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Postal Customer Local

Sixteen Musical Candles And Sinfonia Gulf Coast is Just Getting Started

BY BETH CLAVIER

What's in a name?

Well, in Latin, "Sinfonia" means a group of musicians, which local founder, Artistic and Music Director Demetrius Fuller says is how Sinfonia Gulf Coast got its clever moniker. "I wanted Sinfonia to represent any group of musicians, not just a full orchestra, so we can remain versatile in what we present."

Our locals love a local story.

Demetrius grew up in the area and attended Fort Walton Beach High School, where the strong history of music programs and his very supportive parents inspired him at a young age to make music his career. He went on to study at the University of Cincinnati's prestigious College Conservatory of Music, where he received his Bachelor and Master of Music degrees and then went on to post graduate work in Geneva, Switzerland with additional training in Italy, France and



Estonia. From 2005-2007, he was visiting professor and guest conductor at the Festival of Music in Poços de Caldas, Brazil, and was selected to conduct the Unity Academy Orchestra in Erbil, Northern Iraq.

He could've settled anywhere with this extensive background. But Demetrius had a passion to bring the musical arts back to his hometown and our

local region and knew he could do it in a way that nobody else had done before. "I wanted to create Sinfonia so that our community would have its own professional, stand-alone organization dedicated to all genres of music and could provide access to music education for the region's school districts," said Demetrius.

From Sinfonia Gulf Coast's

inception in 2005, the organization has provided countless unforgettable concerts that Northwest Floridians may have otherwise never had the opportunity to attend. Among several industry A-listers that have performed with Sinfonia, some very recognizable names

SINFONIA
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2022 Emerald Ball Set for April 30th

The 2022 Emerald Ball to benefit Ascension Sacred Heart Emerald Coast is set for Saturday, April 30, at 6 p.m. at the Hilton Sandestin. The inaugural event in 2019 raised an amazing \$217,631, thanks to the generosity of our community. This year's proceeds are earmarked for a state-of-the-art CT scanner for the hospital's pediatric and adult patients. The scanner is considered one of the industry's fastest and most versatile scanning modes, allowing an entire adult chest, abdomen and pelvis study to be conducted in approximately one second so patients don't need to hold their breath. This technology will be ideal for patients who have difficulty remaining very still during a scan.

"We are all looking forward to giving our community an exciting evening of live music, dancing and great food at the Emerald Ball," said Carol Carlan, president of Ascension Sacred Heart Foundation.

Guests are encouraged to wear

EMERALD BALL
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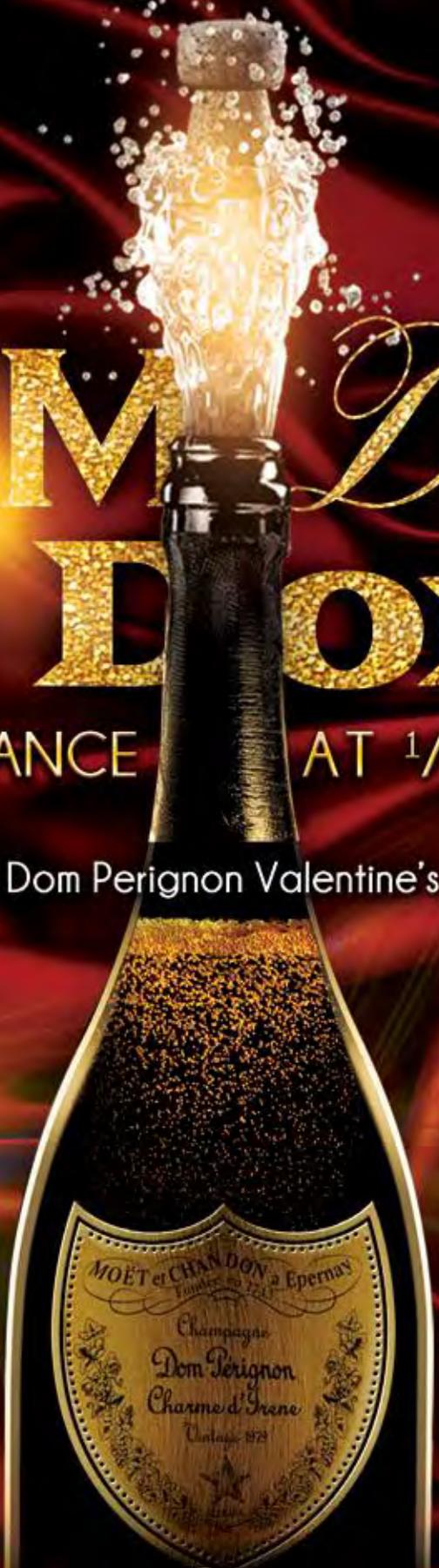


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SINFONIA

continued from page 1

include Vanessa Williams, Kristin Chenoweth, Matthew Morrison, Patti LuPone, Roberta Flack, Mary Wilson and Jane Lynch. With Demetrius' go-big or go-home mentality, it's no surprise that he chose to bring the talented Bernadette Peters into town for Sinfonia's first major event back in 2006. That was the hook; that's what turned heads and accelerated Sinfonia's reputation as

a fully professional orchestra and entertainment organization in our area.

Making a mark has never been an issue for Demetrius as he lives and breathes his craft. His drive to foster a love of music in the next generation is why Sinfonia took over the management of the region's only youth orchestra in 2013, when then director Liz Aylor determined it needed a larger support base. Since then, the youth orchestra program, along with its many branches,

has grown exponentially. Now under the direction of Conductor Aaron King Vaughn, the Sinfonia Youth Orchestra is thriving with opportunities to perform alongside professional musicians regularly. Just this year, a first of its kind after-school violin program was born by Aaron at Destin Elementary school. It has been a success, which has fueled his goal to expand into more schools across the districts. "The excitement and pride I see in my student's faces is priceless to me, because in many

cases, this will be the only time they will ever be exposed to music in this way and it will forever leave a lasting impression whether they choose to continue their music education or not," said Aaron.

This year is Sinfonia Gulf Coast's 16th season, and with the limitless opportunity to reach new students and patrons alike, it's fair to say that Sinfonia is still in the prelude of the organization's history. If there is one thing Northwest Floridians are adept at, it's embodying the local vibe and fer-

vently supporting local businesses. Music is a universal language, so come and immerse yourself in one of Sinfonia Gulf Coast's offerings this season. Your support is instrumental to its success!

Beth Clavier is the director of events and patron services for Sinfonia Gulf Coast. To find out more or to get involved, visit www.SinfoniaGulfCoast.org, email info@sinfoniagulfcoast.org or call 850.460.8800.

EMERALD BALL

continued from page 1

shades of emerald for this elegant event. The evening will begin with a cocktail hour at 6 p.m. followed by dinner and dancing. Entertainment will include live music by Tribute Show Band of Mobile, Ala. Plans also include a bourbon and wine pull and a photo booth for guests to capture memories of the occasion. A highlight of the evening will be the opportunity to enter a draw-

ing for a \$5,000 shopping spree at McCaskill & Company. Tickets for this exclusive jewelry drawing will be available to purchase for \$100 each and will be limited to 150 entries. Individual tickets for the Emerald Ball are available to purchase for \$150 and include reserved seating, dinner and two drink tickets. Sponsorship opportunities are available. Ascension Sacred Heart Emerald Coast was established in 2003 as a 58-bed hospital to meet community needs. Today, the hospital



has grown to offer 76 beds and has added services over the years to meet even more needs. Services that have been added include The Family Birth Place, a Cancer Center and the state-of-the-art Judy and Steve Turner Heart & Vascular Center. One of the latest

additions is a new Women's Diagnostic Center that opened in 2021 near the hospital. Designed for the comfort and convenience of women, the new center features a spa-like environment and offers a wide variety of imaging services, including 3-D mammography,

breast ultrasound, and bone density screening using the DEXA scan. The Magseed procedure to mark small breast tumors for surgical removal also is available at this location.

Licensed Breast Navigators help guide and support patients and provide resources for breast care. Pelvic floor rehabilitation services also are located in the new center. In addition, pediatric services also are located at the new building on Mack Bayou Loop. For more information about the Emerald Ball, visit SacredHeartEmeraldBall.com or contact Lisa Wainwright at Lisa.Wainwright@ascension.org.



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February 2022 WCSD Superintendent of Schools Update



Superintendent A. Russell Hughes

Walton County School District has been continually pressing toward a state ranking of number one. Superintendent A. Russell Hughes' theme for the 2021-22 school year, "Recalibrated, Refocused, Ready and Rocking," has been validated by excellence across the District!

Graduation rates have held steady even through the chal-

lenging loss of face-to-face instruction. Children have continued to learn and encounter challenging curricula every day. Our District celebrated Literacy Week January 24-28, 2022 observing the Florida Department of Education's theme "Launch into Literacy." All schools participating were able to read books with various settings supporting the New Worlds Reading Initiative program released during the fall. Literacy Week aims to raise awareness about the importance of reading and inspire our students and their families to make reading a part of their daily routine.

Our Arts program continues to grow, and our All-County Honor Band is the epitome of excellence! On Tuesday evening, January 24, 2022, the All-County Honor Band showcased its musical talent. Band students

from schools across the District came together, creating one large ensemble. Eddie Steadman, a middle school clinician, and Jeff Adams, a high school clinician, lead these students in a rousing performance. We are proud of the musical talent and efforts of these students!

WCSD is proud to announce Kathryn Benson as the new administrator of Magnet Programs. Ms. Benson is the daughter of a teacher and a minister. She was surrounded by education and people who passionately supported the profession her entire life. As a previous high school teacher and college instructor, Ms. Benson taught multiple subject areas. Her work in remedial through advanced courses helped boost the high school's grade and significantly improve its graduation rate. Please join Superintendent A. Russell Hughes and Walton

County School District in welcoming Ms. Kathryn "Kate" Benson to Walton County and the Magnet Innovation Center at St. Joe WaterSound.

February is CTE Month, and WCSD's Career and Technical (CTE) programs are celebrating and highlighting the value of CTE. CTE offers a way for students to gain skills and earn certifications in some of Florida's most critical and desirable industries. In addition, unlike traditional higher education, CTE programs can set individuals on the right path in less time with less cost. That means they can get into a career today without worrying about debt tomorrow. For more information, please visit www.walton.k12.fl.us/career-and-technical-education or <https://gettherefl.com/>.

February is also the month WCSD observes Black History

Month. In the past, national figures have been highlighted, but we will showcase our African American Educational Support Personnel across the District this year. Walton County School District ESPs work each day tirelessly to support the educational efforts of teachers and students. See how many you recognize!

Summer VPK registration begins March 1-12. Your child must be 4 years old by September 1, 2022, to be eligible for VPK 2022-23 school year. In addition, your child should not be previously enrolled in a VPK program or have attended kindergarten. Please visit the Walton County School District web page for more information or visit www.walton.k12.fl.us/?a=Files.Serve&File_id=A435303C-FB92-49A1-98C1-17AED0919BD0.



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February 2022 Coastal Seniors Update

Fridays With Friends - February 11th and 25th 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 - Tuesdays and Thursdays 9:30 AM - 12:30 PM through April 28th

Come join in the fun! Sandy and Joe will help anyone just learning or wanting to learn how to play. Weather permitting, the new public pickleball courts are scheduled to open by the end of March at the Walton



County sports complex behind Dune Lakes Elementary School. Please join the SoWal Pickleball Association on Facebook for more information and weekly updates.

Parks and Recreation Department - February 15th 11:00 AM - 12:00 PM (a light lunch will be served afterwards)

Joe Ribaud of the Walton County Department of Parks and Recreation will join us to discuss the many activities and facilities available to Walton County seniors. The department is committed to the enhancement of the overall community by providing safe, well-maintained, and steadily-improving recreational sports and facilities that promote activities for the physical and mental well-being of citizens of all ages, including our senior citizens. Walton County Commissioner Tony

Anderson will also be present to answer questions.

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 on March 9th at 3:30 pm at The Bay restaurant

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.

com, or on the website at www.coastalseniorsofsouthwalton.org. Coastal Seniors of South Walton, Inc. is a non-profit 501(c)(3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our

Board of Directors. For more information, please contact Jim Wilson, Director, Coastal Seniors of South Walton, T: 404-432-6037 Email: jim_wilson@bellsouth.net.



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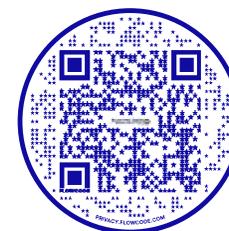
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 Community

Celebrating Black History

February is recognized as Black History Month, a time to celebrate the many accomplishments of African Americans and their central role in the history of America. It began as a week-long celebration of the birthdays of President Abraham Lincoln and Frederick Douglass, two prominent Americans who helped to end slavery. In 1976, President Gerald Ford recognized the month of February as Black History Month.

This year in Walton County, Black History will be celebrated with banners that depict prominent local African Americans along Baldwin Avenue in De-

Funiak Springs, and sponsored by Main Street DeFuniak. The local celebration will be capped by the 9th Annual Black History Parade starting at 11am on Saturday February 19th. Serving as the Grand Marshall this year, the Parade will be led by DeFuniak Springs City Manager Robert Thompson, and will feature local officials and groups, including an appearance by the celebrated Buffalo Soldiers (see photo) of North Florida.

The Parade extends down Baldwin Avenue, finishing at the Tivoli Complex, 145 S. Park Avenue, where you can enjoy a DJ and food trucks while visiting



Members of the Tivoli Historical Society, L-R Sandra Macon, Doris Johnson, Johnny Miller, Rev. Tyrone Broadus, Anna Cogdell, and John Siples

local vendors and learning about Community resources. During the event, the Black History Museum at the Tivoli Historical Society will be open for tours, free to the public.

The Parade is produced through the cooperation of the Walton County Chapters of the Democratic Black Caucus, The Democratic Women's Club, the Democratic Environmental Caucus, and the Tivoli Historical Society. For questions please contact Sandra Macon, Parade Committee Chairwoman, at sandramacon1958@icloud.com.

Green Thumb Garden Club Focuses on Southern Charm Floral Design

The enthusiastic members of the Green Thumb Garden Club are preparing for the upcoming Southern Charm Flower Show. The Show is organized by the District 1 Florida Federation of Garden Clubs and Judges Council.

At their next meeting, current and new members of the GTGC will have the exclusive experience of observing and

learning from one of their very own talented members as she demonstrates floral design at its finest. This not-to-be missed, rare opportunity is free to members. Meeting details: February 16, 2022; check in 9:00 am; meeting begins at 9:45 am; Lunch will be served; Cost for the meeting/lunch is \$25.00 per person. Location is The Venue at Royal Palm Grille, 1096



Scenic Gulf Drive, Miramar Beach, FL.

Following the design session, the details about participating

in and visiting the Southern Charm Flower Show will be shared with the meeting attendees. This judged Show is Tuesday and Wednesday, March 22-23, 2022 at St. Sylvester Catholic Church in Gulf Breeze, Florida. Judging adheres to the guidelines established by the National Garden Clubs, Inc.

The Green Thumb Garden Club always welcomes new members. Its 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. For additional information, please visit the website or email greenthumbgardenclubinc@gmail.com.

The Green Thumb Garden Club, Inc., located in Walton County, Florida, 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.



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The Wonders of Nature in Our Own Backyard

BY HEATHER BENNETT

All of us in Walton County know that it is one of the most beautiful places to live. Not only is it beautiful, the environment is very unique. The coastal dune lakes in South Walton are rare. Only a few areas in the world

M.C. Davis named the center after Dr. Edward O. Wilson, whose mission in life was to educate people on the importance of conserving biodiverse environments, and his work and writing influenced Mr. Davis in his activism. Dr. Wilson passed away recently on December 26, 2021 at

summer, the center offers public museum days, animal encounters, summer day camps and overnight camps, and guided trail hikes. The experiences enhance learning, making it more memorable, in a way that reading books in a classroom cannot.

If you have not made a visit to the center yet, I encourage you to do so, to be inspired by the beauty and awe of our unique environment and the importance of conservation, something M.C. Davis and Dr. Wilson were passionate about and dedicated their lives to.

The E.O. Wilson Biophilia Center is a 501(c)(3) environmental education center located 6 miles west of 81 in Bruce and 4 miles east of 331 in Freeport on Hwy 20. Please visit their Website www.eowilsoncenter.org for more information.



have them including Madagascar, New Zealand, Australia and Oregon. North Walton is home to the Longleaf Pine ecosystem, which is considered the sixth most biodiverse area in the continental United States.

Our Longleaf Pine ecosystem is protected within the Nokuse Plantation, made up of 54,000 acres purchased by conservationist M.C. Davis for preservation. Nokuse is the Muscogee word for Black Bear, which is an important and protected species in Florida, and an umbrella species in our local ecosystem, whose habitat supports other plants and animals, including the gopher tortoise. Every year fourth and seventh graders from surrounding counties visit the E.O. Wilson Biophilia Center at Nokuse Plantation to learn more about the biodiversity of the Longleaf Pine ecosystem and the animals that call it home.

the age of 92. He was recognized as one of the most important scientists and influential people, and known as the “father of biodiversity.” He coined the term “biophilia,” which means, “the love of all living things.” The center supports and continues his mission by educating people on the importance of biodiversity, promoting sustainability, and encouraging conservation, preservation and restoration of ecosystems.

The center is one of a kind, and is educational for children and adults alike, teaching people about the native animals and plants that make up this special ecosystem and how they are important to making the forest flourish. The center has an interactive exhibit hall, state-of-the-art theater, an outdoor camp and nature trails. During the school year, the center hosts an average of 100 students a day. During the

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Dog Harmony Hosts Love and Football Sun Feb. 12th

Love dogs? Love football? The two are made for each other at Dog-Harmony's "Love and Football" event from 3 p.m. to 5 p.m. Feb. 12 at Grand Boulevard.

To kick off Super Bowl LVI weekend, dress up your dog in a favorite football team's uniform and advance down the field in Grand Park. For a \$10 entry fee, you'll be the "receiver" of a photograph and have a chance to score prizes in two weight categories for Best Dressed, Most Creative and Most Enthusiastic.

Plus, what would a football party be without beer and food? Dog-Harmony Ale from Destin Brewery will be available and JC's Gourmet will be serving

Somethin' Snappy smoked snapper dip, Poppin' Pimento cheese and Jommin' Jalapeños candied jalapeño garnish. You also can check out brand-new cars powered by Step One Automotive Group.

Proceeds benefit Dog-Harmony, a nonprofit 501(c)(3) dedicated to reducing the shelter dog population through humane education. Founded by Nancy Bown, a Certified Professional Dog Trainer - Knowledge Assessed (CPDT-KA), Dog-Harmony works to build positive relationships between canines and humans, preventing dogs from becoming homeless in the first place. Programs include fun



classes for children to learn responsible pet care, compassion and bite prevention; low-cost dog training; and educational symposiums with dog behavior experts.

Children's Program February 24th

Children will learn that reading is doggone fun at Dog-Harmony's upcoming free children's

program at Walton County's Coastal Branch Library.

The program, which includes a therapy dog for kids to pet, will be from 3 p.m. to 4 p.m. Feb. 24.

Children will read humane education books about being kind to animals and how animal rescue is important, plus learn how to interact safely with dogs. The program also teaches responsible pet ownership, compassion and team building.

"Human & Dog Harmony," by Robin Wiesneth and Dog-Harmony Founder Nancy Bown, will be the first featured book. Each child will receive a free copy to take home.

Space is limited. Register in advance at the library or by calling (850) 267-2809.

The library, 437 Greenway Trail, is in the South Walton Government Annex just south of the bay off of State Highway 331 South.

Contact Dog-Harmony Founder Nancy Bown, hello@dog-harmony.org, (850) 376-4190 for more information.

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Children's Volunteer Health Network "Soiree On The Bay" March 18-19th

Enjoy a lavish gathering with fine wine, food and spirits benefiting Children's Volunteer Health Network. This weekend is presented by the Dugas family and will take place on their stunning family estate overlooking the Choctawhatchee Bay in Santa Rosa Beach. On Friday, March 18, the VIP experience begins with Porc et Vin featuring drinks from Thompson 31 Fifty Wines, Balcones Whiskey, and Southern Fields Brewery, along with delicious cuisine provided all weekend from Cafe Thirty-A and live music presented by SETCO Services. The VIP experience continues Saturday, March 19 at 1:30 p.m. with a special VIP Party featuring bocce ball, bubbly, and lite bites.



Children's
Volunteer Health Network

The main event will immediately follow the VIP Party on Saturday, March 19. Starting at 3:30 p.m., guests will enjoy a mix and mingle style event featuring small bites, wine samples, and more. The Tip Tops Band presented by SETCO Services will entertain guests with a lively per-

formance featuring songs from the 1960s, along with Motown favorites and rhythm and blues. Guests will toast at sunset during the ceremonious shooting of the cannon and the evening will finish on a high note with a festive fireworks display. This

elegant weekend is sponsored by Pish Posh Patchouli's, VIE Magazine along with Will Burns of Merrill Lynch. For a full list of sponsors, visit the event and ticketing website. Proceeds from this event will go towards building CVHN's second mobile

dental clinic, which will provide free restorative dental services to children in need across Okaloosa and Walton counties. The event will be held on The Dugas Family Estate, 38 West Hodge Road, Santa Rosa Beach.

VIP Experience: March 18, Porc Et Vin - 6:00 PM - 9:30 PM

March 19, 2022 | VIP Party - 1:30 PM - 3:00 PM

Main Event - March 19, 2022 | 3:30 PM - 7:00 PM

VIP - \$1,000 per person. Includes Friday's event, Saturday's VIP Party and Main Event - Main Event - \$300 per person. Visit www.cvhnkids.org/soiree-on-the-bay for tickets and more information.

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 Community

Five Themes for Investors to Explore in 2022



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

As we are now into a whole new year, the more things change, the more they stay the same: The Covid virus is still with us, the money supply is still at historically high levels, rates remain low, housing remains strong. Unemployment is now at pre-Covid levels. Some things are not the same: Inflation is at its strongest in two generations, there are more jobs than job seekers, the employment rate (percent of eligible Americans working) is at an all-time low. Savings rates are higher, U.S. household net worth (as reported by Josh Brown and CNBC) is at an all-time high of \$130 trillion. In generations past, that net worth was

mainly comprised of home value and pensions. Today over a third of that is in stock holdings, pensions are no longer a significant source, and housing maintains its influence on people's overall net worth. Something to ponder when fretting about national debt levels: household net worth is more than four times the national debt. And overall national wealth (the value that all governments hold) is around 10 times greater than the national debt. That is not to say that the current elevated levels of debt are not challenging to economic growth and sustainability – considering debt to GDP is at over 100%, the highest since 1946 – but still worth noting that overall wealth far exceeds overall debt.

Here are some themes for investors to ponder and explore for 2022. We provide five in this edition of Research and Commentary from The First Wealth Management. As the world evolves and changes, investors can take note of innovations and disruptions and explore potential opportunities for their future investments.

Electrical Vehicle (EV) Batteries – It is interesting to note that there will need to be considerable increase in the supply of

EV batteries to come anywhere near the projections for new EV sales by 2030. Note that in 2022 in the U.S., EV sales might reach 5% of vehicles sold, a relatively small percentage. Still, ABC News reports there were 15mm cars sold in the U.S. in 2021 and if EV sales are to make up 5% in 2022, that means 750k batteries are needed. The supply of batteries is dependent upon the mining and development of lithium and cobalt and rare earth minerals and somewhat in the recycling of existing phones and laptops. Although the U.S. is a leader in the natural resources needed, it is a laggard when it comes to mining and production. It could take years for supply to meet the demand. The takeaway for investors is to look at those stocks and funds that concentrate on exploration, mining and producing minerals such as cobalt, lithium, copper, nickel, manganese and zinc and rare earth minerals. Investors might want to consider some of the emerging (some of them or still private) companies that recycle batteries and sell them to electric vehicle manufacturers.

Infrastructure. With billions being set aside for everything from roads and bridges to the electric grid and recharge stations, materials and materials producers, as well as industrial construction firms, could stand to gain significant new business opportunities. Copper might very well be one basic metal whose demand could grow at an increasing rate. There are numerous firms and funds that investors could consider in order to participate in these areas.

Quantum Computing. Simply put, quantum computing execution means that computers could run and produce at rates exponential to today's rates. It is important to note that major technology firms are investing a lot in this technology, but it is too early to experience any revenues. Ari Zoldan, the CEO of Quantum Media Group, wrote recently that the quantum computing market is "valued at \$0.5 billion and is expected to grow to \$65 billion by 2030, indicating a compound annual growth rate (CAGR) of 56%."

Carbon Sequestration. There may be economic and investment opportunities to consider here. The U.S. Geological Survey (USGS) defines carbon sequestration as the process of capturing and storing atmospheric carbon dioxide. It is done naturally (bio-

logically) by plants, trees and oceans. Plants need CO₂ as part of the photosynthesis process. When areas of the world are "deforested" (to grow other crops or clear for development), we are in a sense decreasing the number of carbon sinks in the world. It is also done by Geologic carbon sequestration, which is the process of storing carbon dioxide (CO₂) in underground geologic formations. Some of this is done in oil and gas extraction. The oil is forced out of the reservoir through the injection of CO₂ (which takes the place of the removed oil and remains there forever). Some firms are also developing technology that removes carbon from the atmosphere and then injects it below the earth's surface and charges storage fees. Many major oil and gas firms, in addition to green tech companies, are rapidly pursuing this. Carbon capture and sequestration (CCS) is also part of coal burning energy producers.

PBS suggested that three keys would be 1) Increasing plants and forests, as plants and trees use carbon dioxide as part of the photosynthesis process. Forests act as lungs (as do oceans) and sequester the carbon emissions that are produced. The problem is that while deforestation is finally declining, reforestation is declining too. 2) Construction of carbon sequestration plants. These are facilities that capture carbon in the air and pump it underground. 3) Food consumption. PBS points out that if people threw away less food, which could significantly reduce carbon emissions as well.

The takeaways for investors: Consider opportunities to invest in forestry companies. Most new trees planted each year are by forestry companies. While the rate of deforestation is slowly declining, there is yet to be a commensurate increase in reforestation. Regarding CCS, there are firms pouring billions into new technology to capture and often sell the carbon. According to CNBC, Arizona State University has reported that its research shows that automated CCS can be thousands of times more efficient in removing carbon from the atmosphere. It is early with this technology, but some major oil and gas firms are putting billions into technology that could produce significant carbon capture each year as early as 2030 and to double that by 2040.

Energy & Energy transi-

tion. We think this is still an area that investors should continue to consider. There are ETFs that invest in wind, solar, nuclear, clean and, of course, traditional energy firms, such as oil and gas. The aforementioned PBS story pointed out that the demand and consumption of fossil fuels should be addressed, but also acknowledged that it continues to grow. As demand is growing however, a report from Rystad Energy says, "the oil and gas industry will deliver its worst exploration year since 1946...production budgets are not returning to pre-Covid levels and probably never will." A classic case where supply cannot meet the demand.

We last reported that the European Union was set on reducing carbon emissions to net zero sooner than later and with strict targets as early as 2030. This has had an added impact on natural gas supplies, which is already constrained. The New York Times reported that now there is a proposal before the European Union, by the European Commission, to make certain natural gas and nuclear electricity plants be considered either green or transition to green energy producers. That could have a significant impact, according to The Times, on new investment into these types of facilities. Despite the huge gains being made by wind and solar, in that order, the investment and production in those technologies would not be able to meet the ever-growing demand. Many traditional energy producers are making significant investments in wind and solar but also natural gas as well. As for nuclear, we take note that nuclear plants (which produce electricity) produce zero carbon emissions. The EC proposal points out its support for nuclear is only for those facilities that We know of only one nuclear plant under construction in the USA currently. Should the EU pass legislation approving of nuclear, we think that additional U.S. nuclear plants are in the offing. Interested investors could consider equities or ETFs in the Industrials and Materials

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Local Author Writes Amazon Bestseller

Against the Glass, women’s historical fiction, set in New York City, Paris, and Florence between 1966 and the 1980s, was born right here in Walton County. Before writing, however, twelve-year resident of Miramar Beach, Linda M. Habib had engaged in many volunteer activities, her favorite being Turtle Watch. Twice a week, between May and October, she’d comb the beach at first light on the lookout for sea turtle tracks, a sign of possible nests, to report to the group leader for investigation. During the 2010 oil spill, she

helped unearth nests and prepare the eggs for transport to Florida’s East Coast for their safety.

Her efforts with golf and gardening were less than successful.

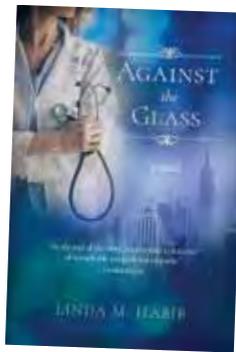
Linda decided to get back to her roots -- high school English teacher with dreams of writing a novel. She discovered local writing groups meeting in Seaside, Rosemary Beach, and the Walton County Coastal Branch Library, where, to her delight, her indie debut can now be found.

At its heart, *Against the Glass* is a story of forgiveness and redemp-

tion. What happens when a naïve nineteen-year-old makes choices that invite tragedy? That’s where Candy’s story begins.

Kirkus Reviews says, “At the end of the story, readers find a character of remarkable strength and empathy.”

Diane Donovan, Senior Reviewer, *Midwest Book Review*, writes, “*Against the Glass* is highly recommended because, in order to understand the present, it’s essential that the de-



isions and impact of decades past are fully understood. New adult readers fresh to these experiences and social atmospheres will find *Against the Glass* hard-hitting, enlightening, and revealing.”

An Amazon purchaser writes, “I picked up *Against the Glass* by Linda Habib because I was look-

ing for an emotional outlet and I can wholeheartedly say that it did not disappoint.”

On Monday, February 28, Walton County Coastal Branch Library at 437 Greenway Trail, Santa Rosa Beach, is hosting a Local Author Meet & Greet and book signing from 1 to 3pm. Refreshments will be served.

Look for *Against the Glass* on Amazon, or ask for it at bookstores, and the library.

Visit Linda at her website, linda-habib.com.

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Spotlight on Marisol Gullo of Not Too Shabby

When it comes to a coastal contemporary design, there are very few people who know how to put it together better than Marisol Gullo of Not too Shabby. Marisol has owned and operated, Not too Shabby by Marisol, located in Miramar Beach, and Inlet Beach FL.

There's not much that Marisol can't do when she puts her mind to it. An attorney by trade, she moved to the area over twenty years ago. She is the 2017 South Walton artist of the year, and an accomplished interior designer who has personally built and designed over ten homes here for herself and family. Marisol and Tony had a very large construction company When we caught up with Marisol, we wanted to ask her a few questions about what she felt were some of the important aspects about designing a coast home. This is what she had to say. "The most important thing I tell my clients is that we want to design a beautiful, yet relaxed setting. I always convey to them that we are not going for Beachy, we are doing Coastal, and there happens to be a big difference." "It's not easy to move to a

specialized area like we live in and expect that you will be able to put the look together right away or without a designer from our area, and that's why our clients come to us. And with our construction background, it is very easy for our clients to be able to hand over the entire project to us" says Marisol.

"Think about that for a minute, the fact that we can not only design and furnish the entire house, but we also handle the entire remodel if necessary. That makes life so much easier for our clients to be able to have their entire project, regardless of how big or small, all done through us instead of having to go and find a builder and then also have to find a designer as well. We do it all" she said.

The retail shops and showrooms continue to provide Marisol with her own source of furnishings and accessories, but they also serve other designers in the area. "We welcome both homeowners and other designers who shop with us," says Marisol. "We are very fortunate to have a large warehouse - people can see things, and get things quickly.



The women usually know what they want when they see it, but the men in particular want to sit in the actual chair before committing to it!"

When asked if she and Tony had any plans on opening a third location, she laughed and said "you know, between the Miramar and Inlet locations, we've pretty much have it covered no matter where you may live, whether it be Pensacola, Destin, Santa Rosa Beach, or Panama City Beach, it's never more than a short car ride to be at one of the stores. We've never really been concerned about being the 'biggest.' We've always just cared about being the best that we can be." Whether you visit Not Too Shabby in Inlet Beach or the Miramar Beach location, it won't take long for you to fall in love with the unique style of design by Marisol Gullo.

Not Too Shabby, 9755 Highway 98 West, Miramar Beach, 850-419-3976.

30Avenue Design Studio, 12805 Highway 98 Unit P201, Inlet Beach, 850-520-2390. nottooshabbybymarisolgullo.com.

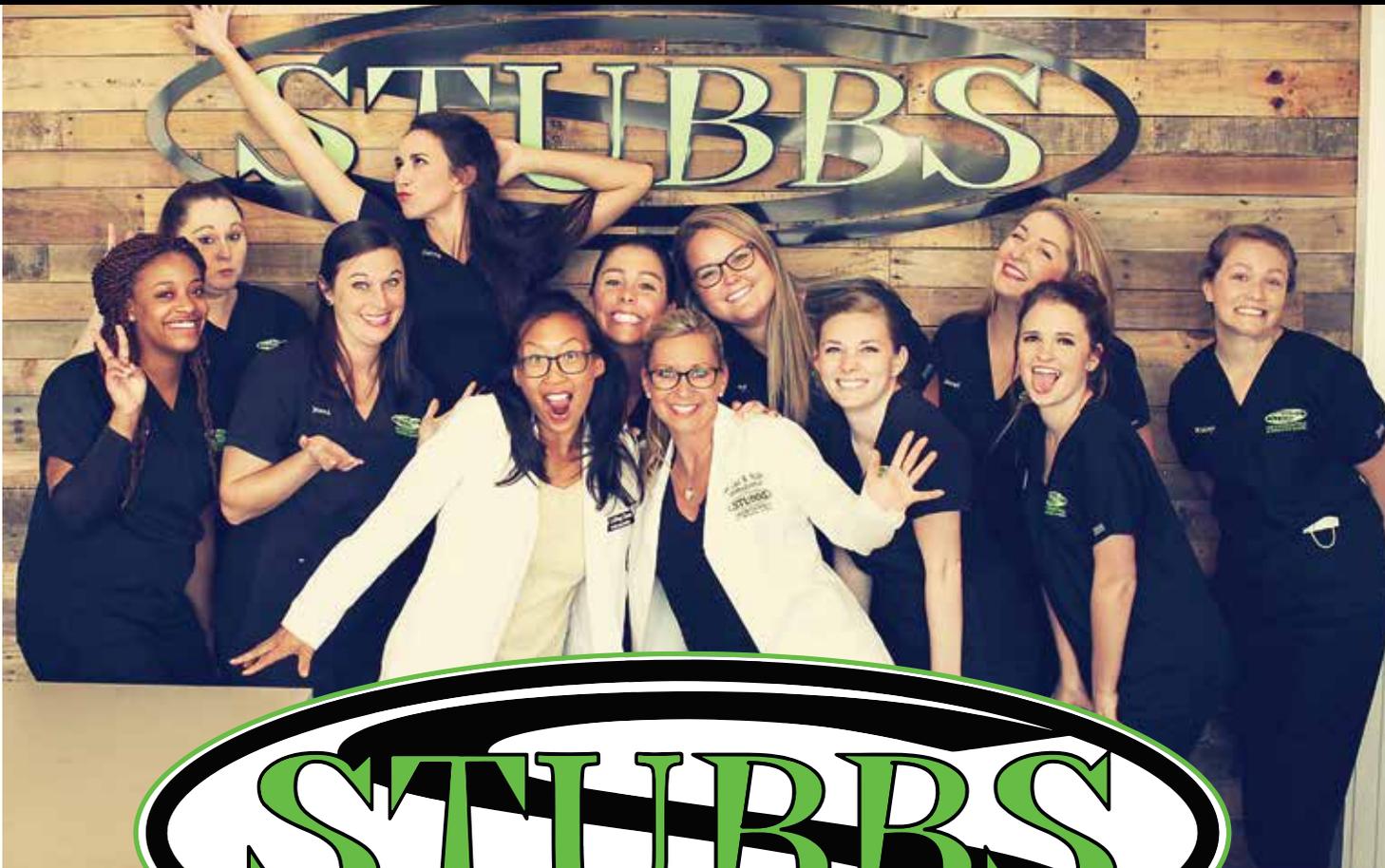



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Join Fore Her for Tea in the Garden at Clay 30A

Local non-profit, Fore Her, will host the 8th Annual Tea Fore Her fundraiser presented by Emerald Coast Hospice on Sunday, March 6th from 12 to 3 p.m. at Clay 30A in Santa Rosa Beach. Guests are encouraged to dress up and join friends for an afternoon of tea, light bites and rosé in support of Fore Her's mission

to raise funds for those battling breast cancer on the Emerald Coast.

"We are thankful for the support of our community and local businesses like Clay 30A who allow us to hold events like the annual Tea," Amy Walsh, founder of Fore Her, said. "This year marks the 8th Annual Tea;



nifer Crawford of Own at the Beach Team, Shelley Albarado and Brenda Whitwell of Edward Jones, Sweet Henrietta's, Swiftly Catered, Good Clean Wine and Waterhouse Provisions and Bottleshop.

Founded by Amy Walsh after her mother and aunt lost their battle with breast cancer, Fore Her was initially conceived as an annual golf benefit to assist local women battling breast cancer with the financial burden of the disease, but as the need grew, the nonprofit expanded to host three annual events to raise funds to continue to support those affected in Northwest Florida. Funds raised are used to provide temporary assistance with bills such as mortgage or rent payments, utilities or helping pay for auto repairs so patients can get to treatments.

Fore Her offers resources, hope, compassion and education for all who are affected by breast cancer. Find additional information about volunteering, available resources, and how you can help, visit ForeHer.org.

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however, it is the second year Clay has been gracious enough to allow us to use their beautiful setting to help breast cancer patients in Northwest Florida."

Guests will enjoy a complimentary glass of Good Clean Wine Rose, cookies and tea in the garden, along with a silent auction, live music and photo booth. Hats are encouraged for a chance to win the "Best Hat" prize. Tickets are \$50 per person and \$45 for breast cancer survivors. Gather your friends and join Fore Her for this signature fundraiser. "Clay is very happy to host the Tea Fore Her again

this year. We love supporting this cause as many of its members are wonderful, personal friends of ours," Anna Lisa Daniel, owner of Clay 30A, said. "We love that Fore Her offers financial assistance to those who are battling breast cancer as it takes some of the burden off the patients so they can focus on healing. We look forward to a beautiful afternoon in the garden."

For more information about Fore Her, to purchase tickets or become a sponsor, visit www.foreher.org. Special thanks to our donors and sponsors: Emerald Coast Hospice, Clay 30A, Jen-

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Seaside Prize Weekend Celebration Set for March 4-6

The Seaside Institute is proud to announce the much-anticipated return of a beloved annual tradition, the Seaside Prize. After prior postponement, we are eager to gather together once again to celebrate the accomplishments of community and New Urbanist leaders. The Seaside Institute annually awards the Seaside Prize to individuals or organizations who have made major contributions to the quality of life and character of their communities. Seaside Prize winners are leaders in urban design, planning, architecture, development, and education, all having a major influence on how towns and cities are best built and re-built to reflect and promote New Urbanist principles. These principles center around attributes that enrich community life: walkability, diversity, design, beauty, and sustainability. Today, these concepts are exemplified in more than 200

New Urbanist communities, like Seaside, throughout the United States and around the world.

In celebrating our 29th annual Prize recipient, Jeff Speck, FAICP, FCNU, LEED-AP, Honorary ASLA, the Prize weekend events will center around the central theme of Streets and the logistical, aesthetic, cultural, and sustainable impression they impart to community life. Jeff Speck is a city planner and urban designer who, through writing, lectures, public service, and built work, advocates internationally for city planning at the pedestrian scale. He is best known for his book Walkable City, one of the most influential and widely read city planning texts of the current era.

While studying architectural history and design in the US and Italy, Mr. Speck became enamored with the work and lectures of Andres Duany and Elizabeth Plater-Zyberk. After two sum-

mer internships, he joined the firm full-time upon graduation in 1993, and quickly became

managed more than forty of the firm's projects including Middleton Hills, Rosemary Beach, Heu-

the Lowell Downtown Evolution Plan, walkability studies for fifteen different cities, and vision plans for two transit-oriented developments along the Long Island Rail Road. He also led street design for Project 180 in Oklahoma City, which has rebuilt 50 blocks of downtown city streets.

Accompanying Jeff at this year's celebrations is a remarkable lineup of guest speakers who will lead enlightening presentations on the enhancement of civic life through Streets. This year, the Seaside Institute is pleased to welcome keynote presenter Janette Sadik-Khan, Chuck Marohn, Mike McGinn, and Rodney Ellis.

For more information on Jeff Speck, the Seaside Prize Weekend events, and the accomplished lineup of Prize speakers, visit the Seaside Institute's webpage: www.seasideinstitute.org for details.



lebrug (Belgium), and downtown plans for Baton Rouge and Fort Myers.

Mr. Speck was appointed Director of Design at the National Endowment for the Arts, where he presided over the Mayors' Institute on City Design and created the Governors' Institute on Community Design. After four years in this role, he founded Speck & Associates, a private design consultancy. Important work of Speck & Associates includes

director of town planning. Over the subsequent ten years, Jeff

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Joseph Messer Wins 2022 Walton County Artist of the Year

Visit South Walton is pleased to announce Joseph Messer as the 2022 Walton County Artist of the Year. Messer was presented with the award by 2021 Artist of the Year Chandler Williams during the annual Perfect in South Walton Awards held at Distillery 98.

style that's truly unique and mesmerizing," says Matt Algarin, director of communications for Visit South Walton. "We are excited to have Joseph as the newest member of the artist of the year family, and we look forward to working with him and showcasing his talents."

"Joseph is an incredibly talented artist who showcases Walton County's natural beauty in a

Now in its 20th year, the Walton County Artist of the Year award is a community program




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that showcases local artists, promoting the selected artist's work throughout the year through a variety of publicity opportunities and events. The winner also receives an award of \$4,000 in exchange for a piece of artwork that will be displayed in Walton County.

"Even a year ago, I would never have imagined becoming an artist or how many people would help me get there. The people at Visit South Walton and in this community, it seems to me, are the kind of people that bring other people's dreams closer, and I'm grateful for their support in

helping me follow mine," Messer said while accepting his award.

Messer says that vulnerability is a big part of art and recognition of this magnitude feels like a gift.

"Over the pandemic, I drew a lot of inspiration from my surroundings...walking the beach in Seagrove, going to Grayton Beach State Park, being with my community, all of that went into my art. And being named Walton County Artist of the Year makes me feel that some of the wonder I saw in those things was seen and can continue to be seen by my community."

Messer is a Walton County based mixed media artist who creates abstract pieces through process-based art. He strives to demonstrate that art can be anything a creator wants it to be. Process based art places importance on the act of making art as well as the final piece. Messer uses his unique collaging process to give up control of the results and break away from his own tendency towards perfectionism. The result is a truly unique art piece that portrays a story of human expression.

Learn more about Joseph at: www.josephmessenger.com.



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

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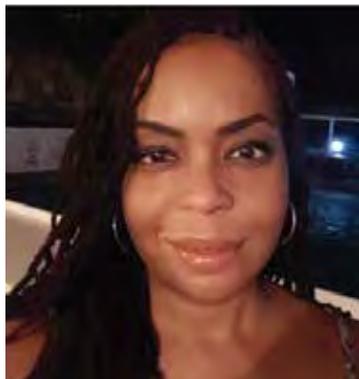


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Travel with Pam: **Vacationing in Honduras**



BY PAMELA DONAR

I've never come across a TV ad with a catchy jingle encouraging me to come to Honduras however this is one of my favorite destinations. I'm currently writing this article in La Ceiba, Honduras where I come for two weeks every 4 years. Here I can completely unplug especially since the power occasionally goes down.

By American standards I'm staying at a one star motel, however this location has mountain views, offers alkaline food, and streams thermal hot springs in their pool and sauna. I always leave feeling like a newborn baby or at the very least a happier and healthier 52 year old version of myself.

Known as both ugly and beautiful, Honduras is the second largest country in Central America and also one of the poorest. San Pedro Sula used to be known as the murder capital of the world. No longer on the top 10 list of most violent cities, you have to use common sense and be aware of your environment when coming here. Naysayers may advise against visiting, however Honduras has so much to offer for those adventurous enough to visit.

Thousands of tourists come to visit the ancient Mayan ruins of Copán which are an UNESCO World Heritage site. Walking through history is interesting on its own plus there are tons of exotic birds such as Macaws providing melodic backgrounds. Considered a half day visit, the site has over 4,500 structures that cover approximately 9 square miles.

Rio Cangrejal is the most scenic river in Central America and one of the best places to go swimming, zip lining, and white water rafting. This destination is a few minutes from La Ceiba and has become its own tourist



navigate you through this majestic and largely uninhabited hike.

Most people around the world know Honduras for the Bay Islands and come to Roatan, Utila or Guanaja. Utila is popular with backpackers and the fun budget island. Roatan is the larger family friendly destination with miles of beautiful beaches, safe and plush accommodations. Guanaja generally costs more than the other two islands and has been described as the Venice of Honduras.

With a dose of realistic precautions, Honduras is one of the most enthralling places I've ever visited. Amazing beaches, enchanting nature, low cost, and friendly people there are very few destinations that can compete with this country for what it provides. While my stay here is nearing its end, the impact will remain. I've already started hugging staff goodbye telling them I will see them again in a few short years.

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Community

February is National Teen Dating Violence Month

Emerald Coast Children's Advocacy Centers (ECCAC) in Okaloosa and Walton Counties have monthly prevention and awareness programs to help children, teens and families. February is National Teen Dating Violence Month. This is an issue that impacts everyone, not only teens, but their parents, teachers, friends and communities as well.

Teen dating violence affects nearly 10% of all teenagers throughout the U.S. The alarm-

ing statistics show 1 in 3 adolescents in the U.S. is a victim of physical, sexual, emotional or verbal abuse from a dating partner. And, 1 in 10 high school students has been purposefully hit, slapped or physically hurt by a boyfriend or girlfriend, with 80% of girls who have been physically abused continuing to date their abuser.

Teen dating violence abuse can occur in several ways – physical, emotional/verbal, sexual

and/or stalking. Digital abuse is now being practiced using technology to bully, threaten or intimidate a partner with texting, social media, apps, tracking, and more.

Nautica Caswell, who heads up the prevention/awareness department as ECCAC's Community Outreach Manager, commented, "This subject ties in well with ECCAC's on-going Teen Safety Matters program that we do in-school, in grades

6 – 12, in Walton and Okaloosa schools. We can help make students aware of the 'red flags' in their partner that may indicate an unhealthy relationship, teen dating information, and what to do if they are in an abusive relationship. Information and resources can be found on-line at www.teendvmonth.org."

ECCAC, in its 22nd year of operation, operates centers in Niceville and DeFuniak Springs. They have provided over 150,000

services at no cost to more than 15,000 children experiencing abuse, abandonment or neglect to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals.

For further information, visit www.eccac.org, or email or call Nautica Caswell at nautica@eccac.org, 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Kathryn Benson Named Administrator of Magnet Programs

The Walton County School District has announced Kathryn Benson as an Administrator of Magnet Programs. She will serve the students of the Magnet Innovation Center at St. Joe WaterSound, providing leadership, direction, creation, and support for current and future magnet programs in Walton County.

As the daughter of a teacher and a minister, Ms. Benson has been surrounded by education and people who passionately support it her entire life. She has served as a teacher in Florida and internationally on mission.

During her time as a high school teacher and college instructor, she taught across multiple subject areas in remedial through advance courses, helping boost the high school's grade and significantly improve its graduation rate by working tirelessly to serve her students' best interests. After serving in the classroom, she was tapped for school administration to amplify her in support of



every student within the school. As an administrator, Ms. Benson has worked as an Assistant Principal of both a middle school in Nassau County and elementary school in Marion County. In her spare time, she enjoys traveling, supporting and participating in the arts, and cheering on her beloved Gators.

Ms. Benson shared, "I am thrilled to be a part of the Wal-

ton County School family and am excited to serve the students of the best school district in the state! I've been impressed with the remarkable achievements the students and staff of WCSD have accomplished under the inspiring leadership of Superintendent Hughes and his team. The paradigm WCSD had created in partnership with St. Joe for world-class magnet programming has astounding results. These magnet programs bolster student engagement in relevant skill instruction that equips students to be the best candidates

for college and career endeavors immediately upon graduation, which is life-changing for students and strengthens our phenomenal community even further. I very much look forward to cultivating partnerships with our community in the coming days, months, and years ahead as we soar to heights unparalleled together in service of our students."

Please join Superintendent A. Russell Hughes in welcoming Ms. Kathryn "Kate" Benson to Walton County and the Magnet Innovation Center at St. Joe WaterSound.

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Dr. Kevin Wells, OD, FFAO
Dr. Bret L. Fisher, M.D.
Dr. Natalie Pelly, O.D.

Why I'm Running For Florida House District 5

BY SHANE ABBOTT

It's that time again – election year. Over the next few months, you are going to receive a lot of messages from candidates in the mail, on your phone, and at your door who are trying to earn your vote.

That's why I wanted to take an opportunity to introduce myself directly to the readers of South Walton Life and the residents of the South Walton Community.

My name is Shane Abbott and I'm running to represent District 5 in the Florida House of Representatives. I am a Constitutional Conservative who is passionate about protecting the unborn, securing the border, protecting election integrity, and advancing the conservative agenda put forth by Governor DeSantis and President Trump.

I grew up right here in Walton County and own a home in Blue Mountain. I have watched the growth of our community unfold over the years, and I know there is more our government



can do to address the needs of its citizens. From traffic and infrastructure repair to the unique concerns of our small business community, I've developed a keen understanding of the issues affecting South Walton.

In addition, my experience as a local pharmacist and a small business owner provided me with a unique perspective into our entire community's struggle with COVID-19. I saw first-hand how

government mandates dragged down our economy and cost us jobs, and I'm concerned with the Federal government's intrusion into our medical decisions – particularly regarding their restriction of lifesaving monoclonal antibodies.

Northwest Florida needs

leaders who are from here and understand how to tackle the issues facing our community. My experience as a business owner, pharmacist, father, and Christian Conservative provides me with just that, and I am excited for the opportunity to represent our community in the Florida House.

Please visit VoteShaneAbbott.com to learn more about our campaign, and please feel free to email me at shane@voteshane-abbott.com so I can learn more about the unique issues facing South Walton. Looking forward to talking soon!



DID YOU BUILD OR PURCHASE A HOME LAST YEAR?

PROPERTY TAX EXEMPTION FILING DEADLINE MARCH 1, 2022

Gary J. Gregor, Walton County Property Appraiser, reminds property owners who intend to make application for Homestead Exemption, Deployed Military Exemption, Combat Disabled Veteran's Discount, Veteran's Exemption, Disability Exemption, Agricultural Classification, Additional Senior Exemption, or Widow's and Widower's Exemption, the absolute filing deadline is **MARCH 1, 2022**.

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

If you are filing for the "Additional Exemption for Persons 65 and Older," your annual household income cannot exceed \$32,561 (adjusted annually) (proof will be required).

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

You may file for exemptions at the following office locations of the Property Appraiser Monday thru Friday, 8 a.m. until 4:30 p.m.

DeFuniak Springs - Courthouse
571 Hwy. 90 East

Santa Rosa Beach
31 Coastal Centre Blvd., Suite 600

THE ABSOLUTE FILING DEADLINE FOR 2022 EXEMPTIONS IS MARCH 1, 2022.

Have You Applied For Ag Classification of Newly Acquired Agricultural Lands For 2022?



Walton County to Host Free Hospitality & Service Industry Job Fair

The Walton County Tourism Department is pleased to help support local businesses and the community by hosting a Hospitality & Service Industry Job Fair Feb. 11 from 9 a.m.-1 p.m. at the Boys & Girls Club, located at 427 Greenway Trail in Santa Rosa Beach. Representatives from more than 30 local companies will be present. Each business will be actively recruiting to fill positions.

Job seekers are encouraged to attend this free event and network with business professionals who represent some of Walton County's largest employers. Attendees should bring copies of their resumes.

"Walton County has an incredibly strong base of local business owners who work

countless hours to ensure our visitors not only have a great experience while they are here, but they work tirelessly to give back and make our community special," says Matt Algarin, director of communications for the Walton County Tourism Department. "We hope to see this event continue to grow each year, as we all understand the importance of having a strong, passionate and talented workforce."

For more information about the job fair, please contact the Walton County Tourism Department at (850) 267-1216. For a complete list of participating businesses, visit www.visitsouthwalton.com/hospitality-job-fair/.

Community

Baytowne the BEST Town for Gumbo! Laissez Les Bon Temps Rouler!



All Things GUMBO!
Pursue the Roux at the
33rd Annual Sandestin
Gumbo Festival!

Friday, Feb. 18, 5 p.m.
Saturday, Feb. 19, 12-4 p.m.

Yum! Yum! Tantalize your taste buds at The Sandestin Gumbo Festival! The Best Gumbo Cook-Off on the Emerald Coast!

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

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

Then on Saturday, Feb. 19, Gulf Coast restaurants will be featuring their top-secret gumbo recipes and competing for your vote! Sample the variety of gumbos and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, 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!

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 SandestinGumboFestival.com for tickets and



details, including a daily schedule of events and entertainment. General admission tickets are \$45 presale (\$55 day of the event) and allow tastings of all gumbo and Bloody Marys. If you're interested in entering the event, visit sandestingumbofestival.com. Event will happen rain or shine.

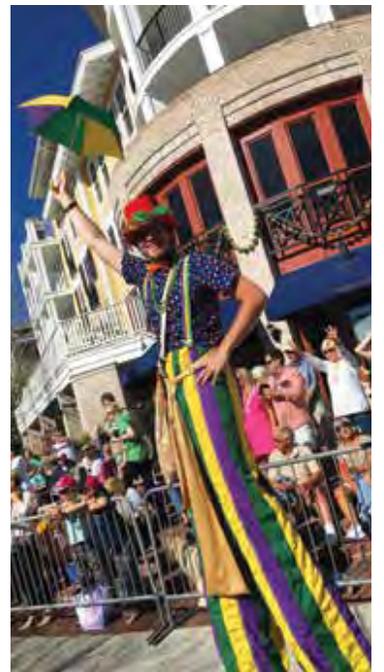
It's Mardi Gras Time!
Sunday, Feb. 27th, 2 p.m.
No Cost to Attend

Mardi Gras is BIGGER and BETTER than ever at The Village of Baytowne Wharf! 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.

Baytowne Mardi Street Pardi
Tuesday, March 1, 6-8 p.m.
No Cost to Attend

"Laissez les bon temps rouler" (let the good times roll)! Prepare to let your hair down on what many call the most festive day of the year, Fat Tuesday,



the day before Ash Wednesday. Starting at 6 p.m., join folks in the Village for a Village Street party complete with music, street performers, entertainers and more! The post-pardi celebration continues into the night with parties at various Baytowne establishments. So, break out the beads and get ready for a night to remember!



Mardi Gras

The Village of Baytowne Wharf presents

Mardi Gras Parade

Sunday, February 27th
Time: 2pm | Cost: FREE

Baytowne Mardi Street Pardi

Tuesday, March 1st
Time: 6pm | Cost: FREE

FOR MORE INFO VISIT: WWW.BAYTOWNEWHARF.COM

Coastal Library Hosts Art in Public Places this March

The Coastal Branch Library in Santa Rosa Beach will host the Artwork of Ann Fredrick during the month of March. Ann started oil painting as a child in elementary school, but did not paint again until her 50s when some health issues arose and she needed to fill her time with an old passion that had never been fulfilled.

Ann started in watercolor and

has not stopped painting. Her training included a few weekend classes, and lots of local classes by Carol Dickson. Ann lives in Santa Rosa Beach, originally from Michigan. Her art reflects her love of the outdoors from the North to the South.

More of Ann's artwork can be viewed at: <https://ann-fredrick-pixels.com>.



The Coastal Branch Library is located at 437 Greenway Trail, Santa Rosa Beach. Call 850-267-2809.



Timberview Offers "You Two" an Amazing Experience

Why not do something completely different for Valentine's Day? See the Gulf like you've never seen it before!

Check out destinhelicopters.com or call (850)774-0991 to book your very own couples' Destin beaches helicopter tour for magnificent views of emerald green waters and sugar white beaches from the Harbor east along the coast! Couples wanting an exclusive tour can select Private Flight at checkout to reserve the entire cabin for 'just you two'! You can choose from a Coastal Tour, Jaws Run, Dolphin Run or Seaside Tour, prices ranging from \$59 To \$209 per person.

Having chartered flights for National Geographic and the Travel Channel, the professional pilots at Timberview Choppers expertly navigate sweeping, picturesque views, allowing you to steal glances of Destin and the beautiful Emerald Coast from a perspective normally reserved



for birds and astronauts with binoculars. They ferry passengers high into the clouds aboard a sky-scraping whirlybird during flight tours and the high-definition video you receive will make sure your memorable in-flight experience is commemorated.

You can also purchase a gift card for your sweetie, then schedule the super surprise!

Timberview's Coastal Helicopter Tour is \$59 per person

for 8 miles of unforgettable views of the Destin Harbor and jetties of East Pass. Call (850)

774-0991 or visit DestinHelicopters.com. Beach Helipad | 34859 Emerald

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3rd Annual South Walton Rotary Pickleball Tournament and Fundraiser!

Saturday, March 19, 2022
at the Boys & Girls of the Emerald Coast

- "King/Queen of the Court"
- Raffle for Prizes
- 50/50 Drawing
- Eats and Treats
- \$50 entrance fee. Additional donations welcome!

Please call/text Janine Stouse (720) 355-1611
Thanks to everyone who competed last year and hope to see and your friends this year too!

Arts

ECTC: A Love Note to Our Community

By NATHANEAL FISHER, ECTC

Ahhh...February, the month of LOVE. In 2022, we are determined to have hope and to continue providing you, our community, with excellent professional and educational theatre.

To all of our **VIP Members** who have consistently been there for us, renewing your membership, increasing your membership level or donating on top of your membership, you are the wind beneath our wings. Thank you for all the ways you have stepped up and kept us going throughout these challenging past few years.

To all of our **Sponsors** who generously give and remain faithful supporters, your partnership means the world to us. We love it when you come to the theatre, send your clients/customers to shows and appreciate your advocacy for theatre in our community.

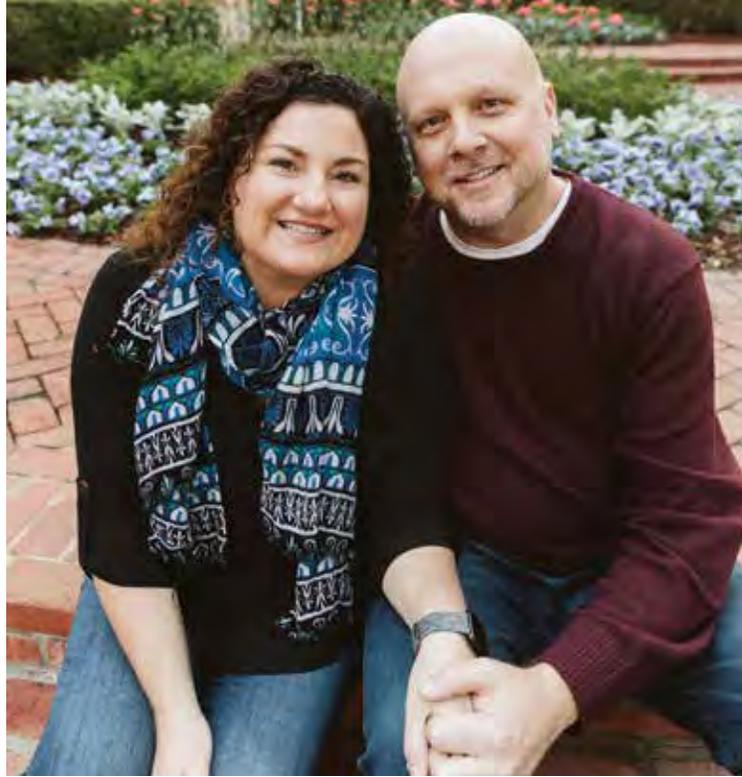


Photo by Lori Saczynski

To all of our loyal **Patrons** and future loyal patrons, we look forward to seeing you at each show and we appreciate all of the times you have told your neighbor/cousin/friend/stylist/cashier about ECTC.

To all of our **Leading Ladies** and **Volunteers**, you are the force that keeps us going and you do it all with a smile. Thank you for all of the ways you serve and support ECTC—we salute you!

To all of our precious **Students** who bring joy and laughter to our space every day, thank you for sharing your smiles and energy with your theatre family. We find such joy every time you make a new discovery or find more and more self-confidence as you sing and act your heart out on stage.

To **YOU**, our Community here in Miramar Beach, Santa Rosa Beach, Destin and beyond, you are the heartbeat of everything we do at ECTC. Whether you are a VIP member, sponsor, patron, volunteer, or student, you are the reason ECTC is a living, thriving entity because of your involvement.

This month of Valentines is busy over at ECTC. So, come see a show, have a laugh and feel the love!

The **Marvelous Wonderettes** is showing from February 10-13 (and March 3-6). Wipe 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.

For more love and laughter, don't miss **2 Across** February 18-27, 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** and **Allan Tuttle** as **Harry Truman** in **Give Em Hell Harry** are all stories that share glimpses into history.

Come join us for some laughter, humor, history and fun as we celebrate the month of love! More information, registration information and ticket purchases can all happen at www.Emerald-CoastTheatre.org or call the box office at 850-684-0323.

Upcoming Schedule:

The Marvelous Wonderettes

Musical by Roger Bean. Cabaret Stage: Musical Revue.

February 10-13, March 3-6
Thursdays - Saturdays at 7:30 p.m., Sundays at 2:30 p.m.

2 Across

Written by Jerry Mayer. Mainstage Dramatic Comedy
February 18-27

Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Katharine Hepburn by Shirley Simpson

March 1 at 7:30 p.m.



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The **Marvelous Wonderettes**

CABARET STAGE: MUSICAL REVUE!

JAN. 21 - 23 | FEB. 10 - 13 | MAR. 3 - 6

2 ACROSS

FEB. 18 - FEB. 27, 2022
MAINSTAGE DRAMATIC COMEDY

FOR TICKETS & INFO:

Call 850.684.0323
or Visit EMERALDCOASTTHEATRE.ORG

Emerald Coast Theatre Company is located at 560 Grand Boulevard, Suite 200, Miramar Beach, FL 32550

Ten Designs Selected for 4th Underwater Museum of Art Installation

The Cultural Arts Alliance of Walton County (CAA) and South Walton Artificial Reef Association (SWARA) are proud to reveal the ten sculpture designs, including the museum's first international selections, chosen by jury for permanent exhibition in the fourth installation of the Underwater Museum of Art (UMA). The 2022 installation will include the following pieces of sculpture: Currents and Tafoni by Joe Adams (Ventura, CA) Pirate Shipwreck by Sean Coffey (Pittsburgh, PA), Bloom Baby Bloom by Brit Deslonde (Santa Rosa Beach, FL), The Seed and The Sea by Davide Galbiati (Valreas, France), Fibonacci Conchousness by Anthony Heinz May (Eugene, OR), New Homes by Jannetta Napp (Honolulu, HI), Arc of Nexus by Tina Piracci (Richmond, CA), We All Live Here by Marisol Rendón (San Diego, CA), Mobifish-2021 by Mathias

Souverbie (Les Valence, France), and Common Chord by Vince Tatum (Santa Rosa Beach, FL). Named in 2018 by TIME Mag-



the benefit, education and enjoyment of residents, students and visitors in South Walton. UMA sculptures are deployed with SWARA's existing US-ACOA and FDEP permitted artificial reef projects that includes nine nearshore reefs located within one nautical mile off the shore in approximately 58 feet of water. The 2022 installation will join the 25 sculptures previously deployed on a one-acre permit patch of seabed off Grayton Beach State Park, further expanding the nation's first permanent underwater museum. Deployment of the 2022 UMA installation is slated

for Summer. Visit UMAFL.org for more information on timeline and events surrounding UMA's launch. Project and sculpture sponsorships are available. Please contact Jennifer Steele at jennifer@culturalartsalliance.com for sponsorship details.

azine as one of 100 "World's Greatest Places," the UMA is presented as part of CAA's Art In Public Spaces Program and augments SWARA's mission of creating marine habitat and expanding fishery populations while providing enhanced creative, cultural, economic and educational opportunities for

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 Store Hours: Monday - Saturday 10-6

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- FOOD/DRINKS -

Best Breakfast:

Donut Hole, Diamond
 Black Bear Bread Co., Platinum
 The Perfect Pig, Gold

Best Casual Dining:

The Red Bar, Diamond
 Shunk Gulley Oyster Bar, Platinum
 The Bay, Gold

Best Coffee House:

Amavida Coffee Roasters, Diamond
 Bad Ass Coffee, Platinum
 2 Birds Coffee + Café, Gold

Best Craft Beer Selection:

Grayton Beer Company, Diamond
 The Craft Bar, Platinum
 Growler Garage, Gold

Best Fine Dining:

Café Thirty-A, Diamond
 Vue on 30A, Platinum
 Restaurant Paradis, Gold

Best Happy Hour:

Great Southern Café, Diamond
 Hurricane Oyster Bar, Platinum
 Amici 30A Italian Kitchen, Gold

Best Lunch:

Chanticleer Eatery, Diamond
 Bud & Alley's, Platinum
 Cowgirl Kitchen, Gold

Best Sweet Treats:

Blue Mountain Bakery, Diamond
 Blue Mountain Beach Creamery, Platinum
 Pecan Jack's, Gold

Best Wine List:

The Wine Bar/Wine World, Diamond
 Cuvee 30A, Platinum
 Seagar's Prime Steaks & Seafood, Gold

- ACCOMMODATIONS -

Best Bed & Breakfast/Inn:

Hibiscus Coffee & Guesthouse, Diamond
 Rosemary Beach Inn, Platinum
 Residence Inn by Marriott Sandestin, Gold

Best Hotel/Resort:

The Pearl Hotel, Diamond
 WaterColor Inn & Resort, Platinum
 Hotel Effie, Gold

Best Rental Management Company:

360 Blue, Diamond
 30A Beach Girls, Platinum
 Cottage Rental Agency, Gold

- ACTIVITIES/SHOPPING -

Best Art Gallery/Studio:

Saczynski Gallery, Diamond
Blue Giraffe, Platinum
Justin Gaffrey Gallery, Gold

Best Clothing Boutique:

Mercantile, Diamond
Willow Boutique, Platinum
Indigo WaterColor, Gold

Best Event:

3OA Songwriters Festival, Diamond
Sandestin Wine Festival, Platinum
Digital Graffiti, Gold

Best Golf Course:

Santa Rosa Golf & Beach Club, Diamond
Camp Creek Golf Club, Platinum
Raven Golf Club, Gold

Best Jewelry Boutique:

La Vie Est Belle, Diamond
Jewelry of 3OA, Platinum
McCaskill & Company, Gold

Best Kids Attraction:

The Hub 3OA, Diamond
Village of Baytowne Wharf, Platinum
Camp WaterColor, Gold

Best Park/Nature Locale:

Grayton Beach State Park, Diamond
Eden Gardens State Park, Platinum
Topsail Hill Preserve State Park, Gold

Best Shopping Area:

Grand Boulevard, Diamond
Seaside, Platinum
Silver Sands Premium Outlets, Gold

Best Tennis Facility:

WaterColor Tennis by Matchpoint Resorts, Diamond
Rosemary Beach Racquet Club, Platinum
Sandestin Tennis Center, Gold

- SERVICES -

Best Beach Photographer:

Chandler Williams/Modus Photography, Diamond
Ashley Nichole Photography, Platinum
Jose David Cantu/JDC Photo, Gold

Best Beach Service Provider:

La Dolce Vita, Diamond
Jake's Beach Service, Platinum
South Walton Beach Chair Guys, Gold

Best Fishing Charter:

Reel 3OA, Diamond
Florida Boy Adventures, Platinum
Santa Rosa Charters, Gold

Best Local Musician/Band:

Forrest Williams Band, Diamond
Chris Alvarado, Platinum
Luke Langford Band, Gold

Best Outdoor Adventure Company:

YOLO Board, Diamond
Adventure 3OA, Platinum
BOTE - Grayton Beach, Gold

Best Spa:

Serenity by the sea Spa, Diamond
Spa Pearl, Platinum
Spa Lilliana at Hotel Effie Sandestin, Gold

- VENUES -

Best Conference Space:

Sandestin Golf & Beach Resort, Diamond
Hilton Sandestin Beach Golf Resort & Spa, Platinum
WaterColor LakeHouse, Gold

Best Live Music Venue:

The Red Bar, Diamond
The Hub 3OA, Platinum
AJ's Grayton Beach, Gold

Best Wedding Venue:

The Chapel at Seaside, Diamond
Eden Gardens State Park, Platinum
Vue on 3OA, Gold



 Wellness

Journey Bravely: You Are Only Given One Life



By TODD CRAIG

Sometimes we need a wake-up call, something to shake us from being lulled into the dull existence of an unintentionally lived life—something that awakens us to snap out of the mindset that life is something that happens to us rather than a gift we get to live. One of my wake-up moments came from a friend who had just finished two challenging years serving as a missionary in a hostile country. Matt knew I was walking through a frustrating season, so he looked me in the eye, held up one finger and said, “The biggest lesson I have learned over the past

two years is, ‘You are only given one life.’”

When I heard that statement, things deep down in my soul wanted to spring to life. There were things I needed to do, decisions I needed to make, and growth that needed to take place. What about you? What stirs within you when you hear, “You are only given one life?” Are there truths and desires that begin to awaken?

“You are only given one life” is a powerfully simple statement packed with four truths to consider.

The life you were given is your life to live.

It is so easy to conform our lives to what we perceive to be the expectations of others. Often, we do this without even thinking about it. We are surrounded by cultural scripts (buy the bigger house, take the higher paying job, get married

and have kids, stay single and free, retire early if you can, you are too old, you are too young, etc.). Maybe it is time to stop worrying about what other people think and live the life you were meant to live. Sometimes it is good to get wise council from those you trust but pay close attention to who you are listening to and remember, this is your life.

You weren’t given someone else’s life.

If we are only given one life, that means we weren’t given the lives around us. As the father of three boys, I find myself often saying, “Stop policing your brothers and get your stuff done.” The truth is this temptation to tell other people how to live their lives is as much a distraction for adults as it is for kids. Maybe it is time to stop worrying about what other people do so you can take responsibility for your own life. Additionally, if

we weren’t given someone else’s life, maybe it is time to free ourselves from the comparison trap. Paying too much attention to what others have with jealousy will lead to resentment. Comparison and resentment trap us in a sense of helplessness that can prevent us from living our one life with intention.

Who do you want to be? What do you want—really?

You are given one life. It wasn’t given to anyone else. So, what are you going to do with it? Who do you want to be? And, what do you want—really? If you block out the voices around you, free yourself from the shackles of comparison, and work towards answering these questions for yourself with courage and vulnerable honesty, you will begin to awaken a vision and passion for life that may have been buried for years.

What is the next step you

need to take?

We tend to overestimate what we can do in a day and underestimate what we can accomplish in a year. Impatience can kill a vision. Clarifying who you want to be and what you want is one step on a life-long journey. You do not have to have every step toward your vision clarified, just the next one. A life well lived is lived one day at a time with courageous intentionality. Your next step might be to work towards clarity on what you want and who you want to be. It might be to share that vision with someone else. It may be time to try something new or to quit something. Whatever your next step, may you be challenged and encouraged to take it remembering, “You are only given one life.”

Connect with us at journeybravely.com for coaching support as you pursue living your one life with intentionality.

Planting for a Purpose

There’s been a lot of activity going on with trees lately, the planting of them that is, thanks to Trees on the Coast and your support. Trees on the Coast was founded with the mission to beautify our community through tree

plantings. “It’s goal every year is to plant 100 trees in Okaloosa and Walton Counties,” said Bobby Wagner, director.

For the recent Florida’s Arbor Day celebration on January 21 (National Arbor Day is the last Fri-

day in April), how fitting that 15 native live oak trees were planted in Defuniak Springs, the birthplace of Arbor Day in Florida, to commemorate. The City of Defuniak Springs celebrates the occasion with the Florida Chautauqua Association with a tree planting ceremony with notable or famous speakers attending the historic Florida Chautauqua Assembly. The Association orchestrates

the annual Assembly, a 4-day educational program mirroring the original, multi-week events which took place in DeFuniak Springs between 1885 and 1927. “With the help of Destin city park and rec staff, local volunteers and Thomas Hicks nursery, this event was a huge success,” said Bobby.

Recently, in Destin, Trees on the Coast also planted \$3,000 worth of trees—17 live oaks (7-8

ft.)—at Kell-Aire Nature Walk park (community of Airport Road) and at the Destin Dog Park on Commons Drive.

In addition to its tree-planting mission, Trees on the Coast has taken on a project to certify Okaloosa County as a Community Wildlife Habitat™. The National Wildlife Federation’s Community Wildlife Habitat program part

continued on next page

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BY DR. RICHARD CHERN, MD

In this column, we've discussed the thyroid before. However, it's such an important subject, because even mild thyroid dysfunction can cause weight gain over months and years. And this weight gain is nearly impossible to lose and keep off without getting the thyroid optimized.

The thyroid regulates every metabolic process in our body. This includes growing hair and fingernails, moisturizing your skin for less dryness and a better ap-

pearance. It also means keeping our toes warm, and our brains focused and working.

The thyroid determines how many calories we burn for each process. With age, thyroid function often decreases causing weight gain. So how does this cause weight gain?

Imagine you are in your 30's. Your thyroid is functioning perfectly and your weight has been the same for years. Your calorie intake matches your calorie output. If you are eating 1500 calories a day then you must be burning 1500 calories a day. Now fast forward 10 years. You haven't changed a thing, but your body has decided that adding color to your hair is no longer a priority, and also, that your hair and fingernails do not need to be made as



fast or as well. Your hair gets some gray, and becomes more coarse, dry or brittle. You don't need to trim your nails nearly as often and they seem brittle and thin too. You are getting tired and unfocused in the afternoon and either nap, drink caffeine or just push yourself though the day. And you notice your weight is creeping up!

Now the diet and exercise is a start, but it's always a struggle and seems less and less successful. What is going on? It's you thyroid! Even though you haven't changed

anything in your life, your body has decided to burn less calories. You're still eating 1500 calories a day and have exactly the same activity level, but your body is slacking on the job. Maybe your body is just burning 50 calories less a day. That's five pounds of weight gain every year! And as you decrease your calorie intake or increase your exercise, your body continues to burn fewer and fewer calories each year. So, your diet and exercise just becomes more difficult.

What's the solution? Get your thyroid functioning! When you turn the thermostat up, you burn more fuel. Hair, nails, skin, energy, focus improves and weight loss can happen without effort.

But my doctor says my thyroid labs are normal. We hear this a lot and, unfortunately, traditional medicine only orders a TSH and stops. Dr. Richard Chern, MD, orders numerous thyroid labs and understands that normal and optimal do not always agree. Of course, optimizing thyroid without also optimizing hormones is like going shopping without your credit card.

Dr. Richard Chern specializes in bio-identical hormone and thyroid optimization. He is the only Platinum Provider for BioTE in the region and mentors other physicians in the practice of bio-identical hormone therapy. Call Dr. Chern at 850-837-1271 for an appointment and turn your body back on!

ners with cities, towns, counties, neighborhoods and communities to become healthier, greener and more wildlife-friendly. Community Wildlife Habitats garden and landscape with wildlife in mind, promote the use of native trees and plants, work to reduce or eliminate the use of pesticides and chemicals, and integrate wildlife-friendly practices into sustainability plans and park master plans. Through this program, our

community would be able to enhance and restore wildlife habitat and more. For more information on this project, please reach out to Jessica Valik with the TDD Okaloosa County at jvalek@myokaloosa.com.

Bobby said it's due to the support and sponsorship of our readers and the community businesses and individuals that they are able to help our communities thrive through these activities. "Trees on

the Coast is a nonprofit organization with 100% of its donations going toward beautifying our community," said Bobby. "Donating \$300 will put one tree into the ground, and with your help, we could potentially plant between \$30 to \$50 thousand to plant trees in Okaloosa and Walton Counties." You can donate at treesonthecoast.com or send a check to 422 Anderson Dr., Destin, Fla. 32541.

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Wellness

You Made a Resolution, Now Stick With It!



BY LISA LEATH TURPIN, HEALTH & FITNESS COACH/CONSULTANT

Consider these suggestions to get the best out of your workouts and keep you interested.

Structure your workouts to fit your goals: A gymnast doesn't train like a football player, and a tennis player doesn't train like a basketball player. Why? Because in order to perform better at each sport, it takes specific movements and strengths, in specific areas, to make one stronger for each sport.

How does this equate to you? You are unique. From your bone structure, genetics, chemical make-up (hormones/immunity) and body type. It's great to get ideas from others, but make sure it will benefit you personally. When I train my small groups of two to six people, even if they do somewhat the same order of exercises, not all lift the same weight or perform the same reps. Some people want a more muscular build; some want long lean smoother muscles; some need to focus on fat burning. Figure out your goals at the beginning of your quest and it will give you direction and keep you more motivated.

Mix it up: In order to customize your workout journey, tailor it to fit your goals and make it enjoyable. Your body needs to be challenged to change. Do something called "Phase Training." Briefly, a phase training plan manipulates exercise volumes and intensities over the course of weeks, months

and years. Change your range of repetitions, how many sets, as well as the exercises themselves. It's suggested, though, that in order for a muscle to get stronger or more toned, it needs time to adapt and change. Therefore, we need to have some time repeating a movement for this muscle adaptation to occur. A good example is the push-up. When you first begin doing pushups, you might be lucky to do five good ones. But if you do push-ups more often, you will increase the number of push-ups you can do. This is most important when looking for strength gains, but also for coordination. So, a simplified example of Phase Training for overall fitness would be:

Weeks 1-4: Endurance Phase/ high repetitions 13-20/2-3 sets 3-4 days/week focusing on mobility, stability and form

Weeks 5-8: Strength Phase/ moderate repetitions 8-12/2-6 sets 3-4 days/week focusing on lean muscle mass and gaining strong muscles (not bulky). Strong is GOOD!

Cycle through these phases all year.

Other additions to keep it inter-

esting are Circuit Training, HIIT (High Intensity Interval Training) or other types of interval training. Again, depends on your goals.

Slow down: For strength and safety purposes, perform your repetitions SLOWLY. The slower you go, the more muscle fibers you recruit, thus maximizing strength gains and less joint or ligament damage. There are times that you want to move faster like in Circuits or Interval Training. But the key to "faster" is stay in control and in good form. It's best to sometimes work as fast as you can, but while performing full range of motion (ROM) with full control. If you can't perform full ROM with full control, then you are too fast or too heavy. That makes speed relative to controlled performance. When lifting weights there is a positive and negative motion. When performing a bicep curl, you start with your arm relatively straight; but when you raise or curl the weight, flexing the elbow, it is the positive part of the lift. The lowering of the weight or extension of the elbow, is the negative. You always want to control and go slowly on the negative: this is where "resistance" training

gets its name. It's the control of resisting the weight that challenges the muscle and makes the greatest difference.

Be Active – choose what you like! Any and all movement is good. Don't overthink it. Dance if it makes you happy! Guess what? You will be working out!

Lisa Leath Turpin is a degreed and certified health and fitness lifestyle coach and consultant who has devoted her life to motivating and strengthening the body and mind of others. With over 20 years' experience, Lisa has a B.S. degree in Sports & Fitness Management from the University of Alabama, developed and managed the U.S. Army Corps of Engineers' Health & Wellness Facility and programs in Huntsville, Ala., is board certified by the National Board of Fitness Examiners and possesses certifications from AFAA, Polestar/Balanced Body, Reebok U, SCW Fitness and American Heart Association. She is currently a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, diversely and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. Have a fitness question for Lisa? Email BeActive850@gmail.com.

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What Does it Mean to "Age-In" to Medicare?



BY GREG DURETTE, FLORIDA HEALTH CONNECTOR

As many times as I have said the term "age-in" to folks when discussing Medicare, it has never failed to elicit a visceral response like, "What do you mean with this age-in thing?!" or "I don't feel aged-in!"

The fact of the matter is, aging-in, meaning you are turning 65 soon, is a good thing. There are many we all know that didn't make it to that milestone.

Yes, we are in the middle of the Open Enrollment Period which runs from January 1 – March 31 of every year

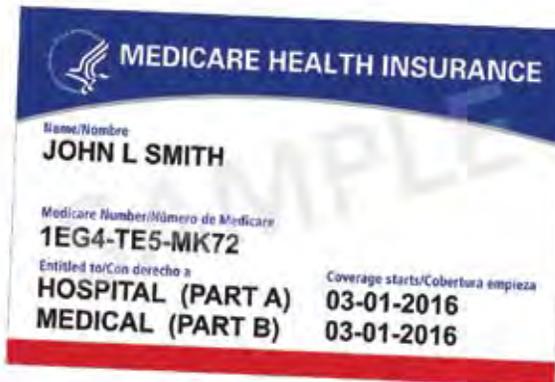
pre-dominantly for Advantage Plan members (You can re-read my article from last month for more information about the ins and outs of that.), that does not change the fact many people have birthdays all year long and are actually aging-in during this time as well.

What generally happens is, folks get confused between what they see on TV with all the pitches about "time running out" and, what they can actually do during the aging-in period. So, let me attempt to de-mystify it a little here.

There is a period of time when a person ages-in and becomes eligible for Medicare. Typically, this period of time is three months before the month in which they turn 65 and three months after the month in which they turn 65. Do the math and you will see this is a 7-month period of time around your birthday. There are a few other exceptions to this eligibility period but, those will have to be saved for another article.

The first order of business is to obtain your Part A and B (if desired or needed) through Social Security. Without adding a litany of boring details as to qualifications for each, suffice it to say Part A is typically \$0 premium for most folks and Part B for 2022 will typically cost \$170.10 per month. The Part B premium is means tested can get a little complicated...certainly more complicated than can be described in this article. Again, suffice it to say, some could pay much more or much less, depending on your income.

If you wish to avoid LIFE-LONG penalties, you will have to have Part B and Part D (prescription coverage) in place at the time of first becoming eligible. As a reminder, eligibilities are one of those things unique



to each person's circumstances. So, it is important to know how these things apply to you.

If you choose to obtain a Supplement, commonly called a "Medi-Gap" policy, you will need to also obtain a separate Part D prescription plan as the Supplements DO NOT INCLUDE such. If you choose to obtain an Advantage plan, the Part D prescription coverage is typically INCLUDED.

As you can see, this can and usually is a very confusing time for most folks used to have traditional insurance for their whole

lives. Suddenly, you are thrust into this new system and everybody and their cousin is calling and/or mailing you every single day with their "better option."

Your best option is the one that suits you best. Maybe it is a great price. Maybe it is a great network of providers. Maybe it is just the peace of mind in knowing you have someone you can rely upon for information when you need it.

If there is only one take away you can have from this article, it would be to work with someone that can help you navigate the local landscape and help you completely understand this otherwise very confusing time in life.

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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Ascension Sacred Heart to Create New Family Medicine Residency Program

Program will attract more primary care physicians to Walton County. Ascension Sacred Heart has announced plans to create a family medicine residency program based in Walton County, in collaboration with the University of Florida College of Medicine and with support from the Florida Department of Health.

“With the growth taking place along the Emerald Coast, there is a significant shortage of primary care physicians. The projections are that the shortage will worsen in the years ahead,” said Dr. Peter Jennings, chief medical officer at Ascension Sacred Heart Pensacola and an associate professor of pediatrics in the UF College of Medicine. “The residency program will bring new physicians to train here, but we also expect that a large number of those who graduate from the family medicine training will choose to remain and practice long-term on the Emerald Coast. The program will serve the medi-

cal needs of our community and our hospital.”

A residency program provides in-depth training for new physicians who have recently graduated from medical school with a Doctor of Medicine (MD.) or a Doctor of Osteopathy (D.O.) degree. The residency program based in Walton County will provide medical school graduates with three years of training in family medicine at Ascension Sacred Heart Emerald Coast as well as experience at a primary care clinic and physician offices in the area.

Ascension Sacred Heart and UF Health plan to begin the residency program with its first class of six physicians starting in July 2023, with the first class graduating in 2026. By the third year, the program will have a total of 18 resident physicians (six per class). The first step will take place in January with an application to the Accreditation Council for Graduate Medical Educa-

tion, which sets the professional educational standards essential in preparing physicians to deliver safe, high-quality medical care.

The first three years of program funding will be supported by Ascension Sacred Heart Emerald Coast, Ascension Medical Group and the Department of Health in Walton County, along with anticipated support from



the state for primary care training programs. The Department of Health will provide space and support staff for a new family medicine practice, where medical residents will provide patient care under the supervision of attending physicians. The practice will be located in the Coastal Branch of the Walton County Health Department, 361 Greenway Trail, Santa Rosa Beach.

Physicians at the practice will see patients who have established

care already with a medical resident, patients who have no physician in the community, and patients who are referred from the hospital emergency room to be seen in the practice for follow-up care.

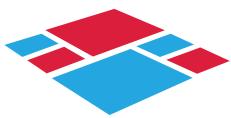
Hospital-based training will take place at Ascension Sacred Heart Emerald Coast. “The hospital has a long track record of providing excellent patient care,” said Henry Stovall, regional president of Ascension Sacred Heart’s hospitals in Miramar Beach, Panama City and Port St. Joe. “The quality of its medical staff and the hospital’s commitment to patient safety will serve to provide exceptional education and training to the new physicians.”

Florida is struggling to produce enough doctors to serve its growing and aging population. A new report by IHS Markit, a leading information and business analytics company, shows that the state could have physicians

for only 76% of its population by 2035, leaving the state unable to provide for nearly a quarter of its residents. In addition, as the state continues to grow — and its population continues to age — the state will need more medical care.

The Safety Net Alliance and the Florida Hospital Association are asking state lawmakers to consider doubling the amount of money the state spends on medical residencies. This year, \$38 million was set aside for clinical training of aspiring physicians in the state.

“If you don’t expand your health care workforce and your health care infrastructure in a sensible way, it actually can act as a break on growth because people don’t necessarily want to move to a place or relocate to a place that doesn’t have what they view as a strong health care infrastructure,” said Justin Senior, CEO of the Safety Net Hospital Alliance of Florida.


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Modern Homeschooling

BY LES AND GINA PAYTON, FPEA REGION ONE REPRESENTATIVES

Every person's educational journey is unique. Every child is different. Every person is fearfully and wonderfully made. When it comes to your child's education, leave no stone unturned. We began home education 20 years ago, when our oldest turned two. The Marine Corps moved us to six different states and the District of Columbia. I left the Marine Corps at the end of my service, and stayed home with our first born. Since then, we've added three more children and they've all been home educated.

During the last two years, many parents have realized the benefits of home educating their children. With concerns about kids' health and wellness, many parents have turned to bringing their children home. Some of the benefits include extra family time and remarkable progress tailoring their work to their child's individual learning style. Building good character in our kids at a young age will help them to be disciplined young learners with everything we ask our kids to do in our home. We must teach them to prioritize time management and establish discipline because, honestly, aren't we all still learning every day?

The new challenge in home education, compared to when we began 20 years ago, is the abundance of resources. There is so much to choose from for every type of learner. By joining local support groups, parents and children can also stay informed of regional events and field trips.

As regional representatives of our state organization, the Florida Parent Educators Association (FPEA), we volunteer to keep families informed about homeschool legislation, current

laws and building community. One way we recommend families do this is by joining a support group. You can email the local Destin support group at panhandleche@gmail.com.

FPEA puts on many family field trips throughout the year such as trips to Key West and the Space Coast. Families can join us on February 19 for Homeschooling 101 and a Highschool Homeschool Seminar (<https://fpea.com/events/6216/yes-you-can-home-educate-florida-style>). For questions about this event, write to region1@fpea.com.

FPEA also holds one of the nation's best conventions at the end of May every year in Orlando. This year's theme is "Gather" and will be held at the Rosen Shingle Resort. All the details can be found at www.fpea.com or contact us, region1@fpea.com, so we can answer your questions before you register.

New homeschoolers or homes with growing families have so much to choose from! There are child-led studies, unit studies, as well as robust and complete curriculums. We educate our kids from a biblical perspective, which helps us to hone in on particular curriculums. No matter whether you choose to home educate your kids for faith-based, academic or physical health and wellness choices, visiting a homeschool convention will help you and your child appreciate how large the homeschool movement has grown and you'll know you're not alone.

It's been during the last two years only that my husband and I have felt able to dive in as volunteers. Our oldest joined the Marine Corps at 17, four years ago, and is now at the United States Naval Academy. Our oldest daughter is 19 and

a sophomore in Industrial Engineering at Liberty University. With 16- and 10-year-olds still in the home, we continue our homeschool adventure in this beautiful area. We have finally been able to live where we want after husband Les has been in uniform for 27 years. With FPEA we have found a commu-

nity, found a support group and can enjoy the many field trips to include traveling to the yearly convention in Orlando.

Whether you are new to homeschooling or are a veteran homeschooler, everyone questions their ability to homeschool successfully. Each home can define what success looks like

for their own children. Each person's educational journey is unique. Every child is different. Every person is fearfully and wonderfully made. When it comes to your child's education, leave no stone unturned. In order to get started now, send in your letter of intent to your local district superintendent's office.



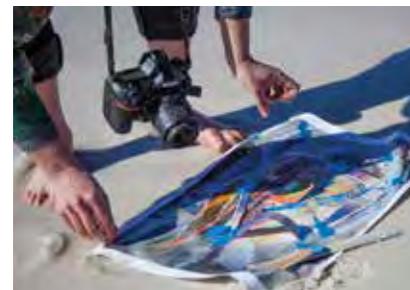
JOSEPH MESSER

Visit South Walton would like to congratulate Joseph Messer, our 2022 South Walton Artist of the Year.

Joseph Messer is a Walton County based mixed media artist who creates abstract pieces through process based art. He strives to demonstrate that art can be anything a creator wants it to be.

Process based art places importance on the act of making art as well as the final piece.

Messer uses his unique collaging process to give up control of the results and break away from his own tendency towards perfectionism. The result is a truly unique art piece that portrays a story of human expression.



Learn more at VisitSouthWalton.com/Joseph-Messer



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Musings

Lotus Life: Love is in the Air!

BY LAUREN CATANESE

“All you need you is love!” We’ve all heard the Beatles classic and whenever I do I am reminded that it’s true. Love *really* is all we need. There are many expressions and ways to feel love. The love between parents and their children, love of nature, family, friends, hobbies, and passions. But for this article, I wanted to focus on love in the romantic relationship context. That holiday we all know as Valentine’s Day is fast approaching. To some it’s the time to bulk buy the red and pink streamers, roses and chocolates. Meanwhile, some may just roll their eyes. Now, I don’t think we have to wait around for a holiday

to show our love, but sometimes it’s fun to celebrate the only emotion that really matters in this world in an over the top exaggerated way.

Whether you are single, (here here), or in a relationship, we all have moments where we have felt the opposite of this emotion, *unloved*. If love is all around us then why are *we* not feeling it? Could it be because we are not *allowing* it? Maybe we’re scared. Perhaps we got hurt, and don’t want the past to repeat itself. Brad Yates says, “*To the extent that you are not experiencing an emotion is to the extent in which you are resisting it.*” Don’t roll your eyes just yet, stay with me here. So, why would we *block* love? Maybe it’s because some-

where inside us is this notion that we not good enough, we are unlovable, or that love is not *safe*.

Before I was married, I had been in single status for a very long time. Maybe it’s because I’m a mom and I devote much of my time to my son. As many other local single women would say, perhaps it’s due to the reported shortage of available men? Maybe. But I have a different theory altogether and when it occurred to me as an “aha moment,” I knew it was time for *me* to change if I wanted my love life to.

Liesel Rigsby, known as the “Energetic Matchmaker,” from Los Angeles is a pretty phenomenal woman. I was told about her from one of my best friends, an intuitive who lives in Australia. Liesel is the founder of Soul-mate School. An online course that helps woman find their way to love. Her approach to why women are not in the relationship they want to be in and why they keep finding themselves dating the same type of guy over and over is because they need to clear the energetic blocks first, in order to attract a soul mate. She

quotes Rumi, “*Your task is not to seek for love but merely to seek and find all the barriers within yourself that you have built against it.*”

The first quest in the school is to learn to love yourself *wholly and fully*. This, of course, applies to both men and women. It’s something we have heard our whole lives. It’s simple and seems relatively easy but there is a lot more to it. On your quest to loving yourself you will have to first dig up and admit all the reasons why you feel you don’t deserve what is your God given right, *to love and be loved*. It’s a shift in consciousness. But by falling ‘oh so’ in love with yourself, and feeling full of love just as you are, you send a vibration out into the world that says, *I feel loved. I know I am loved just as I am. I am lovable*. What comes back to you is more experiences in your life and when they occur, you feel loved. It’s never a forced feeling but you need to get to a point in your life when you can honestly feel love and admiration for yourself, your *whole* self! Yes, everything that makes you-you! All the good and what you think others would judge as bad. You are lovable. We are all a work in

progress and the sooner we get to the point of accepting one another and learning to open up to this thing called love versus judging, the sooner we get to this point of inner balance and peace- to *love*.

No matter what has happened in my life, what heartaches I have endured or witnessed, I still believe in love, “a love that time will stand still for,” as quoted from one of my favorite movies, *Practical Magic*. I realize now that my love life is going to change because my actions, feelings, and emotions around it are changing first. We are created from love so how to feel it and be it is in us all already. It is our inherent nature. There’s a little spark within that somehow always helps us find our way to it. That emotion that cannot help itself but to come out and overstock on heart cards and candy. So believe in love. Don’t let any situation or person take that away from you. Don’t give away that power. Learn to love and accept yourself. Because “all you need is love.”

And for Pete’s sake, it’s February and Valentine’s is just around the corner.



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Sean of the South



BY SEAN DIETRICH

We were newlyweds, living in a grungy apartment.

Each morning, I would wake before her. I would pass my morning hours writing poetry on a yellow legal pad, sipping coffee.

Mostly, I'd write the kinds of god-awful things you'd expect newlyweds to write. I'm talking painfully corny stuff. I'd leave these poems on slips of paper scattered throughout our apartment for her to find.

One such poem read:

"Together, the two of us,

"In thought, and deed, and breath, and heart,

"Shall never be lacerated apart."

Gag me with number-two pencil. "Lacerated?" What kind of a dork uses that word? In fact, I'm not certain this verb works in this particular case.

LACERATE [verb: las-uh-reyt] lac'er at ed, lac'er at ing

l. to tear; mangle; rip. Example: "Hey dude, that poem you wrote really freakin' lacerated."

My wife saved all my crummy poems in a shoebox, and today they reside in a storage closet.

Anyway, when we first married, we lived in an apartment that smelled like dead squirrels. I am not being figurative. I mean our apartment actually had a nest of decomposing squirrels in the attic above our master bedroom.

The place was tiny, and about as ugly as homemade soap. The tenant before us had painted the walls black and greenish-gray. Sherwin Williams officially titled this color "Seasick Granite®."

When we moved in, we made the place our own. We painted the walls brown and khaki. We bought a used coffee table and some scented candles.

My friend, Chubbs, found an old console television on the side of the road. I was lucky enough to claim the TV before the garbage man came.

The thing was heavier than a dead preacher, but we got it up the stairs. Chubbs, however, would suffer from severe disc degenerative problems for the rest of his life.

Our building sat across the street from a Waffle House, a Chick-fil-A, and an ice cream shop. And this is why we gained nearly fifty pounds within our first year of marriage.

We never went to the movies because we didn't have the money. We ate Hamburger Helper without hamburger sometimes.

We saved our cash for a new window unit AC—our air conditioner was on the fritz. The thing would only work on days of the week beginning with "R."

On weekends, every weekend, we ate donuts. It was our simple ritual, and I loved it. Krispy Kreme was only a stone's throw from us, and when the hot-and-ready light would glow, by God, we were there.

Over donuts, we would talk for hours about nothing. Heavy doses of sugar can do things to the human mind. It can make a person honest.

She told me all her stories. I told her mine. You can do a lot of soul-searching over crullers.

My professional life was non-existent, I took whatever jobs I could get. I spent days crawling



rooflines, swinging a hammer, or operating a commercial lawn mower. She worked as a preschool teacher at church, or in a kitchen.

For extra income, I played piano at a Baptist church on Sundays, Sunday nights, Wednesday nights, Thursday night choir practices, and Saturday night prayer meetings.

We learned things about each other. We learned important things.

We learned how to argue in the middle of a Winn-Dixie, and how to attend two Thanksgivings in one day. How to share a sunset, seated on the hood of a truck.

How to read in bed with a flimsy battery-powered book light.

We learned how to travel together with paper maps. And after years of practice, we finally learned how to make a bed together without me getting murdered.

We learned how to hold each other when loved ones die. We learned how to sit together—me reading a magazine, her playing a crossword puzzle.

We learned how to wring our hands in hospital waiting rooms. We learned how to bury dogs with a shovel and a burial sheet.

We learned how to make a life together.

A lot has changed since those days, but I still wake early in the mornings to write. I don't use a legal pad anymore, I use a laptop.

This morning, however, I did not write. Instead, I sifted through our storage closet. I found things. An old coffee-tin sewing kit, some scented candles, love poems, and the picture of a young man and his new wife in their first apartment.

In the picture, the place had ugly gray walls, but that's the only ugly thing about this photo.

He's holding her. She's holding him. They are young. Their skin is smooth. I wish I could tell you how much I love these two people in the picture.

I wish you could see their faces, and their punch-drunk smiles. You can tell they belong together by looking at them. You simply know that their names should never be said apart.

It's as though nothing bad in this life can ever touch them. As though the two of them, in thought, and deed, and breath, and heart, shall never be lacerated apart.

I suppose that word is growing on me.

Happy Valentine's Day, Jamie.

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Musings

The Elevator Pitch



BY KIRK MCCARLEY

Legend has it that it was elevator pioneer Elisha Otis who gave the first true “elevator pitch.”

Although in 1853 there were many buildings already equipped with elevators, they were generally considered to be dangerous; only as stable as their weakest rope. Otis had a vision for a better way and a much safer one at that. Rather than attempting to sell his invention with complicated language and phraseology, however, he decided to demonstrate some ingenuity. In front of many, at a convention center, he proceeded to set up a display of an open elevator shaft, hoisted himself up three stories, and then cut his supporting rope with an axe. The crowd gasped, but then breathed a sigh of relief as his stopping mechanism brought his

elevator to a safe halt before it hit the ground.

In just under 30 seconds Elisha Otis had shown the world the value of what he was selling.

We are all in the business of selling whether we choose to be or not. Store fronts and displays are configured in such a manner as to attract not only attention but buying on the part of the visual customer. Today’s store fronts are often likely presented through web sites with success measured through search engine optimization metrics.

Beyond those who sell for a living, don’t we all try to promote ourselves in some way? We dress and present in a manner that brings attraction, causes distraction, or even fades into the oblivion of inaction. Some of us are vocal and loud, hoping to be heard. Others are purposely low key and quiet, oftentimes also hoping to influence through their reserve.

An elevator pitch is basically a distillation of not only a company’s value propositions, but that of the work team, and eventually us ourselves. Most importantly it’s meant to explain what is distinct.

There are countless examples.

Andy Warhol was eccentric even in a medium that encouraged the avant garde. Lady Gaga fashioned a dress of raw meat. Harpo Marx pantomimed his entire act without words, even though he was quite capable of speaking.

So, what would be your elevator pitch?

I find many often dumbfounded. After a few stutters and stammers eventually there comes a response, first utterances often reflective of what that person values, especially at that moment.

I ask clients to consider their answer from a different scenario. Two people are attending a cocktail party, one who knows you well, the other perhaps hearing your name or about you for the first time. Consider the person who doesn’t know you asking the other, “What can you tell me about...?”

What would you predict they would say? What would you want them to say? Now you have the foundation of your elevator pitch. It is your unique identifier and differentiator.

My wife, Cindy, is a certified Kitchen and Bath Designer. She has an incredible “eye” for not only seeing the current state of

a kitchen or bath, but the possibility of what it can become. There are a variety of design illustration tools that are available to those in her trade, but she has truly applied a God-given talent that personalizes her work. Hand sketched and drawn, her renderings not only provide her clients with a keepsake, but connote the heart, spirit, and love that has gone into that product. Her unique identifier.

Within each of us there exist similar special gifts. Some are especially blessed intellectually. Others discern well. There are those who are selfless and give of their time and listening for people who need to be heard and understood. Some have the courage and verbal abilities to speak out; others have the self-control to stand down.

How about you? What’s your pitch?

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@theseedsovercoach.com, theseedsovercoach.com, or call 314-677-8779.



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Feelings



BY RICK MOORE

makes me feel better, even if that cake is bad for me. If I force myself to go exercise, I feel miserable, even though exercise is good for me. Yes, feelings are fickle. But we must not ignore them.

Love is relational. When what is on the inside of a person interacts with what is on the outside, it results in a feeling. Some people need a hug in order to feel loved. Some people need words of affirmation. Maybe I feel like talking to someone, but they don't feel like talking to me at the moment. That usually results in feelings of rejection, even though that was not their intention. We often judge others by the way they made us feel, yet expect others to judge us by our intentions. It doesn't work that way. Perception may not always be reality, but it is our perception that guides our feelings. I have much control over my feelings, but limited control over how I make others feel.

The word happy is closely related to the word happenings. If good things happen, we tend to be happy. If bad things happen, we tend to be unhappy. Yet, it is possible to have good things



happen to us and we remain unhappy. It is also possible for bad things to happen to us and we remain happy. Therefore, our feelings are not really guided as much by what happens, but what we think about what happens. Many years ago, a scholar named Paul who was unjustly locked in prison wrote these words: "Whatever is true, whatever is honest, whatever is just, whatever is pure, whatever is lovely, whatever is of good report,...think on these things." He wasn't in denial of

the fact he was locked in prison for something he wasn't guilty of. He wasn't in denial that any day could be his last. But those were not the thoughts he dwelt on. Paul saw good in his situation because that is what he was looking for.

We began with the question, if a person doesn't feel you love them, is it really love? The practical answer is no. It's like asking if a tree falls in the forest and makes a crashing sound, but no one was there to hear it, did it really make

a crashing sound? It becomes a distinction without a difference. If I love someone but they can not feel my love, it means there is a disconnect somewhere. If I place my cell phone on my nightstand, but forget to connect it to the charger, when I wake up in the morning my cell phone will be dead. It doesn't matter that I meant to connect it. It doesn't matter that it was close to the charger. It wasn't connected so it didn't work. The same is true with my relationships. I can be close to someone and still be disconnected.

How can you make a new connection, or repair a broken connection? The secret is to focus on asking the right question, rather than seeking the right answer. Getting the question right is the right answer. Asking a person how they feel, and then listening to them is almost always the best way to connect. Give it a try today. Simply asking someone how they feel is a great way to allow them to feel your love.

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



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Musings

A Pastor's Ponderings: Love Most Tender



BY PASTOR DAVID HOLLAND

Then little children were brought to Him that He might put His hands on them.

~ Matthew 19:13

Jessica came screaming and bawling into this world and irrevocably altered my life the moment she was born. The responsibility of this fragile human being weighed on me. I was so afraid I would drop her and she would break.

In that raucous, birthing moment, the Lord breathed into my heart, "That's what I mean by being born again, moving from one form of existence to another, out of the womb and into the world." This experience revealed new facets of the Lord.

I learned how to bottle feed my baby girl and the evil of "burping" her. Patting her back

rhythmically would produce the rudest sound, followed by this odious curdled smell. Yet, she was so cute as she bobbed her head with glazed, unfocused eyes. This curious creature was human, but I couldn't imagine what was going on inside her little head.

I took the early morning feedings to give my wife some sleep. Changing and feeding this eating, pooping, peeing machine was challenging, but wonderfully bonding. After her bottle, I would rock her back to sleep and pat her back gently out of sheer reflex. When she was about five months old, IT happened. I was utterly exhausted working two jobs and a senior in college. As I sat rocking her to sleep, her tiny hand began to lovingly pat my back. The hurts of my childhood began to melt away by the love of my child.

How does a non-communicative, miniature human learn to respond with loving touch? You could say, "She was imitating," and I would respond, "That is how we learn profound emotion." The innate ability to love is the mark of God upon our

psyche, the touch of God upon our soul.

There are seven billion people on this planet, each equipped with a unique fingerprint. Each one also has their own distinctive capacity for affection. Giving and receiving love is what we were born to do. The early events of my life handicapped my ability to love as God intended, but God is on a mission to restore that ability.

As a young Christian, I remember the old-timers lingering at the altar singing a curious song, "Just a touch from His nail-scarred hands, just a touch from His nail-scarred hands, just one touch from His nail scarred hand." What were those old fogies talking about? Those elders in the faith knew something that I didn't—it is the gentle touch of the Master that brings healing to the broken heart. God restores the love stolen from us in our brokenness. The peace of God quietly descends upon our hearts with an unseen, yet unmistakably tender pat on our backs.

"This is where the healing begins...where the light meets the dark," sings the Christian rock

group Tenth Avenue North. For me, this healing began with the touch of the Master through my infant daughter.

When Jesus walked the earth, people brought their babies to Him. They brought the sick and the troubled to Christ that He might touch them and heal them. I pray the Master would touch you today and that you would rest in His arms as He pats you on the back. You were born a loved child and He would hold you and love you.

There is nothing you can do to make God love you more and there is nothing you can do to cause Him to love you less. His is the love most tender.

Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Extraordinary Jesus: Ignite Your Season of Miracles." You can get a copy of this book from his website, DaveHolland.org, or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences. Contact him at DavidHolland54@gmail.com.



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By MYRNA CONRAD

What Ever Happened to Love?

evidenced around us, we might ask the question, “Whatever happened to love?” Why do we go out of our way to find a way to express love on this day and not every other day? What does love even mean?

Merriam Webster defines love as “a strong or constant affection for a person. “A profoundly tender, passionate affection for another person” is the definition found on www.dictionary.com. The Cambridge dictionary describes love as “liking another adult very much and being romantically attracted to them or having strong feelings of liking a friend or person in your family.”

The words “I love you” can be said to many different people and the meanings can vary widely. Many people struggle to define and understand love. We all want to be able to express love and we want to be loved.

God’s Word tells us that God is love and that we humans crave love from the moment of existence. However, the emotion of love holds differing degrees of intensity. Four forms of love are found in God’s Word, coming from four Greek words: Eros,

Storge, Philia, and Agape. Eros describes romantic love that two people feel for each other and we express as being “in love.” The Greek word Storge describes the affectionate bond that forms between parent and child, and between siblings. The word Philia is used to describe the deep emotional bonds found in friendship. Agape is the highest form of love and describes the immeasurable, unchangeable love that God has for His creation, mankind. This kind of love was demonstrated by Jesus when He gave His life for us.

All of these definitions and words center around a person’s feelings. Feelings come and go and that, I believe, is why committed love is so elusive in our society today. While love is a feeling, I believe lasting love is a choice followed by an action. Most of the time, people are seeking love to fulfill something within themselves, to fulfill their needs. However, when we experience the agape love of God, our need for love is fulfilled and we can love others by focusing on their needs. As I said before, feelings fluctuate, they change

with the situation, but when we practice committed love with our actions, the feeling of love will come back even stronger.

You’ve heard the saying, “Actions speak louder than words.” This definitely applies to love. So, how can we better love those around us?

Be Aware:

Be aware of the discrepancy between what you say you feel and how you act.

Realize that love is a choice and an action, not just a feeling.

Think about the way you use the word “love” and make sure you aren’t replacing the word “like” with “love.”

Be Intentional:

When you are feeling frustrated with someone, choose to love them.

Don’t just express words of love, express your love through your actions.

Try to find ways to express your love toward those who are important to you every day, not just on special occasions.

February is the month that we celebrate Valentine’s Day – a day where we purchase a special gift or card to express our love for someone. Even though the day will be celebrated on February 14 by many people, the world seems to still be filled with people expressing anger and hatred toward one another. James addresses this inconsistency in God’s Word as follows: “With the tongue we praise our Lord and Father, and with it we curse human beings, who have been made in God’s likeness. Out of the same mouth come praise and cursing. My brothers and sisters, this should not be.” James 3:9-10 NIV

Given all of the discord, dismissiveness, anger and hatred



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Dining

February 2022 Events in South Walton

Camellia Festival at Eden Gardens State Park Saturday, Feb. 12, 10 am - 2 pm

The Friends of Eden Gardens invite the community to the annual Camellia Festival at Eden Gardens State Park. Visitors are invited to stroll through amazing gardens full of unique Camellias, see displays and demonstrations, historic reenactments, and learn about Camellia propagat-



ing and growing. Camellias will be available for a donation from



the nursery. Live music will be provided on the bayou stage, so bring your chairs or blankets and plan to spend the afternoon in

the park. This community event is free with paid admission to the Park. Donations to Friends of Eden Gardens are always appreciated.

Love & Football: A Dog Promenade at Grand Boulevard

Entry fee includes a professional digital photo of your doggie celebrity and the chance to win fabulous prizes! Prizes will be awarded in two weight categories for Best Dressed, Most Creative, and Most Enthusiastic pups.

Caring and Sharing Spring Fashion Show at Vue on 30A

Sunday, February 20,
12:30 - 3 pm Vue on 30A

Caring and Sharing of South Walton is excited to share details of its Annual Spring Fashion Show and Luncheon. This year, the event will be held Sunday, February 20, at the Vue on 30A beginning at 12:30PM. Tickets are \$45 and can be purchased at the Caring & Sharing facility located at 112 Lynn Drive, SRB. Guests will enjoy lunch and a fashion show, silent auction, and an onsite boutique. All funds raised at the Annual Fashion Show will allow Caring and Sharing of South Walton to continue providing food, utility, prescription, and basic need assistance to residents of South Walton County. To learn more, visit www.caringandsharingsowal.org.

30A Wine Festival at Alys Beach

Wed., Feb. 23rd - Sun. Feb 27th, Noon - 11:45 pm
Alys Beach

The tenth annual 30A Wine Festival returns to the beautiful community of Alys Beach Showcasing renowned vintners and beloved culinary personalities, the five-day celebration will benefit the Children's Volunteer Health Network. The festival kicks off with an intimate wine dinner featuring a four-course meal prepared by Alys Beach Ex-

ecutive Chef Kevin Cavanaugh. On Thursday evening, attendees have the option between an Oyster and Champagne gathering in Central Park or a Rum Dinner in Papilio Park. Friday afternoon, a Mixology Seminar followed by the Bourbon, Beer & Butts event, where a lively barbecue and bourbon tasting will feature some of the country's best pit masters and distillers, with live music under the stars on Kelly Green. Saturday showcases the exquisite Grand Tasting event featuring tastings from distinguished vintners and chefs stationed along the meandering, open-air gallery of picturesque South Charles Street in the heart of Alys Beach. "Rosé & Croquet" on Sunday features rosé tastings, a delicious brunch, and the beloved croquet tournament where croquet whites are not only encouraged but have become an iconic part of our final day of celebration. Tickets, schedule, vintners and cuisine, and lodging at 30awinefestival.com.

2022 In the Woods 30A 50K Saturday, February 26, 7 am AJ's Grayton Beach

Rotorhead 30A Running Company presents the 2022 In the Woods 30A 50K. Set to take place on Saturday, February 26 beginning at 7 a.m., the race will start and finish at AJ's Grayton Beach. To get registered or for more info, visit: www.inthewoods30a50k.itsyourrace.com.

The In the Woods 30A 50K offers two options: an individual run or a 2-person team relay option.

Packet Pick-up: Friday, Feb. 25th, 3-7PM | Saturday, Feb. 26, 6-6:45AM

Race Start: Saturday, Feb 26, 7AM at AJ's Grayton Beach. Post-Race Social: AJ's Grayton Beach. 10% of the gross proceeds from the registration fees for the In the Woods 30A 50K will benefit the Pt Washington Medical Clinic.

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Capt. Anderson's is Looking Ahead to 2022... Fishing, Cruising and Fun!

As one year closes, another year is before us... and what a great year 2022 should be!

Winter fishing continues with many of the private charter boats and the Treasure Island head-boats on Grand Lagoon. Be sure to check them out for some great winter fishing.

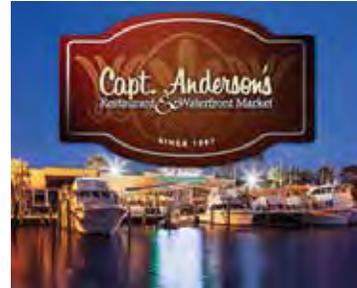
Capt. Anderson Marina's season opens with Valentine's Day as sweethearts board the Capt. Anderson III for a cruise on St. Andrews Bay looking for dolphins and other local wildlife, not to mention that fresh salt air! Those cruises will be from 12-1:30 p.m. and from 4:30-6 p.m. and are available to book online as well as by phone or in person. New this year will be our Valentine's Dance scheduled at the all-new Capt. Anderson's Event Center from 2 p.m. until 4 p.m. Come enjoy your favorite tunes of days gone by, sip a little refreshment, snack on some delicious treats. Reservations can be made online for this event also.

Full time fishing and sightseeing cruises begin March 1 with the opening of Triggerfish season. Other species available are Red Grouper, and Vermilion Snapper (Beeliners) and many other species. Charter Boats will be watching for Cobia, Span-



ish Mackerel, and King Mackerel to make their way up and across the coast as the Gulf waters warm up. In June, the Red Snapper and Gag Grouper seasons open. Of course, everyone loves their Snapper! Throughout the year Grand Lagoon offers many special events-be sure you mark your calendar. Almost all benefit local non-profits, keeping your 'fun' dollars in the community to promote local businesses as well as benefiting those less fortunate. With May, we can harvest Greater Amberjack. And boy, are they fun to catch! Be on the lookout for Tacos & Tequila Fest May 7, 2022, held annually at Hammerhead Fred's. Come taste and vote on the best Tacos and Tequila specials prepared by Grand Lagoon's own chefs and baristas.

Freedom Rocks on July 3 is Grand Lagoon's salute to liberty with a beautiful fireworks display that can be seen from all the businesses and homes around the Lagoon, as well as from the many boats that want to get more up-close and personal. Rain or shine, this celebration is awesome! As the summer fun wanes, the fishing does not! The Second Annual PCB Fishing Rodeo will be hosted again at Capt. Anderson's Marina in September and October. (Stay tuned for all the fun to come!) Find out more details at www.pcbeachfishingrodeo.com. For a Pirate-y Finish to the PCB Fishing Rodeo, the final day of Pirates of the High Seas and the Rodeo ends with a grand celebration on October 9 at Capt. Anderson's Marina.



What could be more fun than fishing and a pirate boat chase! Grand Lagoon's Bloody Mary Fest is always a hit with locals and visitors alike. It is hosted annually by the Sheraton PCB Golf & Spa Resort. Local restaurant chefs and baristas come out again to the annual challenge to compete for "Best Bloody Mary in the Grand Lagoon." Find out more about Grand Lagoon events at www.grandlagoon.com.

com. We will be presenting the 10th Annual Bethlehem Christmas Village, reason for the season, December 7 through the 10, 2022. Watch for Bay Community Events coming soon to offer special speakers from all over the U.S., who will be hosted at Capt. Anderson's Event Center. Captain Anderson's wishes to extend a Happy New Year wishes to all! And remember... When planning your fishing trip, Capt. Anderson's Marina is home to 3 large head-boats, 35 private charter boats, and 4 dive boats... and Shell Island/Dolphin Cruises. Capt. Anderson's Marina...Where the fish are always biting and the kids are always smiling www.captain-andersonmarina.com.



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Music

Gifted Musicians Greatly Impact Our Community's Children, Seniors and Disabled

BY DEBORAH CARLSON

“Music provides a very natural and universal means of building bridges between people” mused Alon Goldstein, an Israeli born

classical pianist who performs all over the world. Alon’s passion to “bring Carnegie Hall free of charge” to those who may not have access to such inspired him to form Emerald Coast Music

Alliance, a not-for-profit organization that hosts week-long music festivals each January, bringing in world renowned musicians from all over the country to perform in Northwest Florida schools, senior centers, organizations for the developmentally or intellectually disabled, churches and more.

Emerald Coast Music Alliance (ECMA) held its sixth Music Festival recently, scheduling 50 live performances on January 6-14, with a total of six musicians and two dancers. Joining Alon were pianists: Regina Tanujaya, Crystal Jiang, Valerie Wellington and Junyi Nie. Boyan Bonev on cello returned for his second appearance as a guest musician, and the ECMA welcomed Jonathan Holden on clarinet. New to this year is the element of dance, featuring dancers Taylor Harrison and Kaitlyn Christiansen Sacco, who performed with the musicians.

A FREE concert open to the general public is held each year. This year, the concert was live on January 15 at Tyler Recital Hall,



Northwest Florida State College, featuring the dancers and all musicians.

Alon calls these festivals a “win on all levels,” because of the incredible impact it makes on both the audience and the performers. Guest musicians sense a “greater purpose as a musician” as they witness the power of music in how children, seniors and persons with disabilities respond to the beauty of classical music. Some of the unforgettable moments are moving and inspirational:

A woman in a senior center who had not spoken for six months began to speak to her husband after hearing a live piano performance. Another woman declared aloud that “she felt alive again.”

Apprehensive residents of a developmentally disabled facility began to slowly filter into the room where a trio of cellists played – from a beginning audience of 5 to 120 residents who had been hiding, but listening – within 15 minutes. The director of the facility said that never before had this many residents sat in one room together.

Children in a Santa Rosa Elementary school got up and spontaneously began to sway their arms and interpret the music in movement.

High school students began opening up after a performance, asking questions to the musicians specifically about their instruments and how they developed their career in music.

Crystal Jiang, in her second year as one of our guest pianists, began to sing a Chinese folk song in her native language during her performance that enraptured her young audience. She asked them to visualize as she played; think of a story the music is telling, to dance or to sing. Crystal says she learns, too, from their comments and the description of emotions they feel as she plays. She invited them to sit on her lap to touch the piano keys, the personal contact that she says gives them a sense of collaboration; of performing with her. One child who was unruly became quiet and one of the most quizzically interactive after listening to a 300-year-old Bach piece. Crystal seeks to learn from her audience’s responses which help her to discern if their reactions and emotions are those she is trying to convey through her music. One child told her she would be famous and asked for her autograph on his shoe in Chinese. Soon, all the children wanted her autograph!

Alon has a vision for the future of Emerald Coast Music Alliance; to expand its current role to include teaching seminars that connect young musicians in our schools with our gifted guest musicians and inspire them to pursue music.

The ECMA operates in cooperation with the Northwest Florida Symphony Orchestra and relies solely on donations to fund its festival expenses. Tax deductible donations are welcome. To learn more, visit us online at <http://emeraldcoastmusic.org>.

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Studio 237 Music Lessons: **Music Literacy**

By LISA CYR

The sound of music is a language. Learning to decipher musical notation whether that be traditional staff or chord method enables one to effectively comprehend a message. How often do we read a paragraph and have no idea what we just read? Even if the words were read properly, there was no meaning.

While learning to play an instrument, it is important to put reading first. Reading starts with the smallest sound which is the note itself. In music, we have 7 letters which are A,B,C,D,E,F and G and in the same order as the alphabet! Each letter is assigned a particular sound or tone such that the note "A" always sounds like "A." Just like when we learn to read English, letters have particular sounds that together form words.

Once we learn how to find our 7 notes on our instrument, then the fun begins! The combinations of notes are endless. We can express just about any thought using notes in a variety of orders and patterns in a poetic form.

Next, we begin to identify certain note combinations that sound good and when blended

together communicate a particular feeling or meaning. Like the "Star Wars" theme, where the first 10 notes are all we need to feel the excitement of good triumphing over evil in our vast galaxy. There is a rhythm that happens as the notes are combined, a beat pattern that can make us dance or chill out in a cozy chair. As the notes are combined with the beats, we begin to have even more fun! Creativity soars to new heights.

As we place our notes in certain orders, they form a musical thought, phrase, or sentence. Teachers help the student to identify these phrases within the music they are studying. Just like a sentence, there is a beginning (the capital letter) and an end (which is the period). In music, we use symbols such as a curving line over the notes which groups them together. The notes are placed on staff lines to indicate letter name and where to play them on your instrument.

Why should I bother to learn to read words (or notes), when all I need to do is speak them to communicate? Simply put, a person will not function to their fullest potential, on a daily basis, if they are unable to read and write. The same is with music. Grammar is music theory, words



are notes, books are songs. If you are musically illiterate, then your ability to grow is reduced. Besides, reading opens up a whole new world of adventure and possibilities!

Lastly, musicians who are fluent are accomplished. The dynamics of speech play an important part in connotation. The words "I love you" can be said in a variety of ways to express or elicit happiness, sadness, or anger. In music, we call this dynamics, articulation, and phrasing. Loudly played notes are labeled as "forte," and softly played notes are "piano." How we announce our notes creates a very different feeling such as short bouncy sounds are called "staccato," suddenly loud notes

are "accented," and smooth connected notes are "legato." I like staccato because it reminds me of a sneaky fun tip toe motion. How fast or slow we speak/play can imply urgency, excitement, calmness, or a jovial fun feeling. In music, we call that "tempo." If we play a fast song too slowly, it just doesn't provide the same meaning or "sound right."

Next time you hear a musical tune, consider the intention of the music, the highs, the lows, the beginning, the end, note patterns, and the rhythmic pat-

terns that cause your feet to tap, your heart to cry, or your mind to relax. What is the musician trying to say to you? What have you just musically read?

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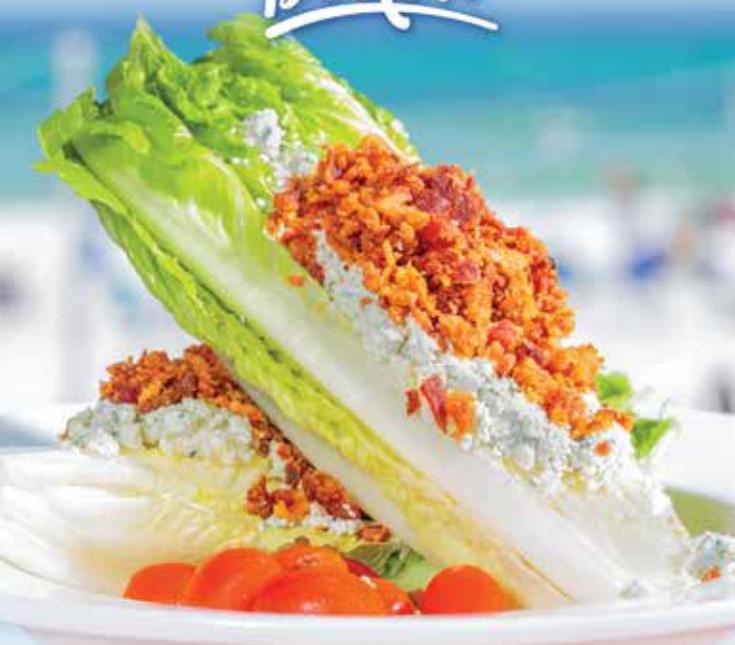


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Car Shopping The Smart Way:

How to Land The Right Preowned Car at the Right Price

By WILL ESTELL

Whether you're shopping for your first car, truck or SUV or in the market for your 15th one, vehicle shopping can be a tedious chore, and that's especially true in today's automobile market.

There's often such a fine line between a really great deal and a really bad one, but the more you educate yourself ahead of time, the better the probability of you getting the car you need at a price that's right, along with dependable service and financing terms that you'll be happy about well after the new of your new (to you) ride wears off.

Preowned vs. New: There are often many incentives to buying preowned instead of new. With the most obvious being "the right" used vehicle can usually save you money upfront, as well as savings on insurance, registration and taxes. Perhaps the greatest reason buying preowned often makes sense, though, is that you get more car for less money. And if you buy right and get into a three-to-five year old model, a large chunk (usually around 45% to 60%) of the new car price depreciation was already absorbed by the previous owner.

Here, I've compiled an overview on how to shop smart and

get the right deal on the car, truck or SUV you really want when going the preowned route. It's also worth noting that many of these steps can help assure your best deal when buying new, too.

Know Your Needs: Determine what vehicle you really want, and need, and look for that vehicle as opposed to simply blindly searching for whatever seems to be available. Remember, just because something is a good price, or in good condition, doesn't mean it's a good deal for you.

You can, and should, research any vehicle you are considering, in detail, before buying the car. Don't rely on the salesperson at the dealership to do this. They can still help you find and close the best vehicle for you, but you need to do your own homework first.

Set a Budget: There are really only two ways to buy a vehicle: You either pay cash or you have a payment. Either way, try to refrain from buying more than what makes good financial sense. Most financial consultants agree that whether you are paying cash or financing (no matter how great of price you might have gotten at the time of purchase) the purchase price of your vehi-



cle should be no more than 35% of your annual gross income.

Get Pre-Approved: If you are financing, buying from a dealer is usually simpler than from a private seller. This is especially true if you have a trade-in.

Go for a Test Drive: Once you've located a vehicle you're interested in, go for a test drive. If the vehicle is at a dealership, this is pretty standard. However, if you're considering buying from a private seller, take precautions to meet at a safe place and preferably take someone else with you to meet the seller.

\$16,400. Use your negotiation skills to point that out. Let's face it, unless you're walking, and can't find another car for sale within a 50-mile radius, it wouldn't make sense to overpay for the car, no matter how much you like it. Remember, this isn't a house. This is a constantly depreciating asset. If you overpay for it today, you will over owe for it for a long time.

If you've made it this far, done your due diligence, and followed all the steps herein, you're likely to be able to head home in a pre-owned vehicle you really like, and one you can feel good about not only the day you buy it, but



Check the Vehicle History Report: Before you buy any pre-owned vehicle, ask the dealer to see a vehicle history report. If you're buying from an individual, it's usually worth the small fee to run it yourself if they don't have a recent one handy. Through companies like Carfax, Auto-Check, KBB and others, you can get a somewhat detailed history report using the vehicle's identification number.

Talk Price: This is the part that so many people dread. However, it's also the part that can make a lot of difference in whether you go home in a good deal or a bad one. Though a lot of modern dealerships do operate on a no negotiation basis where the price is set in relation to what the true retail book value is, this isn't always the case with every dealer, and certainly isn't with private sellers. This is why you did your homework, and you know the value of the vehicle yourself.

Let's say the seller is asking \$18,900 and your detailed research shows the vehicle is worth

also three months or a year later when the new has worn off a little and it's settled into being another one of your "things," just like those favorite worn jeans, old Chuck Taylors, or that TAG watch you spent two week's pay for 10 years ago.

Will Estell is a writer and magazine editor, with over 400 published articles in various publications, as well as numerous online articles in an array of genres. He's been instrumental in founding 11 magazine titles from concept to fruition, for other publishing companies and his own partnerships. Will actively partakes in freelance media projects for select local, regional and national publications such as this one. Will is a father of three who splits his time between homes in Destin and Navarre, along with his wife, ABC news anchor, Laura Hussey. When he's not writing, creating or consulting, he enjoys attending live musical events, hanging out with friends and playing with cars...real ones.

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Homeowners' Frequently Asked Questions

ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

What does R-value mean? R-value measures insulation's resistance to heat flow. It can also be referred to as "thermal resistance." The higher the R-value, the greater the insulating power. All materials having the same R-value, regardless of type, thickness or weight are equal in insulating power. Don't forget that R-values are determined by material type, thickness and installed weight per square foot, not by thickness alone. Insulation helps keep your home cool during the summer months and warm during the winter months.

How much will I save by adding insulation to the walls, ceilings and floors of my home? Insulation saves money, increases your home's comfort and protects the environment by reducing energy use. According to the U.S. Department of Energy (DOE), typically 44% of a homeowner's utility bill goes for heating and cooling costs. DOE also states that homeowners may be able to reduce their energy bills from 10% to 50% by taking certain steps. One of the major steps is increasing the amount of thermal insulation in their existing homes or purchasing additional insulation when buying new homes. Unless your home was constructed with special atten-

tion to energy efficiency, adding insulation will reduce your utility bills. The amount of energy you conserve will depend on several factors: climate, size, shape and construction of your house, your living habits, the type and efficiency of the heating and cooling systems and the fuel you use. Energy conserved is money saved and the annual savings increase when utility rates go up, which many of us are experiencing. Insulation upgrades also instantly adds value to your home and is a great investment.

How much insulation should I have? "Insulation," says Bob Vila, host of the nationally syndicated TV program that bears his name, is the most efficient energy-saving expenditure. Vila says homeowners should check attics to determine the amount of insulation already installed. Most homes built before 1980 have inadequate insulation, noting that if insulation between the joists of the attic floor comes only to the top of the joist, it probably makes sense to install more insulation. The U.S. Department of Energy recommends home insulation for our area to be R-30, which is 11.5 inches of blow in fiberglass insulation.

What words should I watch out for in contracts or job estimates? Once you have chosen an insulation contractor, make

sure the contract includes the job specification, cost and warranty information. The contract should list the type of insulation to be used and where it will be used. Make sure that each type of insulation is listed by R-value. Beware of any contract or verbal offering that quotes the job in terms of thickness only (e.g. "14 inches of insulation"). Remember, it is the R-value, not the thickness that tells how well a material insulates. Avoid contracts with vague language such as R-values with the terms "plus or minus"; "+ or -"; "average"; or "nominal."

Is there anything other than insulation to increase comfort and efficiency? There are several innovated materials in the market which are not widely used by most insulation contractors. ERG window film is a smart tint material which can be applied to glass and is virtually clear. This film blocks 94% of radiant heat and 99.9% of UV rays protecting floors, furniture, you and pets from the damaging sun's UV. Some common applications would be any room with direct sunlight; sunrooms, offices are great areas to add ERG film. Another great product is Radiant Barrier which is a reflective material installed in attic spaces which blocks 97% of radiant heat reducing your overall attic temperature by 40 to 50 degrees in the summer. By re-

ducing your attic's heat signature, you increase your comfort and your insulation and HVAC systems work less, saving you money and extending the life of HVAC systems. Radiant Barrier systems should be installed on rafters, just under your roof line and should not be installed lying on top of your insulation.

There are many ways to save energy and become more energy efficient. We all are spending more time at home which is a great time to learn how to in-

crease comfort and lower those energy bills.

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



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 Business

Fun Facts and the Lighter Side of Insurance...



BY JOE CAPERS,
INSURANCE ZONE

Last month, we updated everyone on the changing insurance marketplace in Florida, and the fact that the hard market (increase in premiums and tighter carrier guidelines) will continue for at least another year. I do not anticipate any improvement until well into 2023.

Knowing that insurance can be boring, and currently very

stressful, we are going to have fun with some insurance facts. Granted, it's not the most exciting subject on earth. However, as we all know, it's necessary in our lives when we need a safety net underneath to protect the things that matter to us the most.

Let's have a bit of fun and take a look at some interesting and intriguing insurance facts that you might not be aware of.

Golf insurance protects you when you win! In some cultures, it is required so anyone who scores a hole in one can use this policy to help buy drinks for everyone.

If you refill a wine glass before it's empty, it still counts as one glass...

US insurance policies often vary from state to state. Although there are similarities in laws and rules, they may vary a lot in the U.S.

Fire departments revolve around insurance. The very concept of a fire department has ties to insurance. In the beginning they were established to put out fires for specific households and policyholders.

Gender gap is tightening in the insurance industry. Current studies still show that the majority of people working in the industry are women, about 60-40 divide.

9/11 resulted in huge payouts. The World Trade Center disaster in 2001 resulted in payouts up to \$40 billion from life and property claims.

The meaning of insurance has changed enormously. Insurance used to refer to being engaged to wed someone. The term has evolved to now mean 'assurance'.

GPS once had conflicts with insurance. Those that engineered GPS and satellite

navigation thought that insurance would not cover those who drove with navigation systems guiding their way. It was never patented as such.

Some companies make serious returns on insurance. Some companies like Sony are believed to make more money off its insurance division than from selling its products and services.

Mental health is not always protected by insurance. Many U.S. health insurance companies do not cover mental health issues for their policyholders. They are required to cover in some states.

Can you obtain alien abduction coverage? The policy would pay should you be abducted by aliens and the UFO Abduction Insurance Company states that they have paid out!?!

Life insurance can skyrocket for celebrities. The most influential people have obtained some high limits life insurance policies, and Steven Spielberg is reported to have a policy over \$1 billion. Betty Grable insured her legs for \$1 million and Bruce Springsteen insured his voice for \$5.7 million.

Starbucks pays substantially for life and health insurance. They pay more to cover their staff than they pay for their actual coffee. It is believed that they pay staff more than \$300 million.

Insurance has been around for centuries. The first contract was signed back in the 14th Century or earlier. Traders in China insured their boats in case of loss at sea or theft.

Ben Franklin founded

the first Insurance Company in the United States in 1751. The Philadelphia Contributorship for the Insurance Houses from Loss by Fire still exist today.

Body part insurance is a big deal. Famous people, actors and singers often purchase body part or body insurance.

Your insurance score can significantly influence your insurance costs. All companies today utilize 'credit-based insurance scores' that will influence the premiums quoted.

Home insurance policies often exclude animal liability and certain dog breeds. Over 4 million people are bitten by dogs each year so if you have a pet this coverage is very important.

Car insurance for male teenagers is surprisingly expensive. Statistics show that 16-year-olds have twice as many accidents as 18-19 year olds.

Which of the facts below did you already know and which ones are new to you? Let us know! We would love to hear of any odd and bizarre insurance facts you might have! Send your comment to info@ins-zone.com or post them on our Facebook wall.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their interactive website at www.ins-zone.com and click on our Video Library to watch several informative videos to enhance your Personal and Business Insurance Programs, or simply call 850.424.6979 and talk with an IZ Team Member.

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