they learned. Another way to get your kids excited is to get them involved in the planning. Ask them where they want to go, do, and see? For younger kids give them a brief overview. If they're older, have them research a few activities the family can decide on. By engaging everyone in planning, you're encouraging them to get excited about the trip

There are so many tour companies that offer entertaining indoor activities the entire family can participate in. Consider a cooking or painting class while on vacation. Your kids will love these hands-on activities while interacting with you and meeting other kids.

If you're a fan of museums and want to share your passion, check the schedule for children's activities. You can also make the outing engaging by creating a scavenger hunt giving them a list of things to look out for in the museum. Remember to make it fun while they learn.

If you're an adventurous fam-



ily consider Costa Rica and Ecuador. There are a plethora of opportunities to snorkel, hike, horseback ride and zip line. You

can also take a walking tour and learn about the ecology and environment.

If you want a vacation where

you and your kids can eat, drink and swim all day, consider an all-inclusive resort. Many have kids clubs and activities geared specifically to entertain them. There are so many small to large tropical resorts with various plans to choose from in the Caribbean and Dominican Republic.

If you want to stay closer to home consider St Augustine, Florida. This city has a rich history, food, outdoor activities and beaches. Of course we can't leave off the list the tourist capital of Orlando. There are nearby beaches, theme parks, rocket launches, and cruise ports. There is something for everyone in this family friendly hot spot.

I hope these suggestions spark ideas for your next family vacation. Regardless of where you choose, you will be building a wonderful bond and experience your family will always treasure.

Inspired to book your next vacation? Call New Millennium Travel at 908-245-5770 or email info@newmillenniumtravel.com and ask for Pam to book a free travel consultation.

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Community

Local Charities Benefit from Green Thumb Garden Club Season of Giving Fundraisers

As we welcome in 2022, the GTGC is very grateful to its 102+ members as they continue their generous giving of expertise, time, and donations.

Two successful events held during the 2021 Season of Giving, the November Holiday Bazaar, and the December GTGC Members Holiday Celebration, have allowed larger donations to the diverse charities and programs supported by the Club.

The "Where Every Day is a Celebration" theme of the November Holiday Bazaar was so appropriate for this first-ever event. The unique seasonal décor and other items were sold out in

record time. Generous donations from the residents, visitors and GTGC members allowed an increase in the amount of the 2022 Mercer Scholarship which is awarded to a deserving horticulture college student every year. Additional donations from the bazaar have been made to Camp Wekiva, 4H Camp, Blue Star Marker, and Junior Gardeners.

The December festive holiday event allowed GTGC to increase and expand contributions to local organizations. The Club chose a hard-working, single mom with three children as our 2021 Habitat for Humanity family. The family received a donation to help ensure



a great holiday for everyone and the Club also donated to Habitat's general fund to support their mission to improve the lives of less fortunate families in Walton County.

Gifts for young children, gift cards for teenagers, and a monetary donation were delivered by Green Thumb Garden Club elves to the Walton County Sheriff's Department for their Santa Patrol Fundraiser and Gift Drive.

Donations from the Season

of Giving and other events have also resulted in contributions to the E.O. Wilson Biophilia Center and Caring & Sharing of Walton County.

GTGC 2022 fundraisers are in the planning stages. The Green Thumb Garden Club's website can be viewed at www.greenthumbgardenclubinc.org. The website contains detailed information about the Club including how to join in its charitable mission and details on meetings, activities, and events.

The Green Thumb Garden

Club, Inc., located in Walton County, is a tax-exempt, 501(c)(3) non-profit organization. Its mission is to stimulate interest in the beautification of Walton County, furthering the education of its members and the public in gardening ~ horticulture ~ botany ~ floral design ~ environmental awareness ~ conservation of natural resources ~ civic beautification ~ nature studies and instill in our youth the love of gardening and respect for the environment.

For additional information, please visit the website or email greenthumbgardenclubinc@gmail.com.

Junior Gardeners Program is Growing with Walton County's Green Thumb Garden Club

Butler Elementary School in Santa Rosa Beach is partnering with the local Green Thumb Garden Club (GTGC) to instill the love of gardening, teach respect for the environment and offer a fun, educational experience for students.

Over 20 Butler Elementary fourth and fifth grade students have formed a Junior Gardener's Club at the school and committed to meet once a month after school. The Club's members are learning about soil cultivation, plant care and the growing

cycle.

Following a lesson plan, the students have jumped right into soil preparation, planting and maintaining the courtyard garden area under the guidance of GTGC member, Bonnie Fox. Bonnie is a Master Gardener

and is supported by committee chair Gail Pizar, Jeanne Cosentino and other members of the GTGC.

For more information on the Junior Gardeners program, send an email to greenthumbgardenclubinc@gmail.com or visit

our new website at www.greenthumbgardenclubinc.org. The website contains detailed information about the Club including how to join in its charitable mission and fun activities.

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Hope Medical Clinic - Keeping Our Community Healthy

BY LORI LEATH SMITH

It's a Tuesday morning, and I find myself in a morning huddle at the Hope Medical Clinic where several patient cases are being discussed. The Clinic's director, Dr. Tim Roberts, listens intently and compassionately, gives directions and perhaps courses of action, so all staff know what to expect and are ready for their patients' care. No one is a number; they have a name. It's personal. Private. Caring.

A vital part of keeping our community healthy, Hope Medical Clinic offers just what its name infers—Hope. Hope for the hurting—mentally, physically and emotionally. We all know healthcare can be complex and expensive even for those with insurance. For those without insurance, it can mean the difference between living healthy and productive lives and suffering from, or even dying of, highly treatable conditions. Serving the people that make our communities possible, Hope Medical Clinic opened its doors in 2009 to provide free, quality, accessible healthcare to the working

uninsured and medically underserved residents of Okaloosa and Walton counties.

In partnership with our communities, it continues its goal to serve in this capacity. "We do this in a respectful environment in which patients, health care professionals, students and the community learn from one another," says Dr. Roberts. "The experience is that each patient is respected, cared for and welcomed when they walk through the door."

The Hope Clinic believes that health is more than the absence of disease, and can be achieved by addressing the physical, mental, spiritual and emotional needs of its patients. "From the first appointment, we assess a person's physical, but also mental and emotional background to try to find out what's happened in their lives, where they're coming from and the resources they need to get well. Then we strive to provide those resources," says Dr. Roberts. This is done initially through an ACE (Adverse Child Experiences) survey. "As a patient, we want to know who you are, what you've experienced and how that affects



your health," he says. "It's not necessarily traditional, but gives us insight. We're very serious about it and what we can do about your situation."

Dr. Roberts says some results show major issues, while others simply mean a patient is at risk for certain issues. "As a nonprofit, we believe that we can create a better future through innovation such as the ACE survey. This sense of hope leads us to this creative approach and a model that works. We're a healthcare home, not a walk-in clinic," he continues. "We have a program that patients can be admitted into if they qualify. If admitted, they're scheduled with a provider we feel best matches their needs. We're going to get our patients the help they need or get them where they need to go. We can connect them, supply options, help them navigate, whether it's

mental health integration or primary care, etc.," says Dr. Roberts.

Doctors, physician assistants, nurse practitioners and licensed mental health counselors donate their time as their schedules allow as well as volunteer nurses and clinic volunteers, all a vital part of the clinic's backbone.

Many partners include private donors, the Florida Department of Health, Sacred Heart Hospitals, the Caduceus Society on the Emerald Coast, both State and National Associations of Free and Charitable Clinics, the Florida State University College of Medicine, Pensacola Pathology, area businesses, Keller Williams Realty (Red Day), Direct Relief International, and area churches, including the Destin Church of Christ, Destiny Worship Center, Destin United Methodist Church, Coastline Calvary Chapel, Destin Grace Lutheran and Shoreline Church.

Hope Medical Clinic also provides students pursuing careers in medicine and healthcare to help address the immediate and long-term needs of our community, and in doing so, equip

them with skillsets that will serve them throughout their careers. For example, they have the ability to become an intern and work with a mentor at the clinic. "We strive to create an environment in which our team feels heard, safe, respected and supported, carefully managing their time and talents and spending wisely the funds invested in us," says Dr. Roberts.

Hope Clinic's range of services include women's health, mental health, counseling, diabetes, prescription assistance, basic lab work and blood work, referrals and more.

Dr. Roberts' passion, compassion and devotion to his patients and the community shines. He's made this community and work his life's mission. "I packed everything I owned into the back of truck, and through someone who knew someone who knew someone, ended up here." We're sure glad he did.

To make an appointment at one of the clinic's two locations, call (850) 837.8424 or email destin@hopemedclinic.org. Visit www.hopemedclinic.org for more information.

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Arts

Emerald Coast Theatre Company Hosts Storyteller Series

Performances are on Tuesdays at 7:30 p.m. on January 11, February 8 and March 1

Emerald Coast Theater Company continues its 9th season with the return of the popular StoryTeller series, featuring professional actors and authors presenting compelling stories and dramatic works.

There are three StoryTeller presentations on Tuesday January 11, February 8 and March 1 at 7:30 p.m. staged at ECTC's performance space located at 560 Grand Boulevard (upstairs) in Grand Boulevard at Sandestin, located in Miramar Beach, Florida.

The series begins on January 11 with "The Fall of April (Stalin and Churchill)" a one-man show written and performed by DeFuniak Springs actor, writer, editor and former public defender Bruce Collier. "The Fall of April" is the third play in Collier's trilogy about World War II's "big three:" Josef Stalin, Winston Churchill and Franklin Roosevelt. Tickets range from \$20 to \$25 per person.

"Give 'em Hell Harry!" on February 8 features Alan Tuttle in Samuel Gallu's one-man play. "Give 'em Hell Harry!" A faithful and often humorous portrayal of President Harry S.

Truman's life and presidency which spans from his childhood to his years in the U.S. Senate and his momentous two terms as President. Tickets range from \$28 to \$30 per person.

The series concludes on March 1 with "Shirley Simpson as Katharine Hepburn." An unforgettable one-night-only event, Simpson embodies wit, charm, and fierce grit as Katharine Hepburn and gives a humorous and touching portrayal of the fiery and independent Hepburn throughout her career



and the events and people who shaped her life. Tickets range from \$25 to \$30 per person.

"Stories are the heart and soul of theater," said ECTC co-founder and producing artistic director Nathanael Fisher. "The StoryTeller series is about sharing stories from local talent. We are thrilled to have these three actors take the stage at ECTC again. Each Storyteller performance is full of character, intrigue and history. We invite everyone to join us for an interesting and entertaining glimpse into the lives of Churchill, Stalin, Truman and Hepburn."

Theater patrons are encouraged to come early (doors open at 6:30 p.m.) to browse artwork by local artists showcased in the ECTC Lobby Gallery. This special exhibit is curated by the Cultural Arts Alliance of Walton County in partnership with The Foster Gallery. A portion of proceeds from each sale benefits ECTC and its education outreach and scholarship programs.

Purchase tickets online at emeraldcoasttheatre.org/tickets or call (850) 684-0323.

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Main Street DeFuniak Springs Hosts Black History Month Banner Program

Main Street DeFuniak Springs, in partnership with the City of DeFuniak Springs, announced today their 2022 Black History Month Banner Program. During the month of February personalized banners featuring prominent African American individuals who have impacted the City of DeFuniak Springs, Florida, will be displayed on Baldwin Avenue.

The application, available online at <https://mainstreetdfs.org>, reads, "From honoring the past to inspiring the future, the mission of the Main Street's Black History Month Banner Program is to connect all citizens with knowledge and reflection on the varied accomplishments of our African American community."

To qualify for the Black History Month Banner Program, the following criteria must be met:

Individual must be a visionary and/or dedicated leader that has made a significant contribution in the African American community through their profession or participation in the City of

DeFuniak Springs.

A biography of the nominee which could include birth date and location, educational background, and a summary of their life history.

Description of the nominee's work in social justice and/ or civic accomplishment.

Example(s) of instances when the nominee has been a defining force in this area.

Challenges that the nominee has overcome to work in the field of social justice and/or civic accomplishment or acted as an instrument for social justice and/or civic accomplishment.

List any related awards or recommendations that the nominee has received.

4X6" photo or high-resolution digital image resolution of 300 dpi or higher.

Application and nomination letter must be submitted no later than 4:00 p.m. January 14, 2022.

"We saw such great feedback from our Veteran's Banner Program, and we want to continue recognizing those individuals in



our community who have made an impact," said Chelsea Blach, Main Street DeFuniak Springs Executive Director.

Applications are available online at https://bit.ly/MSD_BHMBannerProgram. Physical applications can be picked up from Main Street DeFuniak Springs, 694 Baldwin Avenue, Suite 4, DeFuniak Springs, FL 32435; City Hall, 71 US-90, DeFuniak Springs, FL 32433; Fisher's Pharmacy, 688 Baldwin Avenue, DeFuniak Springs, FL 32435; or Soiree, 804 Baldwin Avenue, DeFuniak Springs, FL



32435.

Applications must be mailed to PO Box 681, DeFuniak Springs, FL 32435. To be considered, applications must be in-hand by 4:00 p.m. on January 14, 2022. The cost to participate is \$55.00 and will be invoiced once the application is reviewed and approved by the selection committee. Up to 20 honorees will be displayed on the ten lamp posts between S. 5th St. and S. 10th St. along Baldwin Avenue in Downtown DeFuniak Springs during the month of February.

For more information on this program, please contact Chelsea Blach at Director@MainStreetDFS.org or call (850) 296-9051.



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Coastal Library Hosts the Artwork of Maggie Kalina this February



member.

Ms Kalina's artwork focuses primarily on seascape in both acrylic paint and resin. She started her journey with resin just recently and completely fell in love with it. Maggie's work is inspired by the beautiful beaches around us in the Panhandle Florida.

Finding seashells or driftwood on the beach is discovering a world of imagination. She always looks for new ideas and loves to try different ways to create one of a kind, unique pieces of art.

The Coastal Branch Library is located at 437 Greenway Trail in Santa Rosa Beach. Open Tuesday through Saturday 9am-5pm and Mondays 9am-6pm, Call (850) 267-2809 for more information.



As part of the Santa Rosa Beach Coastal Library's Art in Public Places program, the Library will host the art of Maggie Kalina. Maggie is 33 years old and was born and raised in Poland. Her family moved to the United States in 2003. She is a self-taught artist who discovered a passion for painting in middle school. Art class was always her favorite subject since she can re-



The 20th annual running of the **SEASIDE SCHOOL HALF MARATHON + 5K** presented by **Vera Bradley** will be back live and in person on Sunday, February 20, 2022, in Seaside!

Learn more and register at www.runseasidefl.com



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Cultural Arts Alliance Announces Valentine Tour of Homes & Gardens February 12 & 13

The Cultural Arts Alliance of Walton County is excited to announce that early bird tickets are now on sale for the highly anticipated annual Valentine Tour of Homes & Gardens. The tour is known for providing a rare opportunity to enter some of South Walton's most interesting residences, showcasing stunning interiors, acclaimed architectural design and picturesque

will emphasize outdoor living spaces, gardens and interesting courtyards. The event is scheduled for Saturday, Feb. 12 from 10 a.m. - 4 p.m. and Sunday, Feb. 13 from 12 p.m. - 4 p.m.

All net proceeds benefit the CAA's 'Art For All' Program, which provides support to Walton County schools, teachers, students, artists and arts organizations to further arts education

several of the homes throughout the weekend.

Please note that as most of these homes are private residences, they cannot be guaranteed as ADA compliant. Please notify the CAA office in ad-

vance for questions regarding access, and best efforts will be made for accommodations.

To volunteer, visit culturalartsalliance.com/volunteer. Volunteers receive a complimentary event ticket.

For more information about the Valentine Tour of Homes and the Cultural Arts Alliance of Walton County, call 850-622-5970 or visit CulturalArtsAlliance.com.



settings, which are sure to bring inspiration to tour goers' winter beach weekend.

With a focus on location, this year's self-guided tour, which is presented by Visit South Walton with additional support from the Florida Department of State, Division of Arts and Culture,

in the community.

Tickets are \$45 in advance and \$50 the days of the event, valid for the entire weekend with one entry per house. Tickets can be purchased in advance on the CAA's website, CulturalArtsAlliance.com. Tickets will also be available for purchase at

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 Wellness

Journey Bravely: Sometimes We Just Need a Good Coach



By TODD CRAIG

I was stuck. After twenty years doing what I had always dreamed of doing, it was clear the season was ending, and I didn't know what was next. I was experiencing anxiety, anger, and was finding it difficult to be fully present at work and in my relationships. These experiences were compounded as I discovered the harder I worked at getting unstuck the more stuck I became. All the wisdom and strategies I had gained over the years that served me in the past seemed ineffective at helping me move forward.

Feeling stuck is not an uncommon experience. We can feel stuck and directionless in our work, relationships, finances, personal growth, spirituality, or any

other area of life. Sometimes we experience being stuck as frustration and other times it feels like restlessness or boredom. Regardless, the feeling of being stuck is actually a positive indication that forward progress and growth is possible! And, yet, that forward progress and growth will likely require some new thinking, disciplines, and outside help. This is the role of a coach and finding a good coach was the key I needed to unlock my thinking and move my story forward.

A good coach will help you uncover your dreams and potential and live them out. They will help you clarify direction, build self-confidence, and find greater fulfillment. Coaches have many tools for helping clients move forward. Below are some that I find most powerful. If you are feeling stuck, these are helpful practices you can pursue on your own. Finding a good coach to work through them with you will save you the time, energy, frustration, and pain of being stuck in your own thinking. Coaches help create space through intentional listening and asking powerful well-timed questions that help break the gridlock of a client's thinking.

Create Space

Many of us are living aimless lives without intention because we don't take the time to create space and think. Growth won't happen if you don't intentionally carve out space to reflect on where you've been, where you are and where you want to go.

Carve out time to reflect on your past, your present and your desired future.

Gain Awareness

Often the most productive step in moving your story forward is to learn more about yourself as the main character in your story. Identifying strengths and blind spots, passions and values, and aspirations and fears provides insight about restlessness with your present state as well as some of the obstacles keeping you where you are.

Take some time to list out your top 3 strengths, passions, values, aspirations, fears, and potential blind spots.

Clarify

One of the most deceptively difficult questions to answer is, "What do I want...really?" This question is so difficult to answer

many are dismissive of the question or only engage it on a surface level. What do you want to be true about your life? And are your current decisions and disciplines aligned or misaligned with this vision?

Take some time to write an answer to the question, "What do I want...really?"

Develop a plan of action

The self-awareness of your present state and the clarity about what you want will clarify the gap from "here to there" and steps to bridge that gap. This clarity will also give you courage to say yes to opportunities in alignment with your desires as well as the confidence to say no to the ones that are not, guilt-free.

What is the next step you need to take toward the life you want to live?

Challenge

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Todd Craig is a Life and Leadership coach whose passion is to see others discover and thrive in the life they were meant to live. With over 20 years of having clarifying conversations and guiding people through life change, Todd has coached others to identify places of feeling stuck and overwhelmed in work and life and provide effective, strategic tools and questions to help them move life forward both at home and work. Todd offers coaching in both professional and personal capacities toward identifying, developing and living your goals, desires, and dreams.

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Are Your Labs All Normal?



BY DR. RICHARD CHERN, MD

There is a big difference between being healthy and not being sick. In the same way there is a big difference between what is normal and what is optimal. This is true in many aspects of our lives and it especially includes lab results from your doctor's office. It is vitally important to recognize this.

A great example is your favorite dessert. Say, it's mom's perfect apple pie. Since then you've had good apple pie, mediocre apple pie, bad apple pie, but you can still remember that perfect apple pie that mom made and for some reason the rest just isn't quite as good. But you're always hoping to taste that perfect apple pie again.

Our patients often find us after they have exhausted other

failed avenues of relief. You feel tired, depressed, low sex drive, losing hair, gaining weight or any number of symptoms. The first step is usually your doctor. You describe your symptoms hoping for an answer and solution but when the lab results come back you hear, "your labs are all normal" followed by your doctor telling you this is part of the normal aging process.

Well, honestly, your doctor is probably right. It's completely normal for our hormones to decrease, our bodies to age, our minds to slow, and for disease and deterioration to attack our minds and bodies. We will normally end up with frail bones, memory loss, unable to take care of ourselves and eventually in nursing homes waiting for the end. 78% of people over 65 will need long term care. 68% of people over 65 will get cognitive impairment and not be able to even dress, bathe or eat without assistance. 40% of people who reach 65 will eventually enter a nursing home. The number of people with Alzheimer's is expected to triple in the next 10 years. These are normal issues and the majority of these people have normal labs. So, are you certain you're happy with normal?



I prefer to have my labs in an optimal range and I prefer to keep my patient's labs in an optimal range—a range where I have a decreased risk of Alzheimer's, decreased risk of stroke, decreased risk of cancer, decreased risk of heart attacks, decreased risk of dementia, increased brain function, increased bone density, increased muscle tone, improved mood, energy, skin, etc. We can't stop time from passing, but we can absolutely slow the decline and deterioration of our bodies and minds.

It's the beginning of a new year. How do you want this year to end? Better than before, healthier than before, happier than before? Or the same as before?

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2022 Resolutions



By KAY LEAMAN,
HEALTHYDAY HEALTHYLIFE

Resolution: A firm decision to do or not to do something; the quality of being determined.

How many of us make a New

Year's resolution to lose weight? We write it down and implement a few new things we hope will get us there. Then, life happens. We have a bad day, something happens and we quickly find ourselves back in old routines, excuses and oh well, we don't even remember where that piece of paper is that contained our resolutions.

Which is more important: losing weight or being healthy? Here's another question to ponder: Do you want to be fit or healthy? I know people who are fit, but are not healthy and healthy, but are not fit. Both of these take work and certain ac-

tions can improve both. But getting there requires different disciplines. There is a side effect to being healthy—weight loss.

Let's look at COMMITMENT.

Commitment: The state or quality of being dedicated to a cause, activity, etc.; an engagement or obligation that restricts freedom of action.

So, which are we, determined or committed? Determination can be derailed, but a commitment requires sacrifice. I've always taken my commitments seriously. And although I haven't been 100% successful, it's what drives me to be on time, to show

up, to think before I say yes (or no). It's what I need to create balance in chaos.

If we're having a bad day and we know that we made a commitment to be healthy, then comfort food isn't an option. EAT AN ORANGE, change what comfort food looks like, look at yourself in the mirror and tell yourself you're worth it.

So, instead of a resolution, make a commitment to yourself and show up. I'm not saying it's easy, but I am saying you're worth it. Put your commitment on your calendar, fridge, mirror, in your car and as a bookmark. Remember, commitment

is an engagement that restricts freedom of action. So, let's ask ourselves if we're ready to not do certain things and feel good about it.

Lastly, never, never, never feel guilty about choosing to enjoy yourself at special dinners, parties, etc. Choose your battles wisely and be ok with your choices. If you think you'll feel guilty, then know you're making the wrong choice.

Let us make 2022 the year we believe we are worth it! Here's to Health.

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Is the Medicare Open Enrollment Period Important to You?



BY GREG DURETTE

Now that the Medicare Annual Election Period (AEP) is over (ended December 7th), you can finally take a breather from all those ads, phone calls and mailers. As of January 1st, you have a chance to try out your new Medicare Advantage, Supplement and/or Prescription plan.

If you suddenly discover the plan you selected during the AEP is not right for you, all is not lost. You will get one more bite at the apple to make changes to your plan.

As with many situations, in order to get a good outcome, you first have to ask the right questions. In this case, the questions you should ask first are:

- Did you sign up for a new Advantage Plan or a stand-

alone Part D prescription drug plan during the last Annual Enrollment Period (AEP)?

- Do you have an existing Advantage Plan or a stand-alone Part D prescription drug plan that renewed with a January 1st effective date?

If the answer to either of these questions is yes, then the Medicare Open Enrollment Period (OEP) is very important to you.

The OEP runs annually from January 1st to March 31st.

During this time, Advantage plan holders are given the option to make certain changes to the plan they selected in the AEP.

These allowed changes are:

- Cancel your stand-alone Part D prescription drug plan.
- Drop your Medicare Advantage Plan and return to Original Medicare (A & B only).
- Enroll in a stand-alone Medicare Part D prescription drug plan.
- Elect to change from one Medicare Advantage Plan to another.

Let's a look at each option a bit deeper. First, why would someone elect to cancel their stand-alone Part D prescrip-

tion plan? The only reason one could have would be it was being replaced by other qualifying coverage. If you cancel without replacing, penalties will accrue and be waiting for you when you do put this coverage back in place at a later date. Plus, those penalties will be with you for life!

Second, there are a few rare circumstances when it makes sense for someone to cancel an Advantage plan and return to Original Medicare known as Part A and Part B. Usually, this would have something to do with provider networks which are insufficient for the beneficiary. Again, this rare circumstance would require you to also enroll in a stand-alone Part D prescription drug plan in order to avoid accruing the future penalties I just mentioned.

Again, enrolling in a stand-alone Part D prescription drug plan is a requirement if you do not have qualifying coverage elsewhere and want to avoid those penalties. If you neglected to get that done during the AEP, now is the time to take care of this.

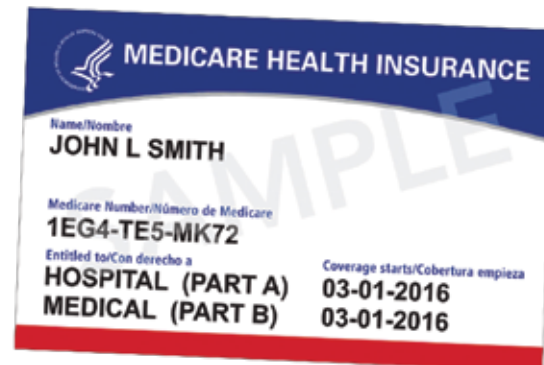
Last, some folks have a change of heart once they see

the detailed materials of the Advantage plan they enrolled in during the AEP. Perhaps you find your HMO plan does not have the providers you need but, a PPO plan

does. Or, perhaps the terms of coverage are better in a plan different from your current plan. Maybe, another plan costs less (or even \$0!).

You don't need any reason to switch plans provided you do so before the OEP expires on March 31st. Just remember, you only get one chance to make this change. Once you do, you will have to keep that plan until the next AEP, which begins on October 15th of every year.

The best options for your particular situation should be



thoroughly discussed with your insurance agent/broker to make sure you have all the facts about the choices you may be thinking about and, get all your questions answered.

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the state and is based in Niceville. He has been in the insurance industry for over 38 years and can be reached at his office at (850) 842-2400 or his mobile at (978) 509-2941.

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Musings

The Lotus Life: Happy New Year!

BY LAUREN CATANESE

The new year always brings about change. Change is a way of life. It is the ultimate passage from what you were to what you can be. Knowing that deep down we all have an inherent mission, a divine destiny programmed into us for the greater good of all mankind. What's *your* destiny? *Your* mission? You are more aware of what it is than you realize. It might get covered up because we feel it's too small, or too insignificant or that it's simply not enough. But why not give it a go? Why not try and see what experience we gain, what memories we make and what lessons we learn?

Life is not about being stationary, still and conforming. Life is about chance, opportunity, and risks. Failing and falling just to get up and finally succeed. Life is what you make it. It's always a choice. So with this grand choice that you are empowered to make every day, every second, every moment of your life...*what will you choose?* Will you choose the norm, status quo, or what everyone else around you does? Or will you venture into your own heart, listen to your own guidance, and dare to shine your gifts and your purpose with the world? It's a new year and if you are reading this then you are already lucky. You have been given a great gift called life. Make a choice now

to live today better than you did yesterday. Reach within yourself and discover the amazing person you are and expose what you love. Be who you are authentically created to be. That is a mission in itself. And when we set out on a journey of self-discovery the world opens up and we align with the universe and everything is possible. Happy Manifesting!

A meditation for manifesting:

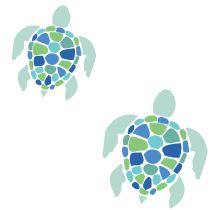
Find a quiet space that you will be uninterrupted for the next few minutes. Close



your eyes. Inhale....exhale. Keep going. Deep inhales filling up your entire belly...and then exhale it out. Soften your eyes, your mouth, your face....soften your entire body from your head to your toes. Let go. Come into a space that feels connected and aligned. A space that you feel safe. Breathe into your heart. Feel it expand with every inhale and feel it grow wider on the exhales. Imagine that you are standing in front of yourself from sometime in the future. Where are you? What are you wearing? What are you doing? Who is with you? See every aspect about yourself. How are you acting? What are you saying? See a vision of yourself... living the life that you want to live. And with that image in your mind's eye, begin to notice how you are feeling. What emotions are coming up for you? Do you feel happy, peaceful, abundant,

safe, healthy, loved, free or empowered? Whatever feelings are coming up allow them to fill your entire being. Allow the feelings to take over and completely embrace you in this moment. Allow these feelings to become present for you. Breathe them in. Now go back into this space as often as you can throughout the day. You are conditioning your manifestation muscles. What we feel on the inside is what we will attract. So by bringing the emotions

and how you want to feel into the present and feeling them then you will bring to you that which will bring about the very emotion that you are emitting. Life is a series of emotions that we give and receive so feel your way to your happy place. Follow your bliss. Fun Happenings this month!!! The 13th Annual 30A Songwriters Festival is January 14th -17th. This is one of my all-time favorite events. If you haven't been yet get your tickets and info a www.30asongwritersfestival.com.



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your eyes. Inhale....exhale. Keep going. Deep inhales filling up your entire belly...and then exhale it out. Soften your eyes, your mouth, your face....soften your entire body from your head to your toes. Let go. Come into a space that feels connected and aligned. A space that you feel safe. Breathe into your heart. Feel it expand with every inhale and feel it grow wider on the exhales. Imagine that you are standing in front of yourself from sometime in the future. Where are you? What are you wearing? What are you doing? Who is with you? See every aspect about yourself. How are you acting? What are you saying? See a vision of yourself... living the life that you want to live. And with that image in your mind's eye, begin to notice how you are feeling. What emotions are coming up for you? Do you feel happy, peaceful, abundant,

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Sean of the South: Us



BY SEAN DIETRICH

Eighteen years. That sounds like a long time, but it's not. Not when you think about it. Eighteen years is nothing.

It's hard to believe that eighteen years ago we were just two ordinary people with two very different last names. It's almost hard to conceive of a period before we were together.

I look at old photos of you and me, and I marvel at how we've both morphed over the years. Somehow you've become more lovely, more poised, and your skin looks too smooth for

your age. Somehow my nose had gotten bigger. So has my butt.

Sometimes I travel backward in my memory and try to recall what we were like when we first met. Do you ever do that?

I close my eyes and attempt to remember how naïve I was. And I try to recapture a little bit of that boy I used to be.

God. I miss being naïve. I miss being stupid, unafraid, and even foolish. I was less worried about little things back then. I was braver. More trusting. Dumber, yes. But I also laughed more. Even when the world looked like it was falling apart, I managed to laugh often.

But somewhere along the way I grew up. I became more cautious, more responsible. In some ways, I'd like to think I've improved with age, over these last eighteen years, but in many ways, I've become stiffer.

Even so, do you know what hasn't changed in the last eighteen years? Us. We are still you

and me. We are still Sean and Jamie.

When we first met, you were balm to my broken heart. I had a pitiful childhood fraught with the suicide of a parent, violence, loss, bereavement. Then, all of a sudden, I met you.

Overnight, my world got bigger. My mind shifted into a more beautiful place. Suddenly, this life wasn't dark and hazy, it was sunny and kind. Because I had you.

We spent nearly every day together for that first half a year. And when we weren't together, we were running up your mom's phone bill.

On the day of our wedding, it was the six month anniversary of our meeting. It was the quickest wedding in Baptist history. Everyone in the church was suspicious of our haste and suspected pregnancy was involved.

Elderly Baptist ladies were always staring at your stomach, asking if you felt nauseous, and wondering if you needed to confess anything. But the joke was on them.

The simple truth was, we were just right together. That was all there was to it. And even at my young and foolish age, I knew it was right.

The past two years have been the hardest we have endured as a married couple. We have lost loved ones. We lost your mother. We lost normalcy. We lost a piece of ourselves. And at times, it seemed as though we had even lost our clarity.

But each morning I would awake in our bed with your two brown eyes looking at me. Sometimes there would be tears in those eyes. Other times there would be tears in mine. Some mornings, we'd hold each other for hours until one of us had to go pee.

And as the year got harder and harder, somehow, you and I got a little stronger.

And now I get it. When I was a boy, I remember old-timers talking about being married for sixty or seventy years, and how sometimes they didn't know whether they would survive the hell of life.

I remember old people saying there were days when they had nothing left but each other.

It all makes sense now. I see what God gave me when he gave me you. He gave me the most powerful force in the universe, contained in a woman's frame. It was the same force that made the planets, and flung the stars into alignment. The same awesome strength that created oxygen, water, fire, the birds of the air, the beasts of the field, and the Atlanta Braves.

It was love. The same love that changes a man's biology, and his spirit.

Ten thousand years from now, long after I am dead and gone, and the world has forgotten that I was ever here; long after my ashes have become mingled with the soil, and my bones have turned to soot, and all evidence of my life has been erased; there is one thing I know for certain. Wherever my spirit is in eternity, it will be with yours. Forever. Because we are Sean and Jamie.

Happy anniversary.

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Musings

The Coach's Coach



By KIRK MCCARLEY,

It's been more than eight years since, with the help of my coach at the time, I made the decision that I too wanted to pursue executive career and life coaching.

It is a choice for which I remain without regret.

The world's most outstanding performers, be it in music or theater, just about all have coaches to work with them on not only new ideas, but the fundamentals of their trades. Professional athletes have their coaches but beyond that have specialists to work with them on many other aspects of work and life: nutrition, finances, dealing with the media.

In any profession it is all too easy to fall into bad habits where we get distracted and take our eye off the ball, so to speak. Aware of these considerations it was critical for me to align with a group of other coaching pro-

fessionals for not only continuing education, but for peer association. Fortunately there is a local chapter of the International Coaching Federation with whom I've aligned.

Beyond that, however, I discovered it necessary to identify someone who I could not only bounce ideas off of, but who possessed the objectivity to evaluate my approaches, techniques and processes, and provide constructive feedback. One criterion was someone whose coaching business was further developed than was mine. I also wanted a coach who, like me, had established their business and understood the mechanics of running a solo shop.

I am able to align with such an individual. Among the markers I have used to characterize him as an effective coach: Launching a business is difficult. There is much to learn and with learning comes mistakes. Mistakes lead to disappointments and disappointments to self-doubt. During those difficult periods my coach has buoyed my spirits, yet also challenged me to

stretch for a potential that I believed was beyond my grasp.

His coaching technique applies parallels and metaphors that speak to me. As a fan of sports and music, phrases such as "keep your eye on the ball," "anticipate the pass," "find your cadence," or "strive for harmony," resonate.

He challenges me to seek continual improvement and advancement. For me, and I suppose the case is for many of us, contentment can come easily. Small businesses get to where they want to be and coast. An executive advances to her dream job at age 45 and by the time they're 50 drift towards "autopilot." A football team takes a four touchdown lead into the fourth quarter and moves away from their game plan. We've all too often seen the results. The small business stagnates. The executive finds the dream job boring and checks out. With three minutes to go in the game the once substantial lead melts to a single touchdown.

Like a grip on a golf club or tennis racket or a powerpoint presentation to a group of sales

executives, form and techniques can become sloppy unless we are grounded in fundamentals, examine our approach, and make course corrections. My coach has been an accountability partner who provides an objectively encouraging voice and view.

Regardless of where you are in your business or personal life, how do you know if you're living it abundantly? Who can you learn from? Who is the voice that keeps you focused and on target? Who provides accountability to keep the fire burning as you face obstacles that try to take you of course from your hopes and dreams?

As we flip the page to 2022, how do you become your best self? Is it time now to do it a bit differently and solicit a business advisor, mentor, or coach to take your "game" to the next level.

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



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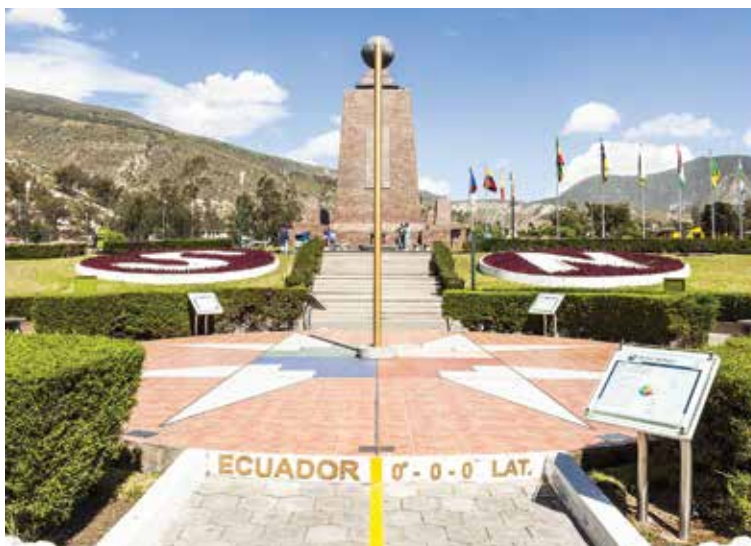
Shortly after he was martyred, Jim's wife Elizabeth went with her young daughter Valerie into that dark dangerous jungle, and met face to face with the men who had killed her husband. In their native language of Quechua, she said, "I forgive you." Her husband had died for their tribe. Now, she has come to live for them. Though her husband was speared to death and thrown into the crocodile infested Curaray River, she forgave them.

BY RICK MOORE

Many hear the word Amazon and immediately think of the giant online ordering service. But there is a very real jungle known as the Amazon Rainforest. It was there on the Curaray River in Ecuador, five missionaries were savagely killed by several of the Aucas. Among those killed was Jim Elliot. His famous last words still ring true today: "He is no fool who gives what he cannot keep to gain what he cannot lose." Movies have been made about his life and his death, and books have been written that tell

Decades later, when I arrived in Ecuador for ten days to help build a church with an outreach center, there was no sign of any "savages." The tribe which had been called the Aucas, which means savages, was now called the Waoranis, which means they are peaceful people. The love shown by the men who gave their lives, and the compassion and forgiveness shown by the women who came back to serve, had changed an entire city.

While giving free medical and dental care, it was observed that the women of that village would walk three miles each way to fetch water for their families. One of



the men from our church was so moved, he went way above and beyond to purchase a generator and pump system to have fresh water at the outreach center. Several grown adults from the village cried with joy when they saw running water through a faucet for the first time ever. They insisted on thanking us, so they prepared guinea on a spit fire for dinner that night. Up until this point, no one from my church had mentioned Jim Elliot, the missionaries who gave their life, or their wife's who came to serve

the village. But that was about to change.

One of the ladies in our group asked if anyone of the Quechua who were sitting around the campfire that evening had ever met Elizabeth Elliot. A man raised his hand. Through an interpreter, he said his father was one of the Aucas who killed Jim Elliot and other missionaries. The man then proceeded to give us a view of the situation we had not considered. He said, "Some people think the hardest choice was for Jim to willingly die for us.

Some think the hardest choice was for Elizabeth to come live for us. But knowing how my father was filled with guilt and shame for what he had done, I feel the hardest choice of all was for my father to accept forgiveness for himself." I will never forget those words.

On the last day of our trip, before flying back to the United States, we planned a fun stop in Quito to take pictures of the equator. It was remarkable how one moment you can be standing on the southern part of the earth, take just one step, and then you are standing on the northern part of the earth. What a difference one step can make! Accepting forgiveness for ourselves can be as effortless. In just one step we can leave behind a place of guilt, shame and misery, in order to stand in a place of empathy, compassion and understanding. If you haven't crossed over the line of forgiveness to enjoy a new world of peace, ask yourself, why is it such a hard decision? It is just one step.

Rick Moore is Communications Pastor at Destiny Worship Center in Miramar Beach.



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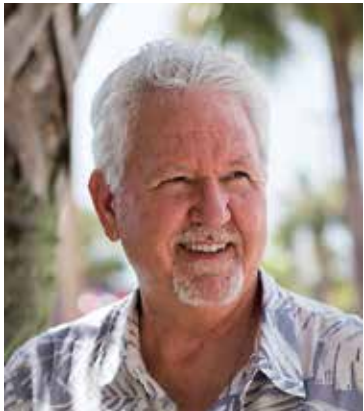
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Musings

A Pastor's Ponderings: Who Cries to God?



BY PASTOR DAVID HOLLAND

As the Palm Sunday "Hallelujahs" and "Hosannas" rang, the King halted His march toward the Holy City and dis-

mounted His donkey. Then, He wept. The new life of Easter is born out of the womb of weeping.

Across the ages and through the muddled history of humanity, Christ's cry still rings in heaven. But I ask you, "Who are you willing to weep for?"

You will grow as you learn to pray for others. It is a prayer that transcends denominations and division—God reigns above all that. Prayer petitions the Lord and touches His majesty. Surely, God will tear open the heavens and come to our aid speedily.

Many years ago, in my home church, I felt moved to slip quietly to the altar to pray at the



ample challenges me to pray with passionate purpose. At some point, life has got to stop being about me. I want to be like that woman and Jesus who pray for others.

Why was it so important for Christ to stop His triumphal entry into Jerusalem and cry for the city? He said people were missing their time of visitation and "it was now hidden from their eyes." People who pray see God's path forward to victory—people who don't pray languish in darkness.

President Abraham Lincoln knew the power of prayer. Before the battle of Gettysburg he recounts, "I went to my room one day and I locked the door and got down on my knees before Almighty God and prayed to him mightily for victory at Gettysburg." Victory came, and Gettysburg was the turning point in the Civil War.

Today, the need for prayer is great. Our nation is at war with a diabolical enemy. There is an epidemic of broken homes, sexual immorality and social strife. As the heroes of our nation did in the past, we must again bow our heads in prayer.

The Old Testament prophet urges us, "While Ezra prayed and made this confession, weeping and throwing himself to the ground in front of the Temple of God, a large crowd of people from Israel — men, women, and children — gathered and wept bitterly with him." Ezra 10:1.

Who will weep for the children from broken homes? Who will weep for those suffering from lack? Who will weep for those caught in addictive lifestyles? Who will weep for America? Who will weep for the young people in church like that elderly woman did for me? Jesus wept and so should we. Jesus paved the road to resurrection with His tears. Who will cry out to God today?

Start your new year in the Word of God with Dave Holland and his daily devotional, "Every Day Jesus." He recently released this devotional-Bible study based on the Gospel of Luke. 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 at churches and conferences.



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end of the worship service. The church organist played softly. Many of us responded at the conclusion of the sermon, and we came forward to kneel at the front of the church sanctuary. I was all of 18 years and it was a holy moment.

As I prayed, I heard someone else praying loudly and it was rather annoying. Some lady near me was crying—I hate it when women cry—and it made me uncomfortable. But as I tried to

focus on God, she wailed louder. I wanted to say, "Hey lady, can you be quiet? I'm trying to pray here." As I turned to see who was making all the noise, I realized that the old woman was behind me, and she was weeping for me.

I was stunned; no one had ever cried for me.

That woman altered my life, because she cared enough to pray passionately. While I still pray quietly, that woman's ex-



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What Ever Happened to **Hope?**



BY MYRNA CONRAD

The start of a new year brings different thoughts and feelings for different people. Some are thankful that the past year is over, especially given the uncertainties of the last few years. There are those who are fearful of what the New Year might bring, given consequences of the actions we see playing out in our country. There will be celebrations, there will be regrets, there will be uncertainties, but each year brings an element of hope for what might be. That's why so many people make their resolutions and set their goals at the beginning of each year. A new

year can feel like a new beginning.

It seems as if, over the last few years, hope has taken a backseat to fear. Yet hope is what helps us overcome fear. Hope is so important. Hope reduces feelings of helplessness, reduces stress and improves quality of life. Without it, faith is replaced by fear, peace is replaced by anxiety, confidence is replaced by insecurity, and dreams for the future are replaced by despair. The loss of hope leads to a lack of motivation and depression. But the presence of hope can be a source of emotional strength. According to Psychology Today, hope can make present difficulties much easier to bear. Dr. Judith Rich writes, "Hope is a match in a dark tunnel, a moment of light, just enough to reveal the path ahead and ultimately the way out."

Hope is the motivator that gives us the resilience to keep going when things seem overwhelming. Some great examples are: the Apostle Paul, who was thrown into prison, yet

kept teaching about the love of Christ; Ludwig van Beethoven, who was deaf, but wrote amazing music; Abraham Lincoln, who was raised in poverty, but



became our 16th President; Albert Einstein, who was labeled a slow learner, but became one of the greatest physicists of all times.

Hope can have several meanings. It can be used when talking about something we would like to happen or wish would happen, (i.e. "I hope I get the job I just interviewed for."). It can be used to explain where we place our hope (i.e. "My hope is in the promises of God in His Word"). The use of hope in the Bible is distinctive in that it speaks of a certainty instead of a desire, as evidenced in these passages.

For I know the plans I have for you, declares the Lord, plans for welfare and not for evil, to give you a future and a hope. (Jeremiah 29:11 ESV)

Surely there is a future, and your hope will not be cut off. (Proverbs 23:18 ESV)

For you, O Lord, are my hope, my trust, O Lord, from my youth. (Psalm 75:1 ESV)

My hope isn't wishful thinking and it is not fleeting, because I trust that God is in charge and is working in my life at all times. I experience His work daily in my life and see it, as well, in others. This kind of hope leads to joy, boldness, peace, faith and love. Martin Luther King Jr. said, "We must accept finite disappointment, but never lose infinite hope."

There are so many things in this world that can be taken from you: your loved ones, friends, your time, your health, your wealth, your energy, your freedom. Regardless of what happens, don't let anything or anyone take your hope. Start the New Year by...

Being Aware:

Think about what brings you hope in your life.

Be aware of how the things going on around you affect your hope for the future.

Realize the importance of where you place your hope.

Understand that no one can take away your hope, which will affect your attitude.

Being Intentional:

Start this year with a list of your hopes and dreams for the year.

When you find yourself experiencing fear or worry, make a list of things that you can do to make a difference in your home, your school or work place, and your community.

Model hope for those around you.

Explore the Bible and see how many promises are given by God which, by faith, will infuse hope and peace into your life.

May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit. (Romans 15:13 NIV)



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 Dining

The Donut Hole's Top 10 Donuts!

Donuts—aka doughnuts, if you prefer—have been around in some form or fashion for so long that it is said that archeologists have found fossilized pieces of material closely resembling donuts in prehistoric Native American settlements. However long their deliciously fried history might reach, there are just some that rank above the rest, take for example those at Donut Hole Bakery Café.

With an original location that opened in Destin in 1978, followed by a larger location in Santa Rosa Beach in 1989, and the most recent shop at Inlet Beach in 2014, those decadent yeast, glazed, cake and filled circular baked goods are within everyone's reach that visit the 30A area.

The Donut Hole Bakery Café has been my family go-to since the mid 1990's and is the perfect spot to make special memories with your family too. They are a community-driven establishment, and their food and dedicated staff are what keep the locals and visitors flocking to them season after season, and year after year.

Offering more than thirty varieties of donuts on any given day, here is the lip-smacking breakdown of my favorite top 10!

1. Red Velvet: The red velvet donut is a sumptuous cake donut with cream cheese icing. A Southern delicacy, plan on ordering a box to go and indulging in them while watching the movie *Steel Magnolias*.

2. Peanut Butter: Reese's fans get ready to delight in this yeast donut that pops with a peanut butter filling and is coated with chocolate icing. It's also on the specialty donut list.

3. Vanilla Angel: A yeast donut oozing with a buttercream filling and sprinkled with powdered sugar, you'll be praising the heavens with each earthly bite of this dreamy pastry.

4. Apple Spiced Crumb: No matter what the season, it will always be Thanksgiving when you are devouring this savory yeast donut with apple pie filling. Angie Metts, who works at the Inlet Beach location of Donut Hole, said that it was her favorite too.

5. Old Fashioned: Sometimes



you just need a good old-fashioned cake donut with a sweeping of glaze that you can dunk in

a piping hot cup of coffee. There is nothing better!

6. Key Lime: This yeast donut

is filled with the creamy, tangy citrus of key lime, then sprinkled with just enough powdered sugar to remind you that you, are in fact, in Florida.

7. Sprinkle: Like a kid in a candy store, or if needing a pick-me-up when feeling blue, who doesn't love sprinkles? Plan on being very Beach Happy when eating this yeast donut slathered with chocolate icing and covered in colored candy bits.

8. Chocolate Covered Devils Food: If you want to sink your teeth into something super-rich and sinfully delicious, this cake donut is made with dark chocolate and then covered with chocolate icing too.

9. Coconut: It just wouldn't feel like a day at the beach without this particular pastry. Make every day a vacation when you order this cake donut covered in coconut shavings.

10. Bavarian: You don't have to head to Europe, or even leave 30A, to enjoy this yeast donut that is filled with custard and dusted with powdered sugar. It is the perfect accompaniment to fresh fruit.



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January 2022 Entertainment in South Walton

Friday, January 14, 6:00 pm Nick's on the Bay Annual Bonfire

Nick's Seafood Restaurant
Come out to Nick's on the Bay on Friday, January 14th at 6PM for the Annual Bonfire. Enjoy food, drinks and sunset from one of the best views on the bay. Don't miss the locals favorite outdoor gathering of the year! Live Music begins at 6PM with Carson Carlisle and 8PM with The U.S. Band. NO cover charge. All ages and pets are welcome. Come out for some good ol' fashioned fun with friends. 7585 Hwy 20, Freeport FL, on the Choctawhatchee Bay!

Monday, January 17, 5-8pm Emily Bass @ Kith + Kin Monday Night Live

Join Kith + Kin Coffee for Monday Night Live featuring local artists from 5 - 8 PM. Bring your friends and family to enjoy a cup of coffee or a local draft beer while enjoying live music. January Schedule: 17: Emily Bass, 24: Kyle LaMonica, 31: Max McCann. Located on the west end of 30A near the entrance to Topsail Hill Preserve State Park, Kith + Kin was founded on a love of coffee, a

passion for adventure, and a heart for community. Visitors and locals alike are encouraged to go for the coffee, stay for the community. Learn more at www.kithandkin30a.com/. 7525 W. County Highway 30A, Santa Rosa Beach.



Saturday, January 22, 6 - 9pm Warehouse 360 Concert: Blues/ Rock/Soul Masters Tribute Show

A Simple Faith Church Join South Walton locals at Warehouse 360 on January 22 for a great night featuring a Blues, Rock and Soul Masters Tribute Show from 6:00-9:00pm. The Backsliders, Lucky Strike Retros, and Laura Vida bring you the very best of Blues, Soul, and Classic Rock. From Gary Moore and Muddy Waters to BB KING and ETTA James; Neil Young, Bob Dylan to ZZ Top and Pink

Floyd. A music odyssey you want to see! Ticket Price - \$15. Click [HERE](#) to purchase tickets! A Simple Faith Church, 360 WRM Circle, Blue Mountain Beach Industrial Park, Santa Rosa Beach, Call 850-687-0662 for more information.



Thursday, January 27, 2022 6 p.m. Neyers Vineyard Wine Dinner

Hemingway Room, Join Havana Beach Bar & Grill for a special one-night event featuring Neyers Vineyard. Guest sommelier Julie Pepi will guide guests through a five-course dinner, exquisitely complemented with wine pairings from Neyers Vineyards (St. Helena, CA). \$175+ per person. The event is limited to 20 guests, and reservations are required Call 850-588-2882.

Credit card information will be taken at time of reservation. 63 Main St, Rosemary Beach.

Friday, January 28, 5:30 pm to 9:00 pm Red Bar Jazz Band

South Walton visitors and locals alike love the Red Bar, a jumpin' little joint off of Scenic 30A in the cozy laid back beach town of Grayton Beach FL -

and The Red Bar Jazz Band is a fixture thanks to restaurant owners Oli and Philippe Petit. The band lives on after the passing of John «Jabo» Starks (1937 -2018), leader of the Red Bar Jazz Band for many years after a stellar career as a funk and blues drummer, most notably with James Brown. The Red Bar Jazz Band plays almost nightly. The party gets cranked up a notch after the dinner crowd thins creating a more funky atmosphere. Don't be surprised to spot celebrities here late at night. But please, everybody just wants to chill at The Red Bar. Follow The Red Bar on Facebook to see what Olis talking about today. 70 Hotz Ave., Grayton Beach.



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Saturday, Feb. 19, 12-4 p.m.

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gumbos and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Area's Best." This festival's atmosphere is so fun, with live music from Dikki Du and the Zydeco Krewe while you taste, free kid's activities, and restaurants from all over our area vying for your coveted vote!



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Known as one of the largest and most popular winter food events along Florida's Emerald Coast, this foodie's favorite Gumbo winter festival is back for its 33rd year!

Kick off your tasting days, Fri., Feb. 18, with a Seafood Boil Kick-Off Party At Hammerhead's Bar & Grille serving boiled potatoes, corn on the cob and sausage. Only \$15 a plate! Also enjoy LIVE music starting at 4 p.m.

Then on Saturday, Feb. 20, Gulf Coast restaurants will be featuring their top-secret gumbo recipes and competing for your vote! Sample the variety of

And, the popular Bloody Mary competition is BACK again this year featuring the Best Bloody Mary's at the beach! Taste some of the finest local bars' and restaurants' Bloody Mary's and you get to judge those, too! Vote for your favorite and help contestants win the title of "Best Bloody Mary at The Beach!" This year's event is promising to serve up fun for everyone. Visit www.SandestinGumboFestival.com for tickets and details, including a daily schedule of events and entertainment. General admission tickets are \$45 and allow tastings of all gumbo and Bloody Mary's. If you're interested in entering the event, visit baytownewharf.com.

Event will happen rain or shine.

There's still time to have your Winter Fun at Baytowne On Ice!

Now a family tradition, lace up those skates and continue the magical, winter spirit at The Village of Baytowne Wharf's Baytowne on Ice. For locals and visitors who miss the cold and ice, Baytowne's seasonal ice rink is the perfect opportunity to share some of your favorite winter traditions. The ice rink is open through February 6th. Hours vary daily. \$13 for a 90-minute skate; \$3 skate rentals. Rent the rink for private parties and functions starting at \$300. Call (850) 428-2736 or visit baytownewharf.com for more information.

Bubbly Baytowne

On Thursday, Jan. 20, 5 p.m., join Baytowne Wharf for an evening full of FREE champagne and shopping during its Bubbly Baytowne. Sip and shop through the Village streets! Stop in various retail merchants as you enjoy a selection of premium champagnes.

* This event is free and for 21 and up only. The village will be open to the public during this event.

Mark Your Calendar for the Annual Mardi Gras Parade! Sunday, February 27, 2 pm No Cost to Attend

The Village streets will be filled with costumed dogs and their humans along with unique and colorful floats, golf carts and pick-up trucks. Mardi Gras music will fill the air as four-pawed friends and parade participants shower parade-goers with a barrage of beads, moon pies and other trinkets. To participate in this event, register by Friday, Feb. 25 at 5 p.m. at baytownewharf.com. Participants who register by Feb. 14 will receive five points added to their score.

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The Scientific Effects of Music

Music and art are two of the most basic characteristics of human function traced back thousands of years, with its complexity increasing over time. The effects of music on the human brain and social functioning are extensive. Music's effects on human beings can be classified into three main categories: the effect it has on cognitive and respiratory human function, the effect it has on human societal interactions, and the positive side that comes with the learning experience.

The effects of music on cognitive function are linked to learning and the body's chemical production triggered by listening or performing music. Studies around the effects of music have shown that when you listen to music (that you like) dopamine, a "feel-good hormone," is released. Other than dopamine, prolactin, a chemical that brings individuals together, is released when you listen to music with someone else. And what if you both sing? You produce oxytocin, a hormone that makes you feel safe and is considered key in the formation of stronger bonds. No wonder people enjoy performing together in bands, musicals, chorus, and choirs. According to studies on the effects music has on heart and vascular function, it was found

that while music is playing, blood flows more freely. It can lower blood pressure, diminish cortisol (reduce stress), and raise blood levels of serotonin and endorphins giving an overly calming effect.

From the societal perspective, music has increased the diversification of our communicative competence as a species. Music can and is used to convey a moral or cultural message which may reflect a society's cultural values. The use of music as an oral tradition to pass down historical data is extensive across various communities. A study conducted by Oxford University shows that music promotes the growth and development of a community's language.

Music is essential in the learning process to read and write a language, and necessary to distinguish between the "smaller sounds within words" (Phonological Awareness). As a result, music is an ideal medium for teaching youngsters to listen and respond. Singing and listening to music develop vocabulary, enunciation, comprehension, and an understanding of language structure. Natural communication requires the ability to recognize and reproduce rhythms which is called "Prosody". Learning to read and spell requires the ability



to break sounds down into smaller parts using rhythm, much as we do with syllables, and music aids in this process.

Learning to play a musical instrument:

Is overly beneficial as it not only nourishes and sustains the brain, but it also benefits many other cognitive and physical parts of the body.

Has been extensively researched and confirmed to boost memory; it improves both cognitive and muscle memory.

Is key in the development of life skills associated with the learning process.

Practically, the student is faced with a challenge to tackle which requires a need for resilience to acquire musical skills. On gaining the skills, the student perfects their skill by overcoming weak points and strengthening their strongholds and all this is achieved through consistent lessons, patience, and practice.

The overall scientific outlook of music and its benefits is extensive and there is more to be

explored. Thus, the effects music study has on an individual, society, and community are indispensably enormous.

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Buying a Car in the Diminished Inventory Market



BY WILL ESTELL

By this point, most everyone who drives, or keeps up with current economic and supply chain trends, is well aware that the current automobile market in our country (and most others) is facing a problem we haven't seen to this degree in our lifetimes.

In a nutshell, the current lack of new and used vehicle inventory is partly due to supply chain issues first affected by the pandemic, and later catapulted into more problems with a fire in a major supplier facility in China, leading to a worldwide shortage of microchips used in the new car manufacturing process.

This new car shortage is, by association, also responsible for the diminished number of used cars on the market, since dealers depend on new car trade-ins for much of their used inventory, that then flows down the chain to supply the major auto auction

houses, local wholesale dealers, and the smaller non-dealer pre-owned car lots. Meaning right now, the demand for new and used cars is far outweighing the availability. Thus, making it harder to find the particular new or used vehicle you may be looking for, and increasingly difficult to get a good deal on the pre-owned automobiles you do find to purchase.

So, what do you do if you find yourself in need—or want—of a vehicle during these tumultuous times?

We all know that anytime supply for anything is less than the demand for the same tangible product—be it real estate, automobiles, building supplies or high-end watches—the result is usually a temporary adjustment—repeat after me, “inflation”—in the said commodity. Read that again, “temporary.” Meaning that if we pay too much for something just because there is less of that something in a current market, we often still paid too much! That's basic economics, but it's surprising how many people get caught up thinking they have to have something and let their emotions talk them into paying too much for it.

In the case of used cars especially, we are seeing a number of vehicles selling at retail estab-



lishments for a good percentage over what the true retail value for that same vehicle is. Remember, this shortage is real, and the supply of vehicles available may not catch up with normal auto purchasing demand for up to another two years (once the chip shortage is overcome and new manufacturing resumes to a normal pace), however (the BIG “HOWEVER”) this doesn't mean it's smart to pay over the retail book value for any car or truck you are considering buying.

If you are paying over the

NADA (National Auto Dealer's Association) or KBB (Kelly Blue Book) retail value for the vehicle, you are simply paying too much. And, that will come back to haunt buyers who do this. As the vehicle you purchase is only worth what the books say it is worth when it comes time to sell or trade it in later on. And that time will come. You can do a simple internet search to find those values for any car you are thinking about buying, keeping in mind that dealers still want to sell cars, perhaps needing to more now than ever. So, push for that best deal or walk away.

So far, the “real” values of the used (or new) vehicles on the market hasn't changed much at all in the real world, even though some dealers are asking more, and some consumers seem willing to pay more than the book values. This means some people (a lot of people) are likely to find themselves way upside down when they try to sell or trade that car or truck they paid thousands over value for, just to get it. Remember, like most consumer goods, the majority of cars and trucks (other than particular collectible, rare, and antique ones) are depreciating assets. So, unlike the home or condo you buy that generally will continue to go up in value, the car you buy—even at fair market price—will almost always go down in value from the day you buy it. That's why it's so important to buy it right in the first place.

One way to buy smart is to really educate yourself on the real value of any vehicle you are con-

sidering. Just because lot A is selling their vehicle \$2,000 less than lot B doesn't mean either one is a good deal. Use the NADA and KBB book values and make it a rule not to pay over the retail book value, no matter what the dealership or seller may tell you about supply and demand, or current values. If you pay too much today, you will most definitely owe way too much tomorrow.

The good news is that reputable dealers know this supply issue will even out in time, and they also know that the book value is the real value. Make it a point to do business with those dealers and sellers only. In fact, being sort of auto aficionado myself, having owned over 35 various cars, trucks and SUV's over the years, my hard rule when purchasing anything (Yes, even in this current market.) is to never pay one dollar over the NADA clean trade-in book value for anything. Whether on a car lot or from an individual, I stick to that rule. This way I always know that I can drive most of those cars for even a year or less, keep the mileage at or below the national average, and still be able to trade or sell the vehicle for what I owe on it or more. The good news is, I have even been able to do this twice (for my pre-owned BMW and my fiancée's Mercedes) in the past few months, even during the current automobile market. So, just know you can do it; it just might take a little more shopping around and tougher negotiating skills to make this happen.

Will Estell is a writer and magazine editor, with hundreds of published articles in various publications, as well as numerous additional online articles in an array of genres. He's been instrumental in founding 11 magazine titles from concept to fruition, both for other publishing companies and his own partnerships. He actively partakes in freelance media projects for an array of local, regional, and national publications, such as this one. Will is a father of three who splits his time between Destin and Navarre, along with his fiancée, ABC news anchor, Laura Hussey. When he isn't writing, creating or consulting, he enjoys attending live musical events, hanging out with friends and playing with cars...real ones.

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BY CHRIS BALZER, ECES

Welcome 2022! A recent survey of 531 U.S. adults showed the top resolutions are: exercise more, eat healthier and save money. A look back 20 years, and CNN's poll showed the top resolutions were: get out of debt, lose weight and develop a healthy habit (quit smoking). It's not surprising that the top resolutions are similar year after year, because they all have great intentions and actually go hand and hand. Let's look at eating healthier and exercising. Eating healthy can mean cooking more at home, which saves money. Eating healthy also could cause fewer medications or doctor visits, which saves money. The same with exercising—developing a good exercise plan will make you healthier and could cause fewer medications or doctor visits saving you money. My grandmother once said, "It's better to spend money at the grocery store on healthy foods than at the doctor's office."

Another way to save money,

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

or compacted insulation or unsealed windows, doors and attic penetrations, your building envelope is compromised, wasting energy and comfort.

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

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

May success knock on your door, all your joys multiply and you and your loved ones stay

healthy. Happy 2022!

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



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Business

The Ever-Changing Insurance Market Place in Florida



BY JOE CAPERS,
INSURANCE ZONE

It has been two years since we wrote about the changing insurance market place in Florida. Because we are nearly surrounded by water with the possibility of storms and other natural disasters so evident, the cycles are much more pronounced.

Typically, insurance industry cycles will last anywhere between two to ten years. The market cycles rely on the way

the nation, and for that matter the world, is operating, in addition to storms and other natural disasters, COVID has impacted the marketplace. In this edition we will take a condensed look at what factors are driving these market shifts, the differences of a hard and soft market, and the effect on your personal and business insurance programs.

In a **soft market**, there will be an increase in competition and pressure on lowering premiums. This cycle is usually followed by a hard market because carriers are underpricing coverage to secure market share. In a soft market you can usually find lower insurance costs, broader coverages and more liberal underwriting guidelines. This is an advantage for anyone who is purchasing insurance. With increased capacity, the consumers have more Insurance carriers and enhancements to choose



from to design their insurance program. A soft market increases the amount of competition between insurance companies.

A **hard market** is a time when premiums increase while capacity or the ability to write more premiums is diminished. These past two years for the Florida insurance market have certainly been one for the records. Higher premiums, more stringent underwriting and less competition is playing into the advantage of insurance carriers, and make it difficult on consum-

ers. This is a good time to have a comprehensive insurance review.

COVID has definitely impacted the insurance industry as well. The pandemic has certainly highlighted coverages that are included in contracts. Insurers have seen an increase in insurance claims while suffering investment losses. But there are other factors that should be mentioned that have added to the creation of the hard market that we are currently experiencing.

Florida's hard insurance market is tougher than any other market cycle in most other states. The challenges are exacerbated by other "unique" market conditions such as natural disasters, litigation, fraud and increase in claims frequency and severity.

Many carriers are still working through their losses from the natural disasters, and the major storms of Hurricane Irma in 2017 and Hurricane Michael in 2018. These two events had a major impact on the rising reinsurance costs. Reinsurance is an essential product, purchased by insurance carriers to mitigate catastrophic exposures.

Fraud is another factor impacting the insurance market. The more prevalent schemes are related to assignment of benefits from some roofing contractors and mold remediation compa-

nies. Another factor impacting the Florida industry is the escalation of litigation in our state. There are some public adjusters teaming up with personal injury attorneys to file frivolous claims creating unnecessary litigation. One recent study shows that 8% of all homeowners' claims nationwide are in the State of Florida, but 76% of all homeowners' claims lawsuits are in the State of Florida!

Whether you are seeking personal or business insurance, navigating the market can be challenging. The bottom line for the Florida insurance market right now is that the industry is on life support and consumers are facing double digit rate increases. Policyholders are paying more money for less coverage. Regardless of what you're after, it's important to find an insurance professional who can help you manage your insurance program during the market cycles. An independent agent with multiple carriers should be of great assistance in any market.



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