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It's Almost Time for ArtsQuest! The Exciting and Historic Arts Experience Returns During Art Month

Saturday, May 7th | 10 a.m. - 7 p.m. • Sunday, May 8 | 10 a.m. - 5 p.m. | Grand Boulevard

BY LORI LEATH SMITH

As a child growing up in Grayton Beach in the 80s, Jennifer Steele never dreamed she'd one day become the director of a non-profit that would help cultivate the arts in our region. She just knew she loved visiting the little art shop of local Grayton Beach artist Susan Foster where she would buy postcards and photos. Susan's gallery was her first experience with fine art and as much a part of young Jennifer's childhood memories as Grayton Beach itself.

Susan, along with another local Jan Clarke, dreamed of having an art festival with other local artists to help bring the community together to provide a sense of community the art world provides. Susan and Jan began mentioning their arts festival idea to other locals such as Van Ness Butler, and the buzz



2019 ArtsQuest in Grand Blvd.

PHOTO BY SHELLY SWANGER

began with folks coming into the gallery talking excitedly. The Walton County Tourist Development Council, who also administered the festival's first TDC grant, recommended they schedule the event during

a slower time of year.

The rest is history. In 1989, with a small community gathering, the first Grayton Beach Fine Arts Festival, now called ArtsQuest, was born! Early organizers chose Mother's Day

weekend with the event becoming one of the first in our area to promote a "shoulder season."

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2011 ArtsQuest in Seaside

PHOTO BY SHELLY SWANGER



2008 ArtsQuest in Grand Boulevard: Cameron Moore, Lee Moore, Jan Clarke (AQ/CAA co-founder), Jennifer Steele, Julie Steele

Easter Reflections: Death Gives Way to Life

BY REV. GUEARY CLENDENNING,

Spring is here! The grass, dormant for several months, has turned from brown to a beautiful carpet green. Wilted plants and flowers are coming alive again, and the cold winter wind has been replaced with a warm gentle breeze. Yes, Spring is here!

Last year, in early spring, a friend and I traveled to Macon, Georgia, hoping to see the cherry trees in bloom. It has been reported that Macon has over 350,000 Yoshino Cherry Trees that bloom in the middle of March for about 10 days. During this period, Macon is called the pinkest city in the world. At this time, Macon celebrates an event called the International Cherry Blossom Festival. Unfortunately, our visit was about a week too late to see the trees in bloom.

The history of the cherry trees began in 1949. A native of Macon, William A. Fickling, discovered a unique and unrecognized tree blooming in his yard. Later, while visiting Washington, D.C. He realized, seeing the same type of tree there, that it

EASTER MEMORIES
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ARTSQUEST

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Many locals, all volunteers and names you might still recognize today, were involved in this first endeavor including Jeff Ellis, Chris and Manny Chavez, Malcolm Patterson, Paul Digiamico, Doug Krudel, Nicky Frye, Jack Houston, Hilda McDonald, Kitty Tyler and several more. Through the years, it evolved into a weekend event and has moved to various locations such as Eden State Gardens, Seaside and The Village of Baytowne Wharf to accommodate its growth.

In the meantime, Jennifer was growing up and witnessing it all happen in her hometown. Today, 34 years since the festival's inception, Jennifer is the Cultural Arts Alliance (CAA) Executive Director and ArtsQuest is one of the largest juried art shows in the region bringing in thousands of attendees from all over. Having evolved into much more than a community gathering, in a VIE Magazine article, Jennifer describes ArtsQuest as "an intricate and beautifully detailed tapestry, woven over the years by locals tooled with varying backgrounds, resources and talents."

Eventually, realizing the need for a non-profit organization to help cultivate the arts in Walton County, the CAA was formed as the official local arts agency. Its vision is to continue to make Walton County a home and destination for cultural and artistic excellence where lives are enriched, the economy is stimulated and the community is strengthened through the arts. It offers support, connection and access opportunities for all forms of art, every



2022 Featured Artist
Orestes Barrios Marañon



variety of maker, all levels of learners, and especially, art lovers all throughout the year.

Through sponsorships, advocacy, funding and educational programs, the CAA directly connects people to all things art related. ArtsQuest was the first event the CAA ever produced and has truly become a beloved CAA signature event — one of the most significant ways CAA is able to continue to fulfill its mission. It bridges the gap for those who either lack access to the arts or could uniquely benefit from the experience.

Each year, the CAA produces popular, large-scale events, including the 30A Songwriters Festival, Valentine Tour of Homes, ArtsQuest Fine Arts Festival and the Flutterby Children's Arts Festival;

operates The Foster Gallery, a local artist collective showcasing art works from more than 30 local artists in a quarterly rotation; and also presents over 250 exciting and educational art workshops in its offices at the Bayou Arts Center. Further, the CAA recently partnered with the South Walton Artificial Reef Association to launch the nation's first permanent Underwater Museum of Art off the coast of Grayton Beach State Park. Visit umaff.org to learn more about this Art in Public Spaces program that is expanding the county's artificial reef system. The CAA also provides much-needed arts funding through its Art For All grant program to Walton County's teachers, students, artists and arts organizations.

Still a Mother's Day weekend tradition, this year's ArtsQuest, May 7 and 8, is being hosted by Grand Boulevard at Sandestin and features exhibiting national, regional and local artists as well as art workshops and live art demonstrations. With continuing support from Visit South Walton and additional support from the Florida Department of State, Division of Arts & Culture and Emerald

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EASTER MEMORIES

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was a Yoshino Cherry Tree. He and his family began distributing the tree throughout Macon, and well, the rest is history!

Tradition has it that the tree symbolizes eternity and the blossom's speak of renewal and new beginnings, and because of the blossom's short duration, they represent the briefness of life on earth. It seems fitting that the death and resurrection of Christ is celebrated in the spring of each year. The death of Jesus was like a bitter winter storm to all those who were close to Him. But His resurrection three days later- when death gave way to life- was the awakening of Spring!

Can you imagine the response of the women coming to Christ's tomb that early Sunday morning and finding His body missing? Then two men, probably angels, dressed in white, appeared and said, "why seek the living among the dead? He is not here but is risen" (Luke 24:5-6)

Many today are living in an endless wintertime, seemingly without hope. We have a mes-

sage to share: Jesus Christ is alive! There is hope for change. Spring is here and all who put their trust in Christ will experience a new beginning! Jesus said, "because I live you also shall live." (John 14:19).

This world is caught in the cold darkness of confusion and trouble. But because Jesus Christ arose from the dead, the Bible says "Therefore He is able to completely save those who draw near to God through Him, since He always lives to intercede for them." Hebrews 7:25)

So, dear friend, no matter the season you find yourself in, your life can be changed from winter to spring, through the living power of the resurrected Christ! This Easter can be a new beginning for you if you'll join the millions of Christians who will be celebrating what Easter is truly all about. Let the Easter message come alive for you, as Death gives way to life!

Happy Easter.

Rev. Gueary Clendenning is the retired pastor of the Valparaiso Assembly of God.

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WCSC April 2022 Superintendents Update



Superintendent A. Russell Hughes

Walton County School District moves closer to ending the 2021-22 school year. Our students and faculty have worked hard to maintain our state's academic leading status.

Many of your children have been preparing for their Grade three reading session one assessment in April. Additionally, grades four through seven will show their writing skill on their writing assessments this month.

May 26, 2022, is the final day of the second semester and the end of the academic year. Student excitement is building

as we approach our summer vacation days! Student learners have "put in the work," and the upcoming vacation days are deserved. The Walton County School District Academic Team won the State Championship in Division 3 of the Commissioner's Academic Challenge in Orlando, Florida, with 221 points on Saturday morning, April 2, 2022!

Brighton Cardenas, Kai Hong, Alyssa Sutton, Sophia Bock, Addie Hilton, and Allie Saunders played smart. They led in points during the semifinals on Friday and the finals on Saturday as a team.

The Commissioner's Academic Challenge is a highly academic statewide high school tournament inaugurated in 1986. The districts are placed in three divisions based on the fall FTE summary provided by the Florida Department of Education. Each team consists of six members (a maximum of four players during each of the three rounds and two alternates) and a coach. A maximum of six teams may compete in one competition

round. The competition rounds are not quick response, trivial pursuit type rounds. Instead, it is a slower-paced tournament in which players are asked questions from the areas of language arts, mathematics, science, social studies, the fine arts, world languages (French and Spanish), physical education, health, and technology. The questions are written by educators from high schools throughout the state.

Thanks to ALL the Academic Team coaches throughout the District who have worked with these students from Middle School through High School to help prepare them for this exciting moment! Thanks to the coaches that traveled to the event with them, Coach Melissa Buckner and Sean Libby.

The Mossy Head School Odyssey of the Mind Team placed 2nd at the Emerald Coast Odyssey of the Mind Regional Tournament with their chosen long-term Problem #5: Life is A Circus! Eight teams traveled to compete in the Orlando competition. After placing

second, the Mossy Head team was invited to attend the Odyssey of the Mind State Tournament in Orlando, FL. In the Orlando competition, they placed ninth out of the fifteen teams in their division and problem group, 1C. Additionally, they placed fifteenth out of all thirty teams that competed in division 1, problem 5. Congratulations, Mustangs!

Walton County School District recognizes April as Child Abuse Prevention Month. National Child Abuse Prevention Month is a time for us to honor those who work to support children and strengthen families and shine a light on the many ways we can all play a role in preventing children from being harmed. In addition, you can access the Prevention Resource Guide and other resources at the Child Welfare Information Gateways at <https://www.childwelfare.gov>. By increasing efforts to prevent child abuse, we all help children, families, and communities thrive.

Additionally, Walton School District will wear purple during

the week of April 18-22, 2022, to recognize the Month of the Military Child. The observation established by Defense Secretary Caspar Weinberger in 1986 commemorates the role children play in contributing to the strength of military families. The Month of the Military Child provides communities the opportunity to honor and share their gratitude for the service of young children. Purple was chosen because it is the color that symbolizes all branches of the military. It is a combination of Army green, Coast Guard blue, Air Force blue, Marine Corps red, and Navy blue. We invite you to find ways to say thank you to the military families in your community!

Parents, please don't hesitate to contact your students' teachers to keep abreast of your student's grades as the year ends. Also, be on the lookout for mid-term reports, which will go out on Tuesday, April 26, 2022. Thank you for your continued support of the Walton County School District!



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April 2022 Coastal Seniors Update

FRIDAYS WITH FRIENDS - April 8th and 22nd from 10 AM - Noon

Each "Fridays with Friends" program will be open from 10 AM until noon. On April 8th Joyce Matthews, Walton County Prevention Coalition will speak to seniors about tobacco use and influencing young people. On April 22nd it will be Earth Day themed. 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.

BILL KUENSTLER, WALTON COUNTY MASTER GARDENER - April 19th from 10 AM - 11:30 AM followed by lunch

Bill Kuensler, Master Gardener, Naturalist, will share information about gardening in the Panhandle and answer questions at the Monthly Meeting on

COASTAL SENIORS OF SOUTH WALTON

April 19th. We will also have a plant swap during the meeting so pot some plants and bring them to share with others. You can also share fruit or vegetables you have grown. If you have any questions contact Sonia at 850-280-5432 or message her at: 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. The new public pickleball courts are now open daily from 8 a.m. to 9 p.m. 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.

COASTAL SENIORS BOOK CLUB

The second Wednesday of each month - April 13th from

4:00 PM - 5:00 PM. Join the Coastal Seniors of South Walton (CSSW) at The Bay restaurant on Hwy. 331 South to discuss books you've enjoyed by participating in the book club once a month. You choose your own book - there will be no assigned books for all to read. Each participant will have up to 5 minutes to share the book they read and their thoughts about it. Should members want to exchange books they can drop one they've read at our offices at 70 Logan Lane in Grayton Beach and pick up another there to read.

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.

Seniors 50 years of age and up residing in or visiting Wal-

ton County are invited to join CSSW. Membership is \$20 for individuals, \$30 for family, and \$50 for businesses. You can become a member on Facebook at Coastal Seniors of South Walton, or via email at coastalseniorsofsouthwalton@gmail.com, or

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



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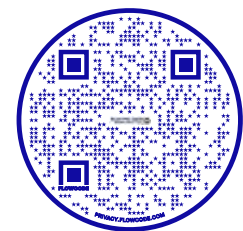

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Community

ARTSQUEST

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Coast Magazine, the festival will provide an opportunity to view and purchase original art from

more than 100 artists who convene each year from throughout the U.S. They will display their original artwork in various mediums including, but not limited to, ceramics, glass, oil and acryl-

ics, photography, sculpture, metal and wood. They will also compete for awards and cash prizes totaling \$10,000. Further, the festival will offer heritage art demonstrations, a CAA member artist ex-



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ARTS FESTIVAL ORGANIZERS Hilda McDonald, Sue Foster and Kitty Taylor helped make the Arts Festival a success.

hibit, a Walton County student exhibit, continuous live music and entertainment and "ImagiNation: where kids rule." A full cash bar will be available throughout the weekend in Grand Park.

You will find this year's featured artist, Orestes Barrios Marañón, who was also the 2021 ArtsQuest 'Best in Show' winner, at the event. His featured piece, "Fable In Eden," is a parody of fables and everyday life, creating stories with each of the characters that live in it. His wide range of work will be on display and "Fable In Eden" is the featured image on all ArtsQuest marketing materials.

An independent engraver, painter, cartoonist, sculptor, designer, set designer and children's book illustrator, Orestes was born in Cuba in 1963, studied at the Provincial School of Arts of Pinar del Rio specializing in plastic arts and graduated from the National School of Arts "Cubanacan" in Havana in 1983. Orestes has received more than 20 national and international awards for his artistic work as well as various recognitions for his teaching. He has had eight personal art exhibitions and participated in more

than 70 collective exhibitions in Cuba, Canada, Germany, Argentina, Spain, France, Uruguay and the U.S.

ArtsQuest is now part of a full month of art activities in May! Art Month Walton County is a collaboration of visual, performing and literary arts events presented in diverse formats and venues throughout the county. It includes "Under the Sea"—a fundraiser for the Underwater Museum of Art, Digital Graffiti Festival at Alys Beach, the Longleaf Writers Conference, Music on Main in DeFuniak Springs, Sinfonia Goes Pop, Xanadu—a production from Emerald Coast Theatre Company, gallery events and more.

Would you like to help and join the rich history of volunteers for ArtsQuest? Sign up at CulturalArtsAlliance.com/volunteer. ArtsQuest will happen rain or shine. Open to the public with only a \$5 admission donation requested, visit CulturalArtsAlliance.com or see the inserted Art Month program for more information. SoWal Life looks forward to seeing you there!



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The Testimonials are Pouring in: Sand Dollar One Property Management is Producing Many Happy Customers!

When Jimmy Chapin purchased Sand Dollar One in June of 2019, he had a clear mission and purpose in mind: “to create the best property management company on 30A.” Calling on a lifetime of business experience and practical wisdom, he set out to build the finest **team** on 30A; “Because people make up the backbone of the organization and make it successful,” he said.

Well, the testimonials have been pouring in! Here’s just a few:

“Four years ago, My husband and I made one of the best decisions with our beach home, we hired Sand Dollar One” Valerie E., a Magnolia Cottages homeowner, said recently. “First, it was obvious from the beginning that they knew what they were doing, every question we had, they had the answer. Their advice has been superb. When we sold our first home, SDO helped us with rental projections, punch list items to help the home sell quicker. In fact, they were so helpful, the new owners kept them on as their rental company. We would not want to be in the rental business or own a second home without Sand Dollar One.”

Watercolor Homeowners, Cindy and Mark, were also “Glad we selected Sand Dollar One to manage our first rental property. We were nervous, but working with the Team has been a great experience. From preparing our home for the rental market, to establishing rates and working through a pool addition, they have delivered at every step. They are responsive, customer



focused and have exceeded our expectations in maximizing our property rental potential. From their creative marketing to handling our ongoing maintenance, we have our trust in Sand Dollar One.”

A good testimonial reflects the execution of a well-thought out marketing plan, and with Sand Dollar One, the commitment to excellence is obvious.

When you first walk into the

Sand Dollar One office in Santa Rosa Beach, you are greeted with their mission statement: “As a relationship driven company committed to providing the best service of property management on 30A, we are consistently adding value to our owner’s properties. Through commitment to excellence, our number 1 priority is to provide superior service, and to create long-lasting personal relationships. We provide a culture of partnerships with our owners and guide them to success.”

Jimmy says, “as one being in the service industry, you must understand what the customer wants and then work to find a way to exceed their expectations. Attention to details, understanding, and a desire to excel are the keys to our success.”

Sand Dollar One uses the acronym **CARES** to express its core Values:

Compassion - We treat both owners and guests with understanding, kindness and concern.

Action - We are constantly in contact updating owners on big and small projects.

Respect - Owners have worked hard to earn their vacation home. We honor them by protecting their legacy.

Excellence - We go the extra mile to provide the best experience possible for owners and guests.

Service - We cultivate personal relationships with owners and guests because superior service is our specialty.

Some may think it’s just cliché to talk about “Teamwork, Compassion, Action, Respect, Excellence and Service,” but the many (and growing) happy property owners along 30A confirm the Sand Dollar One approach is genuine, and successful. “We really want to practice what we preach,” Jimmy says. “And I believe the larger companies just

can’t provide the same level of service we can. We focus on the little things and treat our customers and guests the way we would

want to be treated. The results speak for themselves. If you are considering an investment in the 30A rental market, or just want

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Women Unite to Improve Mental Health

“We live in a world where we are told to follow our dreams, but we weren’t told how hard it would be to achieve our dreams. For a female in today’s society, there are a lot of things that hold us back from reaching our full potential,” said Marlee Tucker, Director of Development, United Way Emerald Coast at the recent launch of United Way Emerald Coast’s (UWEC) new Women United chapter.



PHOTOS BY KAITLYN SANCHEZ

118 women from throughout Okaloosa and Walton counties gathered at WaterVue at Brooks Street in Fort Walton Beach to celebrate and provide input for the causes they are passionate about. “As we come together

this morning, we celebrate and honor the accomplishments of the women that came before us, those who paved the way for us to be where we are today. We also recognize that there is much more work to be done, to

be where we want to be both as women and as a society,” Marlee said. “But, most importantly, this morning we decide how WE will be the ones to do something about it, how we will step up and improve the quality of life for the women and girls in our area.”

The attendees also voted on the first focus of Women United. “We considered some of the most important issues in our local area as they relate to women and girls, and two issues kept being repeated in our discussions: mental health and education,” said President & CEO, Kelly Jasen. With a 65% vote, the group selected the mental

health of women and girls as its focus.

“Women and girls need to know that it is OK to talk about mental health,” said Kelly, “to realize no matter your circumstances or your struggles, you are NOT alone.”

In Okaloosa and Walton counties, there are currently no existing support groups for women dealing with postpartum depression. Through this initiative, Women United hopes to help young girls learn their worth, build their self-esteem and practice developing healthy coping skills so they all feel loved and supported; help provide resources and treatments they need to overcome their mental illness; and provide at least one supportive relationship that a little girl or a young single mother needs in order to change their life. “With the right tools and support, there’s no limit to what women can do and as part of United Way, we have unparalleled resources to make lasting changes for local women and girls,” said Kelly.

Women United is a network made up of female leaders who

wish to affect change in their community through philanthropy and service. By investing their time, talents and treasures, these passionate ladies come together and address some of our area’s most pressing issues as they relate to women and girls. “The Emerald Coast is home to some of the most caring and generous ladies in the world and I look forward to uniting with them to build a stronger community where women and girls can thrive.”

United Way Emerald Coast has had a presence in this community for the last 65 years, fighting for the health, education and financial stability of every person in our two-county area of Okaloosa and Walton counties. Are you interested in becoming a member of Women United? Women United is open to women that donate a combined household gift of \$500+ a year (unrestricted funding) to UWEC.

Visit www.united-way.org/womenunited or contact womenunited@united-way.org to learn more.

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It's Turtle and Shorebird Nesting Season!

Each spring and summer, sea turtles, shorebirds and seabirds nest on our local beaches. Because our shorelines are critical for sea turtle and waterbird nesting, beachgoers can make a big difference in helping them.

Our area had a successful green sea turtle nest hatch early in the morning on October 19, 2021! Out of 93 eggs, 90 of them hatched, giving the nest a 96.8% hatch success. In November 2021, Coastal Resources and Gulfarium staff released 12 sea turtle hatchlings (6 loggerhead, 6 green) 50 miles offshore in the Gulf of Mexico.

Destin-Fort Walton Beach and the Gulfarium are partnering to host educational turtle talks. The talks take guests on a behind-the-scenes tour of the Gulfarium's C.A.R.E. Center to share information about sea turtle nesting habits and

demonstrate a mock intake of an injured sea turtle. For additional information, visit destin-fw.com/explore/ecotourism-hotspots/turtles

Keep your distance! Getting too close (50 feet or less) to nesting sea turtles can cause them to leave the beach before they complete nesting. Remember, it is illegal to harm or disturb nesting sea turtles and their nests, eggs and hatchlings. Not keeping enough space from nesting shorebirds, seabirds and wading birds can cause them to flush from their breeding sites, leaving vulnerable eggs and chicks exposed to the elements and predators. Egg temperatures can increase to lethal levels after just a few minutes of direct sun exposure. Shorebirds and seabirds nest in shallow scrapes in the sand and their eggs and chicks are well-camouflaged,



making them vulnerable to being stepped on unless people look out for them and avoid walking through flocks of birds. As a general rule, it is best to keep at least 300 feet from nesting birds and to avoid walking through flocks of birds or entering posted areas.

Stash the trash! Obstacles on the beach can prevent sea turtles from nesting as they crawl from the water, across the sand, to lay

their eggs. Trash and other obstacles can also prevent sea turtle hatchlings from reaching the water once they emerge from their nests. Food scraps attract predators, such as raccoons and crows, that can prey on sea turtle hatchlings, shorebird eggs and chicks. Litter on beaches can entangle sea turtles, birds and other wildlife. Beachgoers can help our native wildlife by properly disposing of all trash, filling in human-made holes in the sand, and removing boats, beach toys and furniture from the beach before sunset. Fishing line can be deadly to sea turtles, waterbirds and other wildlife, so be sure to dispose of it properly. To find a monofilament recycling station near you, visit mrrp.MyFWC.com.

Lights out! Any lighting can misdirect and disturb nesting sea turtles and their hatchlings,

leading them away from the ocean and toward potential danger, so beachgoers should avoid using flashlights or cellphones on the beach at night. Anyone living along or visiting Florida beaches can do their part by turning out lights or closing curtains after dark to ensure nesting turtles are not disturbed as they come ashore, and hatchlings will not become disoriented when they emerge from their nests. If lighting could still be visible from the beach, be sure it is long, low and shielded.

For more information about nesting sea turtles and how you can help, visit MyFWC.com/SeaTurtle. Other ways to help sea turtles include reporting those that are sick, injured, entangled or dead to the FWC's Wildlife Alert Hotline at 888-404-FWCC (3922).

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Financial Research and Commentary March 25, 2022

Will Money Become Scarce Again?



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

It seems that these days everywhere you go there is a shortage of service, a shortage of product or a shortage of labor, or people to help you. Americans have never been in stronger financial shape, savings have never been higher, and it seems like jobs have never been so plentiful. The jobless claims number just reported this week shows the lowest number of claims since 1969 (of course the labor market and population are much larger now). Americans are flush with cash more than ever before. And that has shown up in housing prices, stock prices

(in 2020 and 2021) and other asset prices except perhaps for investment grade bonds.

Inflation is a much bigger consideration in investing today than it has been in past decades.

The Federal Reserve and the federal government applied massive stimulus and relief going back almost two years ago as America and the world plunged into the pandemic. Almost 25 million jobs suddenly went away. Restaurants and businesses across the land had to close until further notice. That massive stimulus came in two forms: 1) new spending bills passed and signed by the President and 2) the lowering of interest rates and the buying of Treasuries and mortgage backed (and other) bonds by the Federal Reserve. The latter unleashed almost \$5 trillion dollars of new money into the financial system. That more than doubled what the Fed had done in history to date. And the Fed "printed" about 30% of all money created in the US for over the past 200 years in that short two-year time. That eventually (adding to



the supply chain problems) unleashed monetary inflation: Too many dollars chasing suddenly fewer goods and services. When considering an investment, we encourage individuals to look at the real rate of return (after inflation) as they make their evaluation.

The Fed is acting.

Now the Fed is, very carefully, moving to address inflation and has raised its shortest-term rate, known as the Federal Funds rate from 0% to .25%. That is also known as the overnight rate. Banks are an immediate benefactor of this because any funds they park overnight with the Fed start receiving this, vs zero or close to zero. Investors are also seeing an immediate benefit as the yields on money market funds have also increased. We therefore continue to be encouraged by long term opportunities in the banking industry, which is part of the Financial sector of the S&P 500. We think that clients should consider the top 40 largest banks (measured in terms of total deposits) in particular.

The Fed's balance sheet

The greater impact, we believe, on inflation, and asset prices of all kinds, will be when the Fed begins to reduce the size of its approximately \$9 trillion balance sheet. We feel that has much more impact as it makes money scarcer. The Fed is being, in our opinion, very practical and tactical as it tries to slow the rate of inflation without harming this very strong economy. With the Fed not competing to buy Treasuries and mortgage-backed securities, that could

mean less price support and yields could continue to rise. Not good for bond prices but could help slow the rate of inflation. The Fed has indicated that action on the balance sheet could come by May or by summer.

The question becomes, will those two major components increase by the same amount in 2022? We don't think so. We think money will slowly become scarcer and that will mean a lowering of prices for just about everything. We do believe inflation will range from 3-5% by year's end.

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

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

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

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

Bitcoin and other cryptocurrency issuers are not registered with the SEC, and the Bitcoin marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involve a high degree of risk.

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Familiarity bias means sticking with what you know – but there may be a lot that you don't.
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Think Before You Act

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- Take the time to consider your motivations for selecting certain investments or strategies.
- Don't rule out an investment or financial strategy because it's foreign to you.

Call us to schedule a meeting anytime to receive the objective insight you need to make important decisions surrounding your wealth.



Maurice Stouse
Financial Advisor

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People of South Walton; Angie Roberts, Bringing Fashion and Connection to 30A

Throughout her childhood Angie Roberts was confident she wanted to be a fashion designer when she grew up. Roberts face is aglow reminiscing about sitting in church sketching matching outfits. She stayed true to this dream as she continued her education at Florida State University in the apparel design program. But in her sophomore year she started to question her path and decided to go in a different direction. Upon graduating with a degree in Dietetics and masters in Clinical Nutrition in 2006, Roberts entered the workforce and quickly recognized this was not as fulfilling as she hoped. Trying a vast array of jobs from coffee shop manager, legislative assistant to working for a homeowners association, Roberts landed on project management. In 2014 thoughts of pursuing fashion crept into her mind yet again. Feeling herself at a crossroads she was ready to figure out how to follow her lifelong passion. This time she recognized her desire to help others needed to be paired with her love for fashion. The next month she spent her free time researching the ins and outs of the Personal Styling business. Once Roberts felt ready to launch Amazing Gray Personal Styling she partnered with a friend in the jewelry business to present seasonal



trends and pair the pieces with outfits. She started giving away her services to silent auctions. All the local retail shops were visited where she became acquainted and knowledgeable of their offerings and they of her services. She became quite busy with her full time career and simultaneously running Amazing Gray. In 2017 when she and her husband had to move to Atlanta Roberts decided to focus solely on her project management career. March 2020 brought them to the 30A area full time and Roberts was still happy exclusively in project management or so she thought. As she sat in her home office one sunny June afternoon



at the conclusion of leading a Zoom team meeting she felt that pang of needing more. But this time she knew exactly what was missing and she got Amazing Gray Personal Styling back up and running. Roberts now feels balanced and fulfilled as she continues to work in project management and help clients locally in the 30A area and virtually with their fashion needs. To inquire about working with Angie for a closet edit, wardrobe styling, or personal shopping visit Amazing-graystyle.com.

After living full time in the 30A area for a little over a year Roberts felt she wanted to create a way to connect with other local women. While this area has so much to offer she was concerned about having a net-

work of friends and finding local connections despite the plethora of tourists. "I wanted to bring a sense of belonging and community by supporting professional women in the 30A area," Roberts explains. From that thought she decided to launch Connected 30A in April 2021. She wasn't

sure if people would attend but she created a meet up and hoped for the best. Roberts was definitely not alone in these thoughts and the group is continuing to grow and flourish. The third Tuesday evening of every month is a networking meeting where a member shares their story with time to mingle built in too. These evenings are always enjoyable and well attended at \$10 for non-members and no charge for members. There are also social meet ups planned on a regular basis as well. Additionally you can choose to become a member for a \$99 annual fee. Membership includes accountability and goal setting groups, a private Facebook group and no charge for the monthly meet up. For additional information visit Connected30a.com and follow Connected 30A on Facebook and Instagram.



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Community

John Farrow Has Construction In His Blood

BY KENNETH BOOKS

John Farrow was born to be a contractor.

He said he became interested in construction “probably about the time I was 4 and started playing with Legos and building blocks. In summers in high school, I’d actually go work on construction sites.” He also put himself through school by working construction.

“I decided I love this, this is what I want to do and I went for my contractor’s license,” he said.



his workers went floor by floor.

A residential project that stands out took place on the West Coast. “A gentleman wanted all concrete walls 20 feet tall, an entire slab concrete home,” John said. “Every aspect had to be completely balanced and measured. I guess he thought

Armageddon was coming.”

Farrow’s company also handles disaster recovery. For example, a corporate office in downtown San Francisco had a huge water release on the 12th floor on the Friday before Labor Day, which flooded the entire building, including a Walgreens that

was the building’s anchor.

“We mobilized 160 men from all over the country, including equipment – large dryer units, drywall folks, carpet folks, painters, and restocking all the supplies at Walgreens. By Tuesday, everything opened up and everyone was back in business.”



Today, John is owner of Farrow Commercial Construction, handling residential, commercial and fire and disaster recovery.

Founded and headquartered in Sonoma County, Calif., John has opened an office on the Emerald Coast.

“We’d been coming to Destin for 20 years,” the San Francisco native said. “We have family here. We love the governor of Florida, we love the area and we love the people.”

John, 55, and his wife, J.K., have lived in Destin for about five years. But they soon will become landed gentry as they’re in escrow and are about to close on a ranch in Laurel Hill. There, they can enjoy Florida, Okaloosa County and their horses. They have a daughter, Montana, 24, and two sons, Peyton, 21, and Clayton, 19. John said Montana will soon join the firm

as project manager.

“I’ve had the personal benefit of working with folks here and I believe the way I do construction will be a huge benefit to the folks here in Florida,” John said. “We think we can make a difference and one of my slogans is that I like to do things differently.”

That penchant for innovation has come in handy in several Farrow Commercial Construction jobs.

The most challenging commercial job took place at the Magnolia Hotel in downtown Denver.

“That was difficult,” he said, “as far as staging, getting vehicles in and out and working on a hotel, adding 56 rooms, as well as working through the winter months with very limited parking to store and stage equipment and supplies.” Meanwhile, the hotel was occupied, so John and

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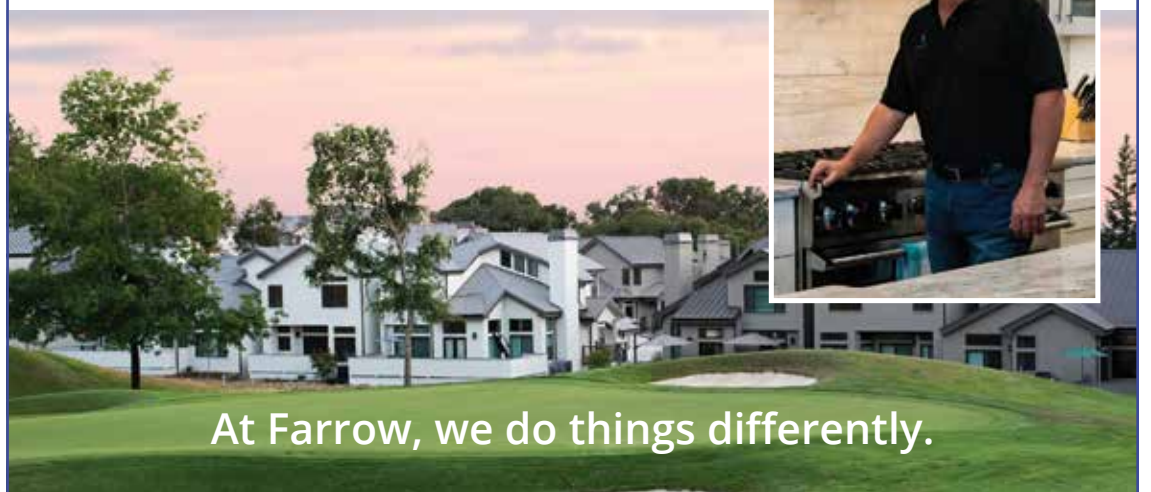


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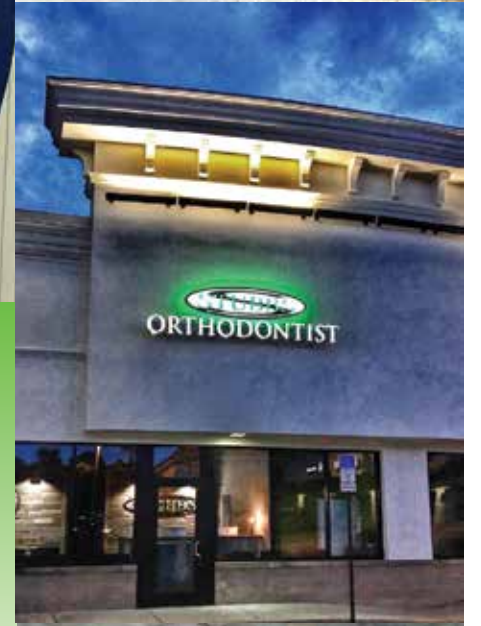
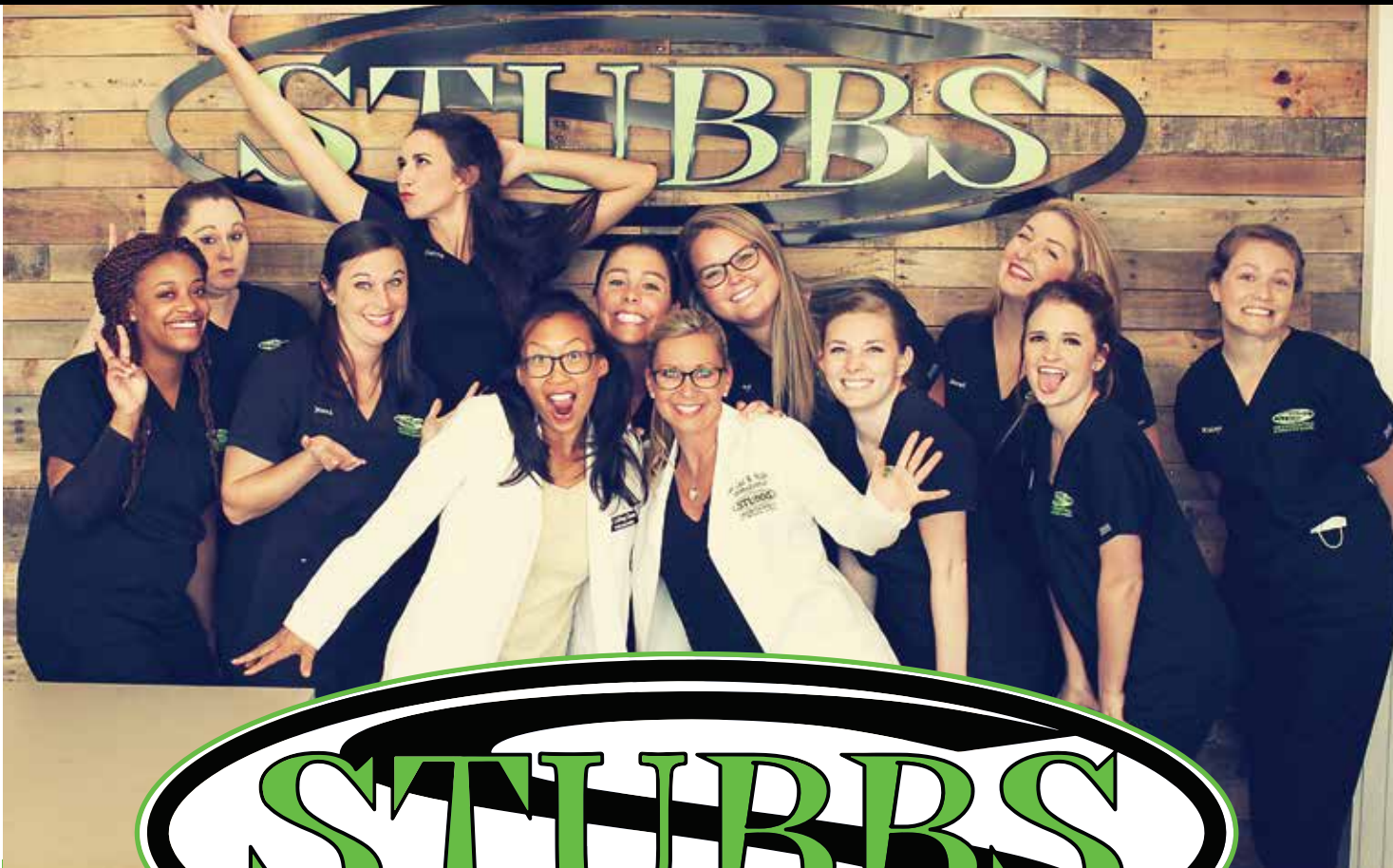
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Community



Green Thumb Garden Club Offering Scholarships to Students in Walton County

For over four decades, the Green Thumb Garden Club has awarded the Mercer Scholarship to a new or current student from Walton County. The qualified student must be currently enrolled or must have been accepted by a college, university, or technical school with a major in biology, botany, ecology, environmental studies, forestry, horticulture, landscape design or an acceptable related course.

The scholarship is funded through donations from the generous GTGC members, fundraising events and the Walton County community. The scholarship award has grown to \$3,000. for 2022. The detailed application requirements

and forms are available on the GTGC website, www.greenthumbgardenclubinc.org.

Club member Debbie Michel is the GTGC Scholarship Committee Chairperson, and her contact information is on the application form which must be submitted no later than April 30, 2022. Please contact Debbie Michel with any questions or email thegreenthumbgardenclubinc@gmail.com.

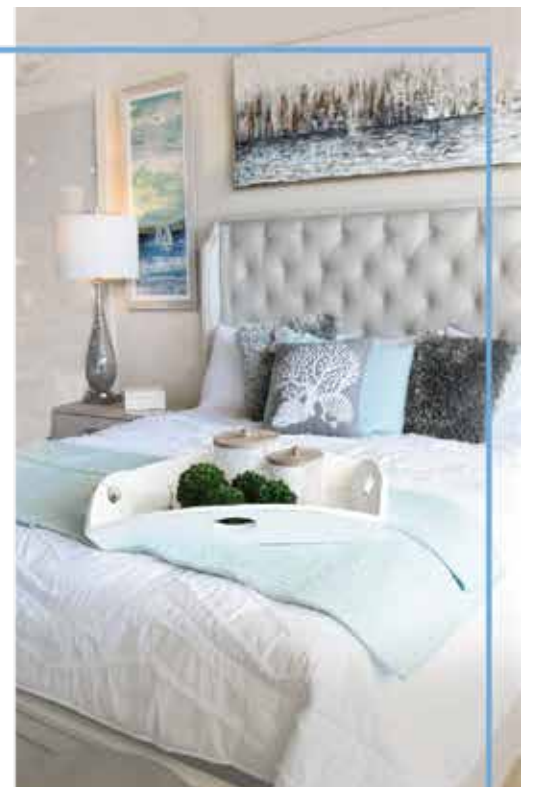
The scholarship is for tuition only and paid directly to the college, university, or technical school. The winner will be requested to make a presentation at the award ceremony for the scholarship in May 2022.

The Easter Bunny Will Be at LuLu's in Destin on Easter Sunday

Looking for an egg-citing happening on Easter Sunday? Bring the family and hop on over to LuLu's to see the tropically clad Easter Bunny. He will be on hand for free photo ops with the kids on Sunday, April 17, from 1 to 3 p.m.

The Easter Bunny will be visiting with boys and girls and giving them an Easter egg with a toy inside. LuLu's is located in Destin at the foot of the Mid-Bay Bridge next to Legendary Marina. For more information, visit: www.lulubuffett.com/destin/.

Kids can come to LuLu's to visit the tropically clad Easter Bunny for free photo memories on Easter Sunday, April 17 from 1 to 3 p.m.



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Walton County Sheriff's Office Needs Your Help To Reduce Crime

The Walton County Sheriff's Office has identified three major areas in which they would like to see drastic changes in our criminal statistical data:

1. Vehicle Burglaries
2. Low-Speed Vehicle (LSV) violations
3. Deaths/Injuries caused due to violations of our Double Red Flags

They feel their primary target is tourists. Tourists come to Walton County on vacation and lose that sense of crime that does not occur when you're on vacation.

The WCSO has developed a postcard that they feel addresses those primary issues, is a visual

reminder to the tourist to take safety measures, and will hopefully assist us in reducing crime while keeping Walton County the paradise it is.

They are asking for local businesses to help support their cause by placing the postcards at their cash registers, within their rental units, or within their front lobbies so tourists and locals can take them as they want.

If your business would like some of the postcards, please reach out to Mark Wendel

Sergeant - Walton County Sheriff Office, Crime Prevention, Cell (850) 200 - 5143.



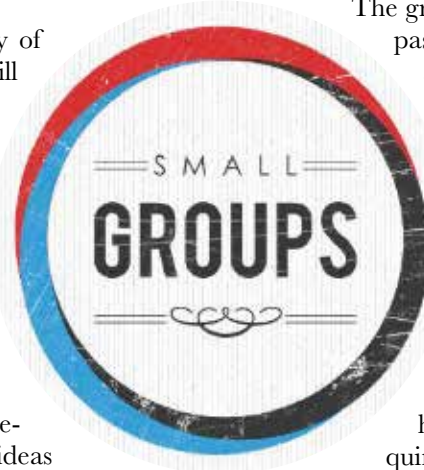
Small Business Connect Hosts Author Ann Kief April 20th

Have you ever wanted to research your genealogy and connect with relatives that you never knew?

Do you like hearing about miracles?

Do you enjoy hearing inspirational true stories?

If you said "yes" to any of these questions, then you will enjoy hearing our guest speaker, Ann Kief, Author of **Blessed By Adoption: a Journey of Discovery Blending Families and Countries**. Her thirteen years of research, punctuated with miracles along the way, will be presented in an entertaining visual presentation. She will share ideas for researching family, stories about historical events after WWII in Germany, examples of embracing dynamics of cultural differences along the journey, noticing miracles and more. Find out how she went from being a baroness to a princess and discovering a common thread throughout her life. Ann will be



speaking at Destiny Worship Center Wednesday, April 20th, beginning at Noon till 1:15pm.

Small Business Connect is a Free business networking group meeting each Wednesday at Destiny Worship Center in Miramar Beach.

The group has been meeting for the past 6 years, sharing referrals and offering small business support. The group meets at noon-time for Lunch, which can be purchased at the DWC café for only \$7 (Includes salads, delicious sandwiches, a side and a drink). You do not have to be a member of the church to attend.

Small Business Connect has no fees or extensive requirements and is a non exclusive type group. If you are interested in attending please contact Dave White, Dave@Southwalton.life or or call Minh Nguyen, 850-376-3412 for more information.

Register online at destinyworshipcenter.com/smallgroups to find small business connect.

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Community

John Martin Group Announces the Addition of Josh and Doug Damaceno To Their Growing Team

“Josh and Doug bring a high level of enthusiasm to learn and succeed in real estate sales,” John Martin said. “They have an exceptional ability to connect with people, gain trust and

attract new clients. I’m excited to have them on our team and look forward to watching them grow.” They have already attained sales of \$12,600,000 in their first two months on the job, so

to say I’m pleased would be an understatement.”

Children of Brazilian immigrants and native South Floridians, Josh and Doug Damaceno are the embodiment of the American Dream. Having moved to the Emerald Coast in 2019 to join their parents’ growing cleaning business along the Destin - 30A corridor, it didn’t take the brother’s long to decide “this was the place we wanted to live, work and grow our families. “The opportunities, the climate, and especially the people make this a truly special place,” Josh said.

Doug said his two year’s working with his parents in the cleaning business was the beginning of a Real Estate career. “I met many second home owners and Investors that shared their insights, property values, growth rates, that helped fuel the desire for a career in Real Estate.”

After passing their Real Estate exams earlier this year, Josh and Doug took an interesting approach to finding a Job. They google top producing brokerage on the Emerald Coast. “We came across a story published in SoWal Life about Nate Kelly getting his start in Real Estate with John



Martin the year before, and we thought, ‘why not?, Nate’s our age and goes to the same church, let’s give him a call.” And the rest, they say, is history! “Nate has been exceedingly generous with his time, he’s made us feel welcome, and that the decision we were making was a good one. Four days after meeting with Nate, the Damaceno Brother’s were officially members of the John Martin Team.

Doug says “the timing couldn’t have been better. We were approached by a very large brokerage and we realize now, after meeting with John and the team we realized the training, development and mentorship offered by John could not be offered at a larger firm- we would have been lost. The way it all happened: Nate calling us

back when he did, then meeting with John, we felt it was God putting all the pieces together and leading us.”

We asked Josh and Doug, what is their pathway to success? Their answer: Honesty, Integrity and understanding their client’s needs and goals. “Real Estate is not for the faint-hearted,” says Josh. “But we are willing to do the hard work necessary to build our business and fulfill our customer’s needs and expectations.”

Josh can be reached at 850-585-8591 or joshua@johnmartin30a.com

Doug can be reached at 850-333-6969 or doug@johnmartin30a.com

Website: www.johnmartin30a.com For more information, call 850-267-0013.



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BY PAMELA DONAR

I enjoy traveling because it allows me to get away, eat, drink, and simply enjoy myself. However, every now and again, a tour comes along that moves and humbles me.

Since 2004, The Greatest Generation Foundation was founded with the aim to admire, support, and provide emotional closure to veterans by returning them to the battlefields and memorials where they fought at no expense to the veterans. As a result, in 2017 The Greatest Generation Foundation and Cunard Cruise Line formed an alliance to honor World War II soldiers, whose numbers are rapidly declining.

Cunard Cruise Line has a long history dating back to 1840, including transporting troops

during World War I. Cunard lost 13 ships while transporting 900,000 American troops to Europe. Today Cunard Cruise Line operates the luxury cruise ships Queen Mary 2, Queen Victoria, and Queen Elizabeth which continues to celebrate the freedom of travel on itineraries that explore Europe, North America, South America, Africa, Asia, and Australia, and is the only line to offer regularly scheduled Transatlantic service between New York and London.

July 17, 2017, The Greatest Generations Foundation hosted a dinner at the Millennium Hilton Hotel in New York City for 12 World War II combat veterans and two Vietnam combat veterans. The party had a private tour of New York City which included the 9/11 Memorial and Museum. One year later, those 14 distinguished war veterans and The Greatest Generations Foundation boarded the Queen Mary 2 at the Brooklyn Cruise Terminal. The veterans' once-in-a-lifetime trip would continue for seven days, culminating in Southampton, England. Each day, two World War II veterans would take the stage in the grand theater to speak about their war experiences to crowds.



Continuing the tradition, Cunard will pay homage to World War II soldiers on the Queen Mary 2 from June 5 to 12, 2022, in conjunction with The Greatest Generation Foundation. Guests

on this seven-night cruise will be able to attend lectures and engage with numerous WWII veterans, learning firsthand about their wartime experiences. These outstanding combat veterans

will engage in conversations and Q&As, providing attendees a very personal view into military duty. Veterans from the Korean, Vietnam, Iraq, and Afghanistan wars will be a highlight of this crossing.

Some of the participating veterans scheduled to be on board will include: Steven Melnikoff, 102, who served in the 1st Battalion, 175th Regiment of the 29th Infantry Division and earned three Bronze Stars and two Purple Hearts for his service. Louis Bourgault, 97, enlisted in the U.S. Marine Corps on June 1, 1942. Bourgault experienced combat operations in Bougainville, Guam, and Iwo Jima during World War II, and spent 15 years in the Coast Guard auxiliary. Irving Locker, 97, U.S. Army was assigned to the 116th A.A. Gun Battalion that landed on Utah Beach on June 7, 1944, fought in the Battle of the Bulge with the 1st Army's 7th Corps. James Blane, 98, Corporal of the 4th Marine Division of the United States Marine Corps and served in the battles of Kwajalein (Roi-Namur), Saipan, Tinian, and Iwo Jima.

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Community

20th Anniversary Seaside School Race Weekend Surpasses Expectations with Over \$700K Raised

On a sunny and brisk Sunday, February 20th, 2022, 3,200 runners from the local area and 40 states took their places at the start line in the New Urbanism town of Seaside, FL to participate in the 20th running of the Seaside School Half Marathon and 5K. The Seaside School Foundation proudly reports that over \$700,000 was raised to benefit the Seaside School, Inc., through Seaside Race Weekend efforts.

100% of the funds raised from the race weekend benefit the Seaside School Foundation, which supports the ongoing operational needs, endowment and capital projects for the Seaside Neighborhood School and Seacoast Collegiate High School. The Seaside School, the oldest operating charter school and #3 combination school in the State of Florida, is a tuition-free, public charter school serving students across Walton County.

“The money raised during the race weekend is critical to keeping our school doors open” said Patrick McCarthy, President of

the Seaside School Foundation. “Hundreds of students rely on this annual fundraising event. Without the race and the community that supports it, Seaside Neighborhood School and Seacoast Collegiate High School could not provide their unique student experience and reach such high levels of student achievement.”

Half Marathon male champion Steven Cornelius, 41, of Valparaiso, FL, sprinted his way into first place, finishing the half marathon in 1:12:00.01. The women’s half marathon winner, Rachel Kennedy, 33, of Fort Walton Beach, FL, finished strong with a time of 1:25:54.74. Jacob Russell Lister, 23, of Birmingham, AL won the male division of the 5K race with a time of 15:00.26 and Scarlett Griffin, 13, of Santa Rosa Beach, FL, was the women’s 5K winner with a time of 20:36.84. Additionally, Seaside School 8th grade student



Calvin Chilton finished fifth in the 5K with a time of 19:32.71 and William Justiss, 8th grader at Seaside School, completed the Half Marathon in 1:49:37.72.

“Our community of runners, supporters, volunteers, students and staff were excited to be back in person, celebrating the race weekend as well as our acclaimed Taste of the Race culinary event,” said Teresa Horton, Executive Director of the Seaside Schools Foundation. “The Seaside School is fortunate to be part of such a philanthropic commu-

nity that rallied to raise significant funds that are essential to our operation and allow us to thrive in a very special way.”

The charity race weekend kicked off on Friday, February 18th with an evening under the stars at the annual race pre-party, Taste of the Race hosted by Tom Glavine, Major League Baseball Hall of Famer and former Atlanta Braves’ pitcher and the Corchis Family, owners of Amici 30A Italian Kitchen and Amigo’s 30A Mexican Kitchen restaurants. Nearly 700 partygoers attended the Seaside party and fifteen local chefs competed for top culinary awards. Wild Bill’s Beach Dogs won the coveted Chef’s Choice Award with the dish of Wagyu Beef Loaded Frito Pie. The People’s Choice Award went to The Red Bar with their array of dishes including, smoked tuna dip, smoked salmon + shrimp and crawfish + crab pasta.

“We were excited to bring back Taste of the Race for the 2022 race weekend, and as usual our amazing local chefs representing 15 local restaurants knocked it out of the park,” said Tom Glavine, host of the Taste of the Race event, Seaside School Board Member, proud Seaside School parent, Major League Baseball Hall of Famer, and former Atlanta Braves’ pitcher.

“Events like the Seaside School race are incredibly important to our community,” says Matt Algarin, director of communications for the Walton County Tourism Department. “This event not only shines a spotlight on Seaside and its charm, but the direct support to our community from attendees provides a welcomed boost to restaurants, boutiques and our accommodation partners during a slower time of year.”

Dates and registration information for the 2023 events will be available soon at runseasidefl.com.

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Stan Hall Makes Car Buying Fun!

Usually, the car buying experience is ranked right up there with getting a tooth pulled; necessary but filled with trepidation and anxiety. But Stan Hall takes pride in emphasizing two qualities every time a customer walks in or contacts the dealership looking for a car. “First, is the Golden Rule- treat people the way you want to be treated, and second, make car buying fun,” he said. And he is serious! After nearly 54 years in the car business, Stan knows the ins and outs of the business pretty well, and what becomes evident pretty quick, he’s more interested in a customer’s happiness than he is in making a sale.

Stan presents as a Christ-centered man who will go out of his way to anticipate and fulfill his customer’s needs. “To me, the Golden Rule in the car business is to concentrate on the customer’s needs and God will take care of the rest,” he said.

Emerald Coast Motor Cars operates as a car buying “concierge” service. Customers specify the kind of car they want, then Stan and his team track it down and bring it right to their doorstep. “No haggling, no deception, just great service and honest pricing.”

A quick look on the ECMotorcars.com website and the testimonies and reviews are glowing. There are pages of positive testimonies confirming the success of Stan’s concierge business model.

A key component to the overall success and growth of ECMC is the addition of Devon Kiss, a young 36 year-old from Tennessee who is quickly adapting to the car business, and he especially enjoys the Stan Hall concierge model. “Devon displays the same qualities of an honest car man in this new generation,” Stan Says. “And his background as a computer programmer, website designer, helps the company locate the best car for our customers by searching and negotiating coast to coast. Devon is learning the car business faster than anyone I have ever known.”

Stan and his wife, Bunny, moved to the Destin Area from Georgia 25 years ago, and while Stan takes pride in his business accomplishments, surviving cancer ranks even higher. In 2012, Stan beat throat cancer



and is now nine years free of that terrible disease. The experience left him with a renewed faith in the Lord Who greatly helped his healing process.

Stan and his team try to be very active in their community. A few of the organizations they support are: Sinfonia Gulf Coast, Mattie Kelly Arts Foundation, Destin United Methodist Church and the Destin Chamber of Commerce.

Stan is also extremely proud of Bunny, “the most important and inspiring person in my life.” Bunny has 35 Years of experience as an interior designer, and recently opened her own business, “The Perfect Plan Destin, LLC.” You can reach Bunny at 850-830-3995 or bunny@perfectplandestin.com.

So, the next time you’re in the market for a new car, give Stan Hall a call. I think you’ll be refreshingly surprised.



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 Community

A Message From Food for Thought

As we approach a major milestone at FFT, we want to take a look back at how we began. These are photos of our first service in 2010 and our first delivery using backpacks.

We will deliver our 500,000th backpack during our services the week of April 4th! This is over 5 million food items to the food insecure children we serve in Walton & Okaloosa Counties!

Our eyes are set on the future and staying strong for another 500,000 bags! Please help us #StayStrong and continue to deliver on our mission to remove the negative impacts of hunger and empower children to get the most out of their education.

The Board & Committee members at FFT are matching the first \$5000 raised!

We would not have reached

this milestone without our dedicated volunteers!

Every week, generous members of our community show up and make our work possible.

We ALWAYS need volunteers and your support will help us #StayStrong for another 500,000 bags!

If you would like to volunteer, please email volunteer@fftfl.org.

5 Years in the Emeril Lagasse Full Circle Kitchen

Five years ago, we opened the Emeril Lagasse Full Circle Kitchen with a purpose of serving our students into their future. Students get the opportunity to learn from area Chefs. They cook together, eat together, clean up together and gain skills toward job placement.

8 Years in Santa Rosa Beach

After years of moving from borrowed space to borrowed space, 8 years ago FFT was able to secure our forever home. Our Santa Rosa office has been renovated multiple times to meet the needs of our programs. We are grateful everyday to have a secure place to run our programs.

Destin Charity Wine Auction Foundation Announces Shirley Roy of Roy Estate as its 2022 Honorary Vintner

Destin Charity Wine Auction Foundation (DCWAF) is pleased to announce Roy Estate as the 2022 Honorary Vintner for the 17th Annual Destin Charity Wine Auction presented by the Jumonville Family, hosted April 22-23 in Grand Boulevard. Accepting the award will be winery founder, Shirley Roy, who will also be participating in a patron dinner hosted by Bert and Sue Truckess and Max and Kay Watson featuring Chef Joelle Mollinger.

“Destin Charity Wine Auction Foundation is consistently overwhelmed by the amount of support we receive from our friends in the wine industry. Shirley and

the team at Roy Estate have been tremendous supporters of our organization, and we are honored to have them return to the 2022 auction,” said John Russell, President of DCWAF. “Shirley’s passion and support have played an integral part in our ability to donate more than \$25 million to improve the lives of more than 100,000 children in need in Northwest Florida.”

The sold-out 17th annual auction weekend will be DCWAF’s first fully in-person auction experience since 2019, with two years of hybrid virtual auctions hosted during the pandemic. The weekend will kick off on Friday, April



22 with 10 patron dinners, hosted in some of the most stunning homes and restaurants along the Emerald Coast, and is followed by a reserve wine tasting and live auction on Saturday afternoon.

“Serendipity led us to Napa and the magical terroir of Roy Estate. My passionate pursuit of our dreams fueled by steadfast determination and hard work made it a reality,” said Shirley Roy. “It’s an incredible privilege to work with and support the Destin Charity Wine Auction Foundation.”

Currently ranked #5 on the list of “Top Charity Wine Auctions in the U.S.” by Wine Spectator Magazine, the Destin Charity Wine Auction connects wine enthusiasts with preeminent winemakers and chefs to help children in need in Northwest Florida.

Destin Charity Wine Auction Foundation connects wine enthu-

siasts to raise money to benefit children in need in Northwest Florida. Founded in 2005, Destin Charity Wine Auction Foundation (DCWAF) has donated more than \$25 million to Northwest Florida charities by hosting world class wine and culinary events. These funds have impacted the lives of over 100,000 youth, including those afflicted by health issues and abuse. Currently ranked number five, DCWAF has been recognized as one of the nation’s ‘Top Charity Wine Auction in the U.S.’ by Wine Spectator Magazine for the last 10 years. Learn more at www.DCWAF.org.



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A Weekend of Tequilas and Tacos Comes to The Village of Baytowne Wharf!

As the saying goes, “If you’re having a Taco Emergency, call Nine Juan Juan!” Grab your tacos and sip your Tequila at the Tequila & Taco Fest, Friday, May 6 - Sunday, May 8. Sample many types of Tequilas and Margaritas while indulging on some of the area’s best tacos.

The Village of Baytowne Wharf is hosting this amazing three-day event where local restaurants and food trucks will be competing for the Best Taco on The Emerald Coast. The first-place prize is \$2,500, and you will have a say in the People’s choice Award.

Discover a variety of Tequilas and Margaritas, unlimited tacos from area restaurants and food trucks, “Best Taco” competition along with best Margarita, “People’s Choice” award for the best taco, face painting for the little “Amigos,” a Tortilla Tossing Contest, Chihuahua Beauty Contest, Macho Nacho Eating Contest, Best Dressed Contest and live music from Salsa Band “Meringue 4” from the Dominican Republic!

Friday Pre Party at the Village Door, 6-9 p.m.

The pre-party at the Village Door features tequila and margarita sampling and live music. Tickets cost \$50 per person.

Saturday, May 7, Main Event, 1-4 p.m.

Get unlimited taco tastings and samples of tequila and margaritas at the main event. Tickets are \$30 - \$125 per person.

Sunday Bye Bye Brunch, May 8, 11 a.m.-2 p.m.

Say goodbye with a farewell brunch with a margarita or bloody Mary. Tickets are \$25 and seating is limited for this event.

Sandestin Resort Hotels is also offering special room rates and free parking on property with shuttle service.

A portion of the proceeds will be donated to The Fisher House of The Emerald Coast, Sandestin Foundation for Kids and Boys & Girls Club. Tickets for the 9th Annual Tequila & Taco Fest are on sale now at bigticketevents.com. This is a rain

or shine event and no refunds will be given.

Don’t miss ALL the fun this Spring at the Village of Baytowne Wharf!

35th Annual Sandestin Wine Festival

Thursday, April 7th - Sunday, April 10th
Friday 5-8pm & Saturday 1-4pm

The Sandestin Wine Festival brings an opportunity for discovery. Join The Village of Baytowne Wharf for four days of unique events offering a wide range of experiences from attending wine dinners with celebrity chefs, participating in preview events throughout the year, and taking part in wine tastings that showcase hundreds of wines. Wine novices are able to learn more about wines and sample from a comprehensive selection in all varieties, styles and price ranges. Wine aficionados enjoy meeting winemakers, asking detailed questions, and acquiring hard to get selections. www.sandestinwinefestival.com

April Wednesday Night Tribute Series

Wednesdays, April 6 - April 27, 7-9 p.m.

Sit back and relax as you take in the cool crisp air and enjoy live entertainment. This concert series features both local and regional talent from a variety of genres. Concerts begin at 7 p.m. on the Events Plaza Stage each Wednesday!

April 6: World Turning Band - A Tribute to Fleetwood Mac

April 13: The Long Run - Eagles Tribute

April 20: Rust & Gold - Neil Young Tribute

April 27: Greggie & The Jetts - #1 Elton John Tribute

All concerts are FREE to attend.

Easter Explosion

Saturday, April 16th, 12-3 p.m.

Bounce on over to the Village of Baytowne Wharf for an Easter Explosion, Saturday, April 16th! Enjoy a day filled with family friendly entertainment, face-painting, arts & crafts, and



more! Plus live music! Also, don't forget to get your picture taken with the Easter Bunny!

Bubbly Baytowne Thursday, April 21, 5-7 p.m.

Join The Village of Baytowne Wharf for an evening full of FREE champagne and shopping during its Bubbly Baytowne. Sip and Shop through

the village streets! Stop in various retail merchants as you enjoy a selection of premium champagnes.

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

All April Baytowne Wharf events are FREE to attend. Don't miss the fun!

Community

April 2022 Things to Do in South Walton

Seaside Central Square Cinema

Friday, April 15, 7:30 pm to 9:00 pm. Grab a blanket and come out to the Seaside Amphitheater on Friday night for Central Square Cinema, a family movie on the lawn. Free and open to the public. Show begins at 7:30PM. Movies Include: April 15 | The Mitchell's vs. The Machines, April 29 | Clifford. Seaside Amphitheater, Seaside, FL.



Great 30A Easter Race at Topsail Hill Preserve State Park

Saturday, April 16, 7:00 am The Great 30A Easter Race, presented by Rotorhead 30A Running Company and Good News Church, will be taking place at Topsail Hill Preserve State Park on Saturday, April 16, 2022 beginning at 7AM. As always, runners are offered three distinct courses to choose from: the Clean Feet 5K course, the Dirty Feet 5K course, and the Stinky Feet 10K course. A portion of the proceeds from The Great 30A Easter Race benefits Friends of Topsail Hill Preserve State Park. Learn more about race option and REGISTER

NOW at thegreat30aeasterrace.itsyourrace.com/event.aspx. To check out all three course maps, click here: https://www.runrotorhead30a.com/great-30a-easter-race. Topsail Hill Preserve State Park, 7525 W. Scenic Highway 30A, Santa Rosa Beach.

Global Earth Day Celebration at Hibiscus Coffee & Guesthouse

Friday, April 22, 5:00 pm to 8:00 pm. Join the Eka Earth team at Hibiscus Coffee & Guest House in Global Earth Day Celebrations on April 22nd, 2022 from 5-8PM in the Backyard of Love. Come together as a community to care for the Earth around us by focusing attention on an outlined area in Grayton Beach. A portion of the profits generated are donated to Eka Earths "Earth Rehab Mission".

To learn more about their mission and to purchase your tickets visit: https://www.ekaeearth.com/earth-rehab. Events Include: 5PM: Celebrations kick-off with Yoga in the Backyard of Love, 6-8PM: Community Clean up & Earth Education with Eka Earth founder Cynthia Mitchell followed by Ecstatic dance with Dustin Borlock and Live Art Raffle by Beverly Kennedy. Attendees are encouraged to dress weather appropriate & comfortable for movement and to plan to eat before or after event, there will not be purchasable food or drinks at event (we will offer re-fillable water). Please bring: a refillable water bottle, reusable tote to collect trash, and yoga mat if participating in yoga.

RUN/SUP: Eco-Tour at Boathouse Paddle Club

Wednesday, April 27, 10:00 am. Explore Western Lake with RUN/SUP on a guided eco tour every Wednesday at 10AM and 1:30PM. Join Molly for an approximately two hour adventure throughout one of 30A's beautiful coastal dune lakes. Cost is \$75 per paddler. Space is limited, email molly@runsup.com or call (850)419-6188 to sign-up in advance. The BoatHouse Paddle Club is located on the shores of Western Lake in WaterColor. They're open daily for paddle board rentals, instruction and fitness classes. Visit the runsup.com website. Join in the movement, get updates on races, new products, retreats and events by signing up for news. 250 Watercolor Blvd W, WaterColor, FL.

30A Cornhole Tournament at Rosemary Beach

Saturday, April 30, 10:00 am to 3:00 pm. Rosemary Beach Foundation invites you to come out for a day of friendly competition at the 8th annual 30A Corn Hole Tournament on Saturday, April 30th in Rosemary Beach. The two-member team

Corn Hole Tournament will be held on East Long Green. Registration begins at 10:30 am, Tournament begins at 11:00 am. Tickets: http://www.cornhole30a.com/. Consider bringing your team and/or sponsoring the event. The 2022 Tournament benefits Rosemary Beach Foundation and charitable partners, Special Olympics-Florida (Walton County), South Walton Academy and Westonwood Ranch. East Long Green Road, Rosemary Beach.

Camp Helen State Park: Guided Nature Walk

Thursday, May 5, 10:00 am. Camp Helen State Park invites the public out for a guided Nature Tour held each first Thursday of the month at 10am. Tour begins at the Visitor Center. Come out to learn about the rare coastal dune lake, Lake Powell, as well as the park wildlife. Hike is suitable for all ages. Dress for the weather; water and bug spray are recommended. Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.



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Dress for Success Starts New Affiliate Along Emerald Coast



New Dress For Success Emerald Coast affiliate announced by founder and Board President, Dr. Gail Shorter-Judson; Executive Director, Erica Cortes; and new Board member, Mikiko Land-Tucker.

Dress for Success Worldwide prepares women to meet the public with greater self-confidence and high self-esteem while instilling a need to thrive in the workplace. And now, the new affiliate, Dress for Success Emerald Coast (DFSEC), is here, primarily serving Okaloosa and Walton Counties.

In general, the Emerald Coast of Florida, and Okaloosa County in particular, has a strong military presence and attracts tourists, snowbirds, retirees and young professionals. Professional and non-professional jobs are available and necessary to run the area's hospitality industry, retail and many other area businesses. How can DFSEC serve the community? By meeting unmet needs of diverse women with proper grooming and skill-sets to demonstrate their fit for the next job.

With a successful corporate

and higher education career behind her, DFSEC was founded by Dr. Gail Shorter-Judson, D.B.A., M.B.A. She will be serving as DFSEC President and Board Chair. Their Executive Director is Erica Cortes, M.B.A. and Cornell University graduate, who has an extensive background in IT in the health industry.

Dr. Shorter-Judson commented, "I feel my earlier 14-year career in corporate America, my role as a paid Loan Executive, and university adjunct faculty, coupled with volunteer posts in community service prepared me to lead this DFSEC effort and pass on necessary skills to women who need them most. Erica and I are looking forward to working with women."

Focusing on unemployed and underemployed women, Dr. Shorter-Judson's team will be reaching out to partner with various organizations. Some of

which include the Okaloosa School District's Homeless Children's Program to work with the mothers; the Youth Division of Children in Crisis to work with youth who age out of foster care; and women referred by other non-profits with relevant outreach services for women such as Path of Grace, churches, public service organizations, shelters for victims of domestic violence, welfare recipients; and law firms handling divorce cases. These



organizations can refer women who may need DFSEC's services.

In alignment with Worldwide, Dress for Success Emerald Coast's mission is to empower women to achieve economic independence and career success by providing a network of support, professional attire and

the development tools to help women thrive in work and in life.

To get involved, email emeraldcoast@dressforsuccess.org, or for more information visit www.emeraldcoast.dressforsuccess.org. The local affiliate is in need of personal shoppers, board members and workshop facilitators. If interested, please contact us at the email above or call 850-586-0667.



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Emerald Coast Theatre Co. Presents Family-Friendly Music Productions this April

Emerald Coast Theatre Company (ECTC) continues its celebration of spring with three family-friendly productions in April.

ECTC has performed for more than 6,000 students since 2012. Over 1,600 children and families attended its TYA productions through school field trips or family outings last season alone. Each field trip experience at ECTC includes educational enhancement activities for the classroom and can include a post-show Q&A with the actors (time permitting).

“Seeing our kids show off all of their hard work in our final student productions is one of the highlights of the season for me,” says Anna Fisher ECTC associate artistic and education director. “The excitement and energy they bring is contagious.”

All performances are staged at ECTC’s performance space located at 560 Grand Boulevard (upstairs) in Grand Boulevard Town Center in Miramar Beach.



ECTC’s Jr. Company Presents: “Old MacDonald”

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

April 1 (school field trips only), 2, 15, 16 at 9 a.m.

“Old MacDonald” was written by P.J. Padgett, who has worked for ECTC in stage management, sound design and with its Theatre Education Program as an actor/teacher. This original piece will be staged in collaboration with the

ECTC Junior Company players.

Old MacDonald brings his farm to life with sheep, dogs, bunnies, and even a mouse. In addition to life on the farm, theatergoers will enjoy favorite children’s songs such as “B-I-N-G-O,” “You Are My Sunshine” and “Old MacDonald” performed by an animal orchestra.

““Old Macdonald’ is a delightful little classic. It’s always a little magical to see the young ones watch with wonder as they clap and sing along,” says ECTC asso-

ciate artistic and education director Anna Fisher.

Tickets are \$17 for adults, \$15 for seniors/military and \$12 for students, ages three and younger are free. Designed for Children 6 months - 5 Years.

ECTC Mini, Little, and Big Players Present: “Willy Wonka Jr.”

Big Players: April 8 at 7 p.m. & 9 at 10:30 a.m.

Little Players: April 9 at 3 p.m. & 4:30 p.m. & 10th at 2:30 p.m. & 4 p.m.

Roald Dahl’s “Willy Wonka Jr.” follows enigmatic candy manufacturer Willy Wonka as he stages a contest by hiding golden tickets in five of his scrumptious candy bars. Whomever comes up with these tickets will win a free tour of the Wonka factory, as well as a lifetime supply of candy. Four of the five winning children are insufferable brats, but the fifth is a likable young lad named Charlie Bucket, who takes the tour in the company of his equally amiable grandfather. The children must learn to follow Mr. Wonka’s rules

in the factory — or suffer the consequences.

Tickets are \$16 for adults, \$14 for senior/military and \$10 for students, ages three and younger are free.

ECTC Teen Players Present “Crazy for You”

April 29, 7:30 p.m.

April 30, 1 p.m., 4 p.m. & 7:30 p.m.

A zany rich-boy-meets-hometown-girl romantic comedy, “Crazy For You” tells the story of young New York banker Bobby Child, who is sent to Deadrock, Nevada, to foreclose on a rundown theater. In Deadrock, Bobby falls for spunky Polly Baker, the theater owner’s daughter. But Polly takes an instant dislike to the city slicker, so Bobby vows — through cunning, razzmatazz, and a hilarious case of mistaken identity — to win Polly’s heart and save the theater.

Tickets are \$18 per person for adults; \$16 students, \$14 for children (12 and under); ages three and younger are free.

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SacredHeartEmeraldBall.com





Cultural Arts Alliance Receives NEA Grant to Support Art in Public Places

The Cultural Arts Alliance of Walton County (CAA) announces it has been approved by the National Endowment for the Arts for a \$10,000 Grants for Arts Projects award to support its Art in Public Spaces program. The funds will be used to add public art features to the U.S. Hwy. 98 at Inlet Beach Underpass Project that is currently under construction. The project is among 1,248 projects across America totaling \$28,840,000 that were selected to receive this first round of fiscal year 2022 funding in the Grants for Arts Projects category.



sculptures installed next to each tunnel entrance, a public piano inspired by Luke Jerram's "Play Me, I'm Yours" international project, and a series of murals to be created on the tunnel's interior walls. "The National Endowment for the Arts is proud to support arts projects like this one from the CAA that help support the com-

interactive and thought-provoking artwork to the community while also providing a practical and safe passage across Hwy. 98," said CAA Executive Director Jennifer Steele. "The arts are integral to finding solutions to civic issues and improving quality of life, and we know this is the first of many collaborations that will make art accessible throughout Walton County for years to come."

In addition to NEA support, the Art in Public Spaces project will be funded through a grant from the Florida Department of State Division of Arts & Culture and other public and private sector donors. Individuals and businesses interested in supporting the project may contact Gabby Callaway at Gabby@culturalartsalliance.com.

Requests For Qualifications for the mural and sculpture commissions will be available in April 2022 at CulturalArtsAlliance.com. Artistically and conceptually, and in recognition of this underpass being the first in the area, the theme of the art installations

will be "connectivity" and "relationship" - among and between humans and connection with our built environment through creativ-

ity. Interested artists may contact Courtney Malone at courtney@culturalartsalliance.com.

In partnership with Scenic Walton, the East Corridor Improvement & Safety Project Committee, Visit South Walton, Walton County Board of County Commissioners, and the Florida Dept. of Transportation, the CAA will incorporate public art into the existing \$5.6 million project that will be the first pedestrian and cyclist underpass constructed in the county. The art component will include two medium to large-sized

community's creative economy," said NEA Acting Chair Ann Eilers. "The CAA in Walton County is among the arts organizations nationwide that are using the arts as a source of strength, a path to well-being, and providing access and opportunity for people to connect and find joy through the arts."

"It is an honor to have the NEA's support for this exemplary project that will bring engaging,

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 Wellness

Journey Bravely: Stay in Your Lane



BY STEPHENIE CRAIG

Do you ever find yourself feeling anxious, irritable and out of control? You've got that person who refuses to do things the way you think they should and it's causing stress in your life and theirs. You believe deep down that if your child, partner, co-worker, parent, sibling, random driver on the road would just do things "the right way" (your way), things would be so much better for everyone. You spend energy thinking about how you can change them. Then, you find yourself frustrated and resentful when you realize they are going to continue doing things

their way. Often, you spend energy that could be spent managing yourself focused on the other person. And, all of this results in more feeling out of control and stuck.

It's uncomfortable when other's choices cause inconvenience, stress and pain for you. Maybe someone in your life is drinking too much. Maybe they are choosing an unhealthy relationship. Maybe they aren't showing up emotionally for you. Maybe someone is in a self-destructive space and you can't help them snap out of it. Regardless of how much you care about the well-being of others, one thing is true. The only person you can control is yourself. You cannot control your friends, family, children or anyone else.

So, what are you supposed to do with this tension of believing life would be better if only others would do what you say and the reality that people are only in charge of their own thoughts, feelings and actions? Finding your lane of healthy self-control

and developing the discipline to stay in that lane is the pathway to your freedom.

5 Ways to Find Your Lane and Stay in It:

Accept what you can and can't control. You can only control yourself. Your energy is best spent focusing on managing your thoughts, emotions, and actions well. Focusing on others' behavior is an unhelpful distraction and a waste of energy. Try making imaginary bins for what you can and can't control and sort things into them when you find yourself in frustrating situations with others.

Notice anytime you are saying or thinking, "If they would just..." Thoughts and conversations that revolve around what others should be doing differently indicate you're driving in someone else's lane in which you have no control. This will result in consistent frustration and exhaustion. Try reminding yourself to get back in your lane where you have

healthy power and self-control.

Focus on understanding and mastering your own lane. Think honestly about how you are managing your thoughts, feelings and behaviors. Notice things you might want to change such as taking better care of yourself, developing healthier coping skills, working on your relationship skills. Try choosing a couple of specific areas and intentionally focus your energy on your personal growth.

Pay attention to boundaries. Often when you are out of your lane, it means you need to adjust boundaries. Instead of focusing on changing someone else's behavior, try focusing on how you will adjust your engagement in the relationship if the other person continues with unhealthy behavior. Maybe spend less time with them, share less vulnerable information, and invest less energy. Or with parenting, perhaps you reduce privileges or make electronics contingent on responsible be-

havior.

Ask for what you need directly with kindness. When someone else's behavior is negatively impacting you, it is more effective to have a direct, kind conversation than to try to control their behavior. Try saying, "When you _____, I feel _____, what would work better for me in our relationship is _____." Once you've had the conversation, you can observe whether the person responds with openness and intention to respect your needs. If they do, great. If they don't, stay in your lane by changing your boundaries in the relationship.

Staying in your lane is not selfish. In fact, it's one of the most healthy, loving things you can do for others. By staying in your lane, you provide space for others to learn the healthy practice of staying in and managing their lane. As you are learning how to stay in your lane, remember to connect with us along your journey at Journeybravely.com.

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

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I Just Need A Quick Nap



By DR. RICHARD CHERN, M.D.

A lack of energy is one of the most common complaints we hear from new patients before they receive treatment. And, many of the patients who didn't mention fatigue or a lack of energy prior to treatment will tell us how surprised they were at the increase in energy they experience while on hormone therapy. I can also remember that before I started getting my own hormones treated that I needed a nap in the afternoon, especially after lunch. I always thought I had eaten too much or something too heavy. It turns out my hormone levels were just suboptimal.

Keep in mind, my levels were

normal. It took a while for me to figure out that normal values are usually not optimal values. Many physicians and providers still do not understand this. For instance, a reference range or normal vitamin D level is from 30-100. If your level is 31 your doctor will likely tell you that your vitamin D is normal. Well, vitamin D levels under 50 are associated with an increase in breast cancer that is six times higher than those with higher vitamin D levels. Vitamin D levels less than 40 are associated with a 40% increase in all cancers. How do you feel about that "normal" vitamin D level now?

Testosterone for both men and women will increase energy,

focus, concentration, libido while reducing cancer, disease, anxiety, depression and more. Yet, most doctors have no clue what an optimal testosterone level is for men or women. Has your doctor ever even tested your testosterone? If not, then do you think they will know how to interpret the results properly?

So if you have noticed that you are taking naps regularly or feel wiped out before your day is done it may very well be an issue with your hormone levels. Call us for an appointment. We can draw your blood and get your results the same week. Have a consultation with Dr Richard Chern MD or Sue Griffin ARNP and

finally find out what has been dragging you down.

Dr Richard Chern, MD provides hormones therapy to men and women from across the country. He is also on staff at BioTE Medical and teaches hormone therapy to new providers including providers here in the local area. In addition, Dr Richard Chern, MD treats many of the doctors in the local area. Dr Richard Chern MD is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country right here in Miramar Beach. Call Dr Richard Chern MD at The Hormone Restoration Center for an appointment at 850-837-1271.

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Wellness



By KAY LEAMAN, HEALTH ARCHITECT

Inflammation is both good and bad. When the body is invaded by foreign bacteria, viruses, chemicals, plant pollen, etc. or an injury occurs, white blood cells

release specialized proteins into our blood and tissues to clean up debris, fight infection and heal damaged tissues. This raises our blood flow, and can cause redness, warmth and swelling.

Acute inflammation is short lived such as when we get a cut or abrasion, broken bone, etc. This type of inflammation is beneficial and necessary. However, when this acute inflammatory response fails to shut off and becomes chronic it wreaks havoc in our bodies.

Chronic inflammation can begin to break down healthy tissue and over time can prematurely age us, damage our DNA

and keep us from feeling our best. Issues like allergies, asthma, arthritis, sinusitis, tendonitis, dermatitis, etc. can begin to surface.

Underlying every chronic disease condition is inflammation. It contributes to the onset of cancer, heart disease, type 2 diabetes, asthma, arthritis, cognitive decline, dementia including Alzheimers, auto-immune disorders (when immune system activates inside the body when there are no invaders or injury thereby causing injury) such as celiac disease, rheumatoid arthritis, Hashimoto's thyroiditis, etc.

When dealing with chronic inflammation we can experience symptoms such as fatigue, body pain, depression, anxiety, gastro-intestinal complications (diarrhea/constipation), weight gain or loss, or persistent infections.

So what causes inflammation to become chronic? Smoking, obesity, alcohol, chronic stress, poor diet (refined carbohydrates, fried foods, sugary beverages, margarine, shortening, lard, red meat) and lack of exercise (lifestyle).

What can we do to help our body reduce this cycle?

Exercise. Get up and walk, stretch and 'just move' your body.

Eat a Mediterranean diet. (For a list of foods to incorporate this type of diet into your lifestyle email succeed.hdhl@gmail.com with Med Diet List in the Subject line.)

Decrease Stress. None of us can escape stress but we can learn to recognize and control it. Deep breathing exercises can stop the stress response and calm us down and this can be done anywhere at any time.

Turn off the TV! Listen to

your favorite music, sit outside, read a good book, spend time with friends.

Consume a highquality supplement containing anti-inflammatory ingredients in their correct forms and amounts (fish oil, lipid acid, curcumin, ginger, garlic, cayenne, certain mushrooms, etc.).

Avoid processed foods. If it has an ingredient list it has been processed. When purchasing these foods look for the package with the least ingredients and avoid colorings, harmful preservatives such as BHS and BHT, etc.

Be aware of what you put on your skin. ewg.org is a great resource to look up ingredients and how they are rated (toxicity level).

Here's to Your Health! HealthyDay HealthyLife, succeed.hdhl@gmail.com

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April is National Child Abuse Prevention Month

National abuse statistics are alarming. According to the National Children's Alliance, the national association and accrediting body for Children's Advocacy Centers, nearly 700,000 children are abused in the U.S. annually. Neglect is the most common form of maltreatment with 75% suffering from neglect, 17.2% from physical abuse, and 8.4% from sexual abuse. About 4 out of 5 abusers are the child victim's parents.

Many do not realize the peril our children can experience and have to deal with right here in Northwest Florida. There are approximately 1,100 cases of child sexual and physical abuse reported annually in Okaloosa and Walton Counties, an average of three a day. Despite those big numbers, nearly 2/3 of the actual needs to help child victims go unmet due to lack of report-

ing to authorities. It is estimated that for every one child ECCAC helps, there are two children out there who are not helped. ECCAC, a multi-disciplinary

team with all support services and personnel under one roof, provides services 24/7 in a child-friendly environment to abused and neglected children and their

families. With two locations, the Children's Advocacy Center in Niceville serves Okaloosa County and the Pierce Family Children's Advocacy Center in

DeFuniak Springs serves Walton County.

Nautica Caswell, ECCAC's Community Outreach Manager said, "Join our initiative to paint the town blue! Blue is the color for Child Abuse Prevention Month and you can help us spread the word. For the month of April, our Centers are selling signs and blue lightbulbs to raise child abuse awareness. For a donation of \$20, purchase a yard sign along with a blue light bulb. Proudly place the sign in your yard, window, home, or business; replace your front porch light or other fixture as a signal of hope for the kids in our community."

Order online at eccac.org, or contact Nautica Caswell, Community Outreach Program Manager at 850-833-9237, Ext. 267, or email her at Nautica@eccac.org.



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Community

SOF Missions Needs Your Help to Support Veterans

The non-profit veteran service organization, SOF Missions, is hosting its 6th Annual SOF Missions Destin Gala on April 9 at 6 p.m. at the Henderson Beach Resort.

The gala is open to community members and business owners who want to make a difference in the lives of our "at risk" veterans.

"This wonderful event is a night to come together to raise funds, awareness, and support for our military veterans and their families," said Dr. Damon Friedman, president of SOF Missions. "Our aim is to col-

lectively heal warriors who are struggling with the visible and invisible scars of war."

SOF Missions began 12 years ago when Dr. Friedman found out he was suffering from traumatic brain injury. That, coupled with post-traumatic stress, took a toll on his mental health and he was in a very dark place until he finally found help outside of the military and the VA. He vowed to do everything in his power to make sure no veteran goes through that pain.

The gala demonstrates the power of community and provides individuals and businesses

the unique opportunity to sponsor warriors through a four-part healing process called The Resiliency Project.

The program is free to veterans who ask for help.

Marine veteran Nate Roberts was one of those veterans who decided to reach out. He said service members go through unique stresses and challenges and then they come home and whether or not they stay in the military, they can become isolated and broken. He said it breaks you, it hurts you, and it's hard to find a way out. He said the program truly helps.

However, Dr. Friedman worries about the many veterans who don't seek help or don't know about the help available to them. "Together, we are making a difference," said Friedman. "The word is getting out about the challenges our service members face, but there is still so much more work to do and we need to get the word out. We can't thank those enough who step up to help support our warriors."

Come to the gala, the largest fundraiser for SOF Missions warriors, and hear stories of their struggles and triumphs.

Enjoy an evening of delicious food, raffle items and stories of bravery and redemption, all while supporting this life-changing event.

Warriors like Nate need your support.

Tickets: \$100 per person | Attire: Cocktail | <https://sofmissions.org/gala/>

Ticket price includes dinner, dessert and drinks. Guest speaker and silent auction.

For more information about the SOF Missions Destin Gala, please contact Kristi Beckman at 850-503-5201 or email at kristi@sofmissions.org.

The Arc of the Emerald Coast Hosts Its 11th Annual Burning Up The Beaches Car Show

May 5-7 | Destin Commons | The Island at Fort Walton Beach

Burning Up The Beaches is a fun-filled weekend with gearheads from throughout the U.S. Participating attendees will enjoy three days of events and show off their cars on the sugar-white beaches of Destin and Fort Walton Beach.

Burning Up The Beaches kicks off Thursday, May 5, at 2 p.m. at The Island Resort at Fort Walton Beach. Once checked in, attendees will be greeted with happy hour on the Buccaneer Pirate Cruise which will leave from Destin Harbor



at 6 p.m. At 10 a.m. on Friday, May 6, the group will drive in the Main Street Parade in downtown Fort Walton Beach to show off their vintage cars. The celebration will continue with various events hosted at The Island Resort including a DJ at

the pool and live music.

Saturday, May 7, is the big show day! The Burning Up The Beaches car show will begin at 9 a.m. at Destin Commons. Valve cover racing will begin at

continued on next page

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Road to Redemption Podcast; Using Radio to Spread the Gospel

BY VICTORIA OSTROSKY

Some of us have a word of the year – mine is ‘moderation’; but this year I also have a phrase of the year that grabbed me recently on the Road to Redemption podcast, an interview with Dr. Mike. Here it is: The more you listen to the Holy Spirit, the louder He speaks.

I love it because it’s so true. And it looks like John Martin has been a good listener. The idea for Road to Redemption came to him when the Holy Spirit impressed upon him that he should start a show sharing powerful testimonies to reach those looking for hope. One day he thought, “Wow, we have so many people with Road to Redemption stories”, and that’s when he knew the Holy Spirit was the one bringing him back to an idea that had been percolating for some time in his heart. John, in obedience to God’s direction, reached out and began partnering with his church, Destiny Worship Center to produce a weekly radio show and podcast titled Road to Redemption, interviewing folks from all walks of life with compelling stories of how God brought them by, sometimes, difficult paths to where they are today. The show seeks to bring

glory to God by showcasing how formerly broken and wandering souls have been brought into the fold and saved.

John’s vision for Road to Redemption is first and foremost to reach the lost for Christ. He wants to give the Holy Spirit the platform to use stories of people who love Jesus and desire to share their journey and testimony in order to evangelize those who are seeking joy and peace.

John, and his team, ask the Holy Spirit to lead them to the right people to share their life experiences with Road to Redemption’s listeners. They interview locals from all walks of life, including business owners, retirees, homemakers, young people, famous and normal everyday people like you and me.

Their first podcast was this past December, and John says, “the feedback has been incredible, and the show has already touched many lives.”

Each interview is approximately 20 - 30 minutes long.



From left to right Aliya Yellen, John Martin, Nate Kelly.



You can listen to them live every Monday at 2 p.m. on Destiny Radio 91.1 FM, or later, via Apple Podcast and Spotify. All the episodes are archived on the show’s website at www.roadtoredeemtionpodcast.com.

John doesn’t do all this on his

own. His awesome team includes Nate Kelly, Aliya Yellen, Walker Beach and Drew Powell. Together, they work to conduct the interviews and produce a high quality radio show and podcast.

You can listen to Shanna’s testimony, an abused wife who was delivered and set on a new course. Or you can learn about Ricardo, who ran afoul of the

law and ended up behind bars. That’s where Jesus found him and changed the course of his life. Then there’s Dr. Mike, who God called to live and minister in the Destin area, making a difference in his professional and personal life, learning more and more every day to listen to the Holy Spirit and act in obedience.

These and many more podcasts are available to encourage, uplift, and instruct. Like the Apostle Peter said in 1 Peter 3:15, “Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have.”

John Martin has been faithful to his area of service, giving us an example of how we need to look for our area of service as well. As Jesus told us, “The harvest is plentiful, but the laborers are few. Therefore, pray earnestly to the Lord of the harvest to send out laborers into his harvest.” (Luke 10:2 ESV)

continued from page 30

11 a.m. Participants will enjoy a day of cars, music and more around Destin Commons.

The Main Street Parade and the Burning Up The Beaches car show are open to the public to attend. To participate in the parade, car show, as well as the other activities during the Burning up the Beaches weekend, registration is required.

For those looking for a place to stay during Burning Up The

Beaches, The Island Resort at Fort Walton Beach is offering special rates for registrants. Registration and information to book your stay at The Island Resort at Fort Walton Beach can be found at www.burningupthebeaches.com

All funds raised during Burning Up The Beaches weekend will support The Arc of the Emerald Coast’s mission to provide a path from disability to capability.



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Musings

The Lotus Life: Letting it all go...the road to Independence

BY LAUREN CATANESE

Letting all of what go? Oh you know, all the to do's, the supposed to's, the obligations, the must haves, the why haven't you done this, why have you not bought this, do this, do that, be this, be that, ugggh!!!! Does anyone else feel like screaming? Enough already! The truth will set you free and my wings are starting to flap just with that realization. The judgments, the perfectionism, et al., come from none other than within ourselves. And we are the ones that give ourselves this long list

of things we have to do. Why? Because we feel it's what we have to do in order for us to be lovable or accepted, or even that we matter.

So, if you are doing anything and it becomes too much, you are the only person that you have to answer to. I can hear you now, that's not true, I have my boss, my parents- can't disrespect them, my kids.... on and on and on. But no matter how you square it, you have chosen to be in those situations and have accepted those relationships as a part of your life. So you have the power



things that you love then you are shining such a beautiful light into the world that it sends a vibration out into the world, and trust me that helps all mankind. And maybe if you think about some of the things that you do every day, the choices you are making, how they do bring you happiness and joy; don't be too judgmental to accept them. You were created to be you! So jump on the love band wagon, sing a song of happiness, and let all that other stuff go! You are way too important to get bogged down in any of that. Live on purpose and the light in you will soar! Guiding all those around you to be their own authentic light as well. No to do list needed. So give yourself permission to say yes to the life you are leading, and accept the choices you do make. Because remember; you only have to answer to yourself, so stop pretending and start living in true independence!

to redirect that energy and make changes. You are lovable because you exist. It's true. And you are worthy because you are here, you are alive, you are a gift!

If you are perfectly lovable, whether you win a Nobel Prize or love to just sit on the beach every day, what motivates you to do anything at all? The reason to do something is not

because you have to prove it to anyone or showcase yourself, the reason should be ...another drum roll please....because you want to! It's that simple. You do something because you hope the feeling it will produce fills you with love. And that is our true nature. That is the meaning of following your bliss. Because when you are happy and grateful and at peace doing



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Sean of the South: Easter



BY SEAN DIETRICH

A few years ago, I attended my first Catholic mass in a busy church outside Birmingham. It was Easter Sunday. I sat in the nosebleed section.

People greeted me with the words, “He’s risen.”

And because I was not raised under a rock, I answered with: “He’s risen indeed.”

I was not reared Catholic. I was born into a fundamentalist family with a mother who sometimes prayed in tongues over our meatloaf.

But after my father died, I learned that he had been raised Catholic. He went to Catholic school, he played Catholic baseball.

He didn’t talk about it. I never knew that version of him.

All I knew was a man who did not dance at wedding receptions for fear the pastor would catch him.

There in the Catholic cathedral, the priest announced, “He is risen.”

“He’s risen indeed,” said the congregation.

I was an outsider in the room. The priest recited the Liturgy of the Eucharist, people formed a single-file line to drink out of a chalice.

Easter Sundays in my family were nothing like this. My

father was an usher at our little church. He’d stand by the front door and hand out bulletins that advertised upcoming Baptist church events.

For example:

—Thursday fundraiser, dinner on the grounds. Bring a covered dish.

—Young men’s Bible study, 6 P.M. Bring a covered dish.

—Women’s Sunday school class is holding an upcoming prayer vigil against beer. Bring a congealed salad.

—Men’s group is recruiting for its annual mission trip to Biloxi.

On Easter, my father always gave folded bulletins to those approaching. He would say, “He is Risen.”

And any Baptist worth his salt would answer with, “He’s risen indeed.”

Most who attended our church on Easter were only visitors. They came twice per year. My father called them “nosebleed Baptists.”

I never heard anyone else use that term. I asked my father what this meant.

“Well,” he said. “Some fans only come to games once a year and sit in the nosebleed section. And other fans never miss a ballgame, even when the pitcher stinks.”

“Which ones are we?” I asked.

“You’ve heard our new preacher, you tell me.”

Our preacher delivered fiery sermons. He would remove his jacket and preach to heartless sinners, drunks, and those who danced at wedding receptions.

The church services of my youth were lengthy. Someone in the congregation would either

faint from low blood sugar, or be suddenly overcome with the spirit of narcolepsy.

But this Catholic business was different. Mass was foreign to me. It was exotic, and beautiful.

All my life, my father refused to step foot in a Catholic church. And he wouldn’t even talk about it.

But then, there was that one time.

On the way home from a Boy Scout meeting, he pulled into a Catholic church. I knew my father was having a rough time at work. I’d overheard him talking with my mother through the hot-air vents.

“The boss is killing me,” my father once said. “I can’t sleep, can’t eat...”

At night, sometimes I found my father vomiting in the bathroom from stress. I would ask what was wrong, he would tell me to go back to bed.

That afternoon, Daddy wheeled into a Catholic church and turned off the truck. There was a man cutting the church



pew behind me. He introduced himself.

“Father,” I said, “I’m not Catholic, but I really enjoyed mass.”

“Yeah?” he said. “Thanks for celebrating the Resurrection with us.”

“Can I ask you a question, Father?”

“Shoot.”

“Have you ever lost anyone?”

“Yes. I lost my mom, my dad, and my brother.”

“Do you think about them a lot?”

He ducked his head. He let out a sigh. “Every second. Actually, I was thinking about Mom this morning. You know, when I was growing up, she would always laugh about the big Easter crowds and call them ‘nosebleed Catholics.’ Isn’t that funny?”

It sure is.

On my way out of church, the priest and I took a slow walk down the aisle. I admired the statuary, and the beautiful stained-glass windows.

The priest hugged me, then said, “He is risen.”

And well, you know the rest. Happy Easter.

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Musings

Court Presence



By KIRK MCCARLEY,

Metaphorical illustration is used not only in coaching, but by many of us in attempting to connect with others. For example, in the case of communicating with

a musician it can be useful to describe a work team as being in rhythm, not unlike a well-tuned professional orchestra. Someone who appreciates a fine wine might also relate to how scientific discovery also takes years of work, precision, and time to come near to perfection.

Recently I was working with a client, who like me, is very much into sports and in particular basketball. As so many of us were recently enmeshed in the March Madness of college hoops it provided an outstanding opportunity to draw parallels from the hardwood and apply them to what we experience occupationally, even if the worlds in which we operate have little connection

with athletics.

We discussed job roles. If we are part of a team at work, what does our job description require? Are we the CEO, who is like a head coach in that she will ultimately be responsible for directing the game plan or strategy, reaping the rewards of "brilliance" in the instance of a success or "win" or face blame when there is failure and sometimes even an embarrassment?

The top salespeople in an organization can often be like the leading scorers. If they are "off" giving a sales pitch then no matter the quality of the product, the team can't thrive without a close. In the instance of those "losses," what adjustments need to be made so that a better outcome can be achieved in the future? Like studying up on an opponent, that may include going back to the drawing board to determine buyer tendencies, or the salesman practicing his presentation, much as a basketball team will study game film and plot out a new strategy aimed at more fa-

vorable results.

Preparation, even when considered by others as silly, can reap great reward. Legendary UCLA basketball coach John Wooden would have his star athletes remove their shoes and socks on the first day of practice. Coach would then speak meticulously about how pulling on socks without wrinkles and tying sneakers snugly so that there was no room for the shoe to rub or the sock to bunch up was critical. Because, as coach said, "if there are wrinkles in your socks, or your shoes aren't tied properly, you will develop blisters. With blisters, you'll miss practice. If you miss practice, you don't play. And if you don't play, we cannot win."

How well do you anticipate events that may happen? As an opponent comes to set a screen while you're playing defense, do you feel for that pick and either fight around it or switch off with one of your teammates? How well are you communicating with each other not only on the court, but on the shop floor? Might

that screen be tantamount to a slippery, greasy spot in a work area. How 'bout a heads up to the Client Services Manager that a less than happy customer wants to talk. And should things not be going so well, how effective might it be to "call a timeout," settle things down, and reset?

With so much focus on the present, what preparations are being made for the future? Your organization has a strong staff now, but is there bench strength to ensure you stay on top? Like a basketball team, who is being developed and groomed for the seasons ahead?

During March Madness the stakes could not be any greater. Lose one you're done.

What lessons can you glean from basketball, your own athletic career, or another competitive pursuit to where you are now in your occupational profession?

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



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Like a Pine



BY RICK MOORE

Seen from Scenic 30A, and located on the easternmost part of Grayton Beach State Park is Western Lake. This is one of the fifteen coastal dune lakes in the area located along twenty-six miles of coastline in Walton County. The tall pine trees and sand dunes that separate this dune lake from the Gulf have been photographed and painted by artists from around the world. While many parts of Florida are identified by palm trees, the Emerald Coast is still identified by the mighty pines.

Before The Emerald Coast was known for its world-class tourism, the number one industry of the area was producing turpentine from the pine trees. Since the late 1800s, turpentine distillers throughout Walton County have used the resin from pine trees to produce household items such as soap, glue, rubber, and paint products. It was also used heavily in ship building.

The pine tree is not as strong as the mighty oak, nor as tall as the giant sequoia. The life of a pine tree doesn't appear to be as exciting as that of the deer running by, or of the birds that nest in the branches. As the bunny rabbits chase each other, and the butterflies pollinate the flowers below, the pine tree remains still. Yet, the pine tree is very much alive.

You will not see pine trees lining glamorous streets like Sunset Boulevard in Beverly Hills, nor positioned along the Promenade in Miami Beach. The pine tree isn't trying to win a popularity contest. It doesn't care how many "likes" it gets on Facebook or if it is voted tree of the year. It is



content fulfilling its purpose.

Not many trees can withstand the many hurricane force winds these trees have withstood. Though the pines bend and the dunes shift, they continue to stand the test of time. They learn to bend so they do not break. The many storms these pine trees of Western Lake have persevered through have only made them stronger. Unlike many palm trees, the pines can withstand freezing temperatures as well as the blistering heat. There is much we can learn from the pines.

Tests help purify, temper and make us stronger. Testing doesn't exist to destroy us. It prepares us for the next steps in our journey. Getting from where we are to

where we want to be is hard. We often tend to run from or resent struggles when the storms of life head our way. This is especially true if it appears we will not survive the storm. Everyone faces moments when the likelihood of success seems unlikely, the challenges seem insurmountable, and the costs are simply too much. It is in such moments we come face to face with who we really are. Albert Einstein said, "Adversity introduces a man to himself."

It is doubtful anyone living in the late 1800s would have painted the pine trees of Western Lake or considered them special in any way. It was often said how horrible the area was because little could be grown in such

sandy soil. Western Lake would have been considered just another mosquito infested swamp area. Today, houses next door to Western Lake in WaterColor are worth millions of dollars, and the WaterColor Inn and Resort is one of the most sought after destinations on earth.

If you feel unimportant, not very valuable, or even worse, dead weight, consider this: You are very much alive. You are planted where you are planted. You have a purpose. Quit trying to be something or someone you are not. Accept the challenges that come your way. Be like a pine.

Rick Moore is Communications Pastor with Destiny Worship Center.



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Musings



BY PASTOR DAVID HOLLAND

A Pastor's Ponderings: Up From the Grave

up, the evil minions asked each other, "Who is he anyway?"

Lucifer laughed manically, "Jesus, they called Him 'King of the Jews' and now He's mine, all mine." Eruptions of hisses and boos cascaded through the smokey caverns of hell. "This miserable, bleeding human was supposed to 'save people from their sin,'" he mocked. All the inhabitants of Hades reveled in their master's contempt. Then the corpse moved.

Bloodied and beaten, Jesus rose and preached to the captives, "Turn in faith to God."

"Oh, you silly so-called Messiah, don't you know they're mine now for eternity?"



Ignoring the ancient liar, Jesus proclaimed, "I am the Lamb of God slain for the sins of the world. All who believe in me shall be saved."

"Yet, here you are," Satan smirked.

"Turn from your ways and follow me," Christ implored the captives.

A condemned human called out, "Follow you? Where are you going? You are here with us in the dungeon of the dead. Why should we listen to you?"

"Behold my bleeding hands; put your hand in my pierced side. I died as a sacrifice for you and all humanity. Put your faith in me and I will deliver you from this place."

At that moment, a breeze unlike any other swept through that stifling place. Even the demons smelled it, "What was that? The imp cried?"

A fallen angel sneered,

"Shush foolish goblin, that is the Breath of Heaven."

The Savior's voice grew stronger as He rose, imploring the masses, "I am the Resurrection and the Life. Look to Me and be healed of your wounds. Come and I will deliver you from the torment of hate, doubt and fear."

The Spirit-Wind swirled with growing intensity and the Christ began to rise above the stench of death and the grave. "Believe in Me," He called out, "and this day you shall be with me in Paradise." And faith rose in the hearts of the captives of sin, death and the grave.

"No!" Satan roared. "They're mine. Their own guilt condemns these stupid, wretched humans."

Wrestling the keys of Hell from Satan, Jesus declared, "I redeemed them by paying with my life. We rise to go back to the Father and place my blood on the Mercy Seat."

Christ arose by the power of the Holy Spirit leading captivity captive. Multitudes followed Him and His ragtag band ascended beyond the gates of Hell and through the portals of heaven.

Multitudes of angelic creatures wondered at the spectacle parading into the Holy Place.

They recognized the Son of the Highest, bloodied but unbroken. Seraphim gasped. "What manner of creatures are these with Him, still wreaking of sulfur and stained with guilt?"

The Ancient of Days stood from His throne and heaven hushed as the Lamb approached the brazen altar. Wiping His bloody hands there, the Christ moved past it to the Mercy seat. The Lamb of God lay there with His pierced side still bleeding.

"Boom!" The scepter of the Great God pounded the golden floor of heaven.

"Innocent!" He shouted for all creation to hear. "The sinless blood of My Son paid the price for all who believe. He redeemed humanity from every kindred, tongue and tribe forever.

All heaven stood on tiptoe shouting, "Jesus has risen. Christ has risen indeed."

Celebrate Easter in the Word of God with Dave Holland and his daily devotional, "Extraordinary Jesus." He recently released this devotional-Bible study based on the Gospel of Luke. You can get a copy from his website, DaveHolland.org, or at Amazon.com. Pastor Dave is available to preach and teach at churches and conferences. Contact him at DavidHolland54@gmail.com.



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What's a Virtual Business Address?

BY MELISSA FERTITTA,
DIRECTOR OF OPERATIONS,
BEACHWORX

Since the pandemic of 2020, we've all learned about the many changes the traditional workplace has endured. "Hybrid work" and "remote work" are both approaches aimed at retaining talent. They're paradigm shifts that place more value on results than presenteeism, meaning employees can work whenever and wherever as long as they're hitting their metrics and producing.

According to International Workplace Group, "cloud-based tech" is "central to the success of hybrid working" and, as long as this trend continues and advances, workers will be able to successfully deliver no matter where they are physically located.

As long as workers have a professional environment, with the ability to tap into these cloud-based systems, the traditional workday can evolve into something more flexible and worker-friendly.

This one reason why coworking spaces are trending for digital nomads and enterprise clients, alike. The best coworking spaces offer employees a professional environment with the tools to conduct remote work, namely reliable high-speed internet and private call spaces to conduct video meetings. The spaces may be trendy or traditional, sprawling and open for collaboration or private and designed for quiet, individual occupancy. Some industry-specific spaces are even popping up in larger markets (think biotech labs you can rent by the week and podcast and film

studios that can be rented by the day).

In resort towns, like Destin, coworking spaces meet multiple needs. Without the "central business district" larger towns enjoy, resort towns often have fewer commercial office spaces for lease. This makes coworking spaces attractive for small business owners and entrepreneurs who desire affordability and flexibility over long-term leases or purchasing a building. The coworking model also offers tourists an "office at the beach." While we all start with the best of intentions to work while on vacation, real world scenarios of crowded condos and residential internet stressed by multiple devices can make it difficult to deliver on that promise. The coworking space is a welcome alternative to

the local coffee shop or library. Daily, weekly rental options help tourists get the work done and quickly get back to the vacation.

If you are a small business owner with the best of circumstances, who can successfully work from home, you may only need a coworking space for its virtual address. What's a virtual address? It's another resource coworking spaces offer, allowing you to use the coworking space's physical address as your business's own. Virtual addresses pro-

tect your privacy, lend credibility to your small business, help you establish an online presence and expand into new markets. There may even be tax benefits to having your business virtually registered in business-friendly state, like Florida.

Beachworx is a flexible, affordable coworking space in the heart of Destin that delivers all of these solutions. Find out more by visiting

<https://thebeachworx.com>.

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 Dining

The Melting Pot Destin:

Melting Moments into Memories

BY LORI LEATH SMITH

It was a recent Thursday in Destin. We walked through the doors of The Melting Pot and were escorted to our table—a quaint booth with rose petals and candles on the table. It was our “Thursdate” and a memory for the books!

Our special Thursdate four-course menu began with our choice of cheese fondue, followed by a salad of our choice and an entrée that included tender filet mignon, Atlantic salmon, savory teriyaki sirloin, chicken, shrimp and lobster tail! To top it all off, as if that wasn’t enough, we chose a most decadent dessert, Flaming Turtle which has milk chocolate, caramel and candied pecans. Part of our experience was our server, Melody, who worked at our pace. And, believe me, it was a lot of fun and the food is out-of-this-world! We were never rushed; it was very relaxing. And turns out The Melting Pot is the premier “Fondue” restaurant on the Emerald Coast. If you are looking for a unique and interactive dining experience, this is the



place.

Mark and Becky Chapman, two Florida snowbirds, recently took ownership. Both having grown up in Florida, Mark in Pensacola, they left the state when their jobs took them to Birmingham and then Oklahoma for the past 21 years. Seventeen years ago, they decided to purchase their first Melting Pot franchise in Tulsa. “We were drawn to Melting Pot’s efficient business model and fan-favorite Fondue which won over our hearts and many Americans who want to enjoy a special experience,” said Becky.

With two very successful locations, the other in Oklahoma City (a Top 10 in the nation) and with their children grown, Becky and Mark found their way back to their Florida roots. When the Destin location came up for sale, in less than three months, they were here.

“We have some big plans for this location,” said Becky. “New décor, upholstery and remodeling of the bar and patio are among them. We also plan to add a retail program where you’ll be able to order a dozen roses or seasonal flowers for any day of the week and cookbooks, cham-

pagne flutes, old-fashioned recipes and teddy bears—fun things to enhance your celebrations,” she said.

Since The Melting Pot caters to locals as well as visitors, it stays busy all year and is very much involved in the community. General manager Erin Harris is always hiring servers. “It’s a perfect job for someone in college or trying to supplement their income with a second job,” said Becky, “since it is open for dinner only. And we want to find ways to give back to our community.”



The Chapmans have three grown children (and two grand-

children), and “our whole family has always been part of the business: our daughter is marketing director; one of our sons helped manage and one helps with maintenance.”

The Melting Pot is one place where diners are encouraged to slow down and talk while they ‘play’ with their food. A four-course evening begins with your choice of six classic cheese dish appetizers, unmelted in a hot, 6-inch melting pot. Next is your choice of salads. Your main entrée comes to your table unpre-

POT, continued on page 39

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30A eats.com Recipe of the Month

Chicken and Conecuh Sausage Gumbo

BY SUSAN BENTON,

Chris Hastings and his wife Ide have such a passion for cooking, preserving food history, and sharing local ingredients on the plates at Hot and Hot Fish Club in Birmingham, Alabama, while celebrating all farmers and fisherman that bring them the best products. This 17 year collaboration between the couple has shifted the perception of Southern cuisine across the globe from fried to refined, with the James Beard Foundation taking note.

The recipe below is from Hot and Hot Fish Club, and I highly recommend using Conecuh Sausage in the dish. It is a family favorite! After Thanksgiving, plan to add your turkey to this recipe instead of the chicken.



Chicken and Sausage Gumbo
Serves 10 to 12 (about 16 cups)

Ingredients:

- 1 cup peanut or vegetable oil
- 1 1/2 cups all-purpose flour
- 3 cups diced onion
- 1 cup diced celery
- 1 cup seeded and diced red bell pepper
- 1 cup seeded and diced poblano pepper
- 2 tablespoons minced garlic

- 2 bay leaves
- 2 teaspoons fresh thyme leaves
- 7 cups Chicken Stock
- 1 tablespoon plus 1 teaspoon salt
- 2 teaspoons freshly ground black pepper
- 1 teaspoon cayenne
- 1 pound Conecuh brand smoked sausage
- 1/2 pound andouille
- 1 pound sliced okra (fresh or frozen and thawed)
- 2 cups seeded and diced tomatoes
- 1 1/2 pounds cooked chicken, pulled into 2-inch pieces (I use a rotisserie chicken)
- 1 cup chopped green onion tops
- 4 to 5 cups cooked rice, for serving

Preparation:

Heat the oil in a large, heavy bottomed pot over medium heat. Whisk in the flour and cook, stirring constantly, until the mixture darkens to a rich, reddish-brown color, 25- 30 minutes. (Be careful not to let the flour burn or the gumbo will taste burned. Throw it out and start over!)

Once the roux reaches the desired color, add the onion, celery, and peppers and cook, stirring, for 2 to 3 minutes. Add the garlic, bay leaves and thyme and cook an additional 1 to 2 minutes. Add the chicken stock, salt, pepper, and cayenne and bring the mixture to a boil. Reduce the heat, and simmer the gumbo for 20 minutes, stirring occasionally.

Tip: You can do this as prep- or - while the gumbo is simmering,

slice the sausage lengthwise and then make crosswise cuts, forming 1/2-inch thick half-moons. Place the sausage in a large skillet over medium heat and cook, stirring occasionally, until the sausage is rendered and lightly browned, 8 to 10 minutes. Transfer the sausage to a paper towel-lined plate and pat dry.

Add the cooked sausage, okra and tomatoes to the gumbo and simmer an additional 30 minutes, stirring occasionally. Stir in the chicken and cook an additional 10 minutes. Taste and adjust the seasonings, adding more salt or pepper, if needed. Just before serving, remove and discard the bay leaves and stir in the green onions. Ladle the Gumbo into warmed soup bowls and top with cooked rice. Serve hot with a dash of Tabasco on the side.

POT, continued from page 38

pared. Yes, each diner cooks their own serving. For dessert, your server will bring you a warm Fondue bowl of fresh melted chocolate of your choice. Throughout the process, you find yourself engrossed in the experience.

There are “fast Fondues” for those in a hurry or you can simply stop in after work, sit at the bar and order just one course: Cheese, Salad, Entrée or Chocolate. Eventually, Becky said they plan to add some hot

foods which will complement the Fondue.

Specials each week include: Wednesdays BFF: Best Fondue Friends for ever – special price with drink specials; Thursdays – \$49 per person for a four-course meal including candles and rose petals on your table. Happy Hour is Monday-Friday, 4-6 p.m. – 1/2 price cheese and chocolate Fondue.

And so, no matter the occasion or how many courses you choose, The Melting Pot provides an unforgettable, interac-

tive dining experience that turns moments into memories. From the time the first piece of bread is dipped to when the last nibble of dessert is savored, you’ll have the time to discover new things about people you thought you knew, and those you’re getting to know.

The Melting Pot is located at 11394 US-Hwy. 98 in Miramar Beach. Call 850-269-2227 or visit www.meltingpot.com/destin-fl to view the complete menu or, as we would recommend, make a reservation.



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Music

Sinfonia Presents Raiders of the Lost Ark in Concert - A Family Friendly Event

Relive the magic on the silver screen with the original great adventure, Raiders of the Lost Ark with John Williams' epic score performed live to picture by Sinfonia Gulf Coast, on Saturday,

April 30, 2022 at 7:30 p.m. The year is 1936, and professor of archeology and "obtainer of rare antiquities" Indiana Jones (Harrison Ford) is tasked by U.S. Army Intelligence to



the nonprofit orchestra is in its 16th season of innovative musical programming, designed to entertain, educate and inspire the community. Since its founding, Sinfonia Gulf Coast has presented more than 600 concerts and events that have reached over 410,000 patrons, has collaborated with numerous nonprofits and businesses throughout the community and has reached more than 165,000 children through its Sinfonia Guest Artists in the Schools program/music education outreach initiatives. For more information on Sinfonia Gulf Coast, visit SinfoniaGulfCoast.org, call (850) 460-8800 or e-mail info@sinfoniagulfcoast.org.

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recover the legendary Ark of the Covenant before it falls into the hands of the Nazis. Indy's quest takes him to Nepal and Egypt, reuniting him with an old friend (John Rhys-Davies), an old foe (Paul Freeman), and an ex-flame (Karen Allen) who falls somewhere in between. Armed with his hat, whip and wits, our intrepid hero must face formidable enemies – and impossible odds – to save the day and the world. Student tickets are available for purchase for this adventurous concert. This event will be hosted at the Destin Fort

Walton Beach Convention Center, 1250 Miracle Strip Pkwy SE, Fort Walton Beach. Tickets are \$20 Student | \$25 Active Duty Military | \$29.50 Choice Seating Balcony, \$45 Preferred Seating | \$55 Premiere Seating. Tickets available for purchase at www.bit.ly/SGCseason16.

Sinfonia Gulf Coast was founded in 2005 on Florida's Northwest Gulf Coast with the mission of redefining the symphony experience. Under the guidance of founder and Music Director Demetrius Fuller and a dedicated board of directors,

Northwest Florida Ballet Académie Auditions

The Northwest Florida Ballet (NFB) Académie will hold auditions by appointment at its downtown studio on Perry Ave. for the 2022-2023 academic year in April. Auditions for incoming third-grade students will take place on April 23, from 10 a.m.-2 p.m., and April 24, from 2:30-4:30 p.m. Incoming fourth-grade students will audition on April 23 from 3-4:30 p.m.

Appointment reservations are required for all auditions and must be made by 2 p.m., on April 21. Space is limited, and the time slots are assigned in advance. Dancers will be required to sanitize their hands upon entering the building, and parents must remain outside, as the NFB lobby will be closed.

Prospective Académie students and their parents are encouraged to attend a tour event at the NFB studios scheduled for April 19, at 10:15 a.m.; April 20, at 6 p.m.; and April 21, at 10:15 a.m. For all requirements, the audition reservation form and additional details on the NFB Académie, please call (850) 664-7787 or visit www.NFBallet.org/Academie.

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Studio 237 Music Lessons; Incentives

By LISA CYR

During Spring, teachers prepare students for end of season exams, papers, presentations, and report cards. In a similar fashion, private lesson music teachers consider Spring the season to perform, receive evaluations, and awards.

Music recitals are a popular performance opportunity. Studio 237's recital is scheduled for May 21st, beginning at 10:30am and 2:00pm, at Seagrove Baptist Church in Santa Rosa Beach and is open to family, neighbors, and friends. In addition, below are two organizations that have enriched my students and Studio 237 for many years.

Every February, the Choctaw Bay Music Club (CBMC) (www.ChoctawBayMusicClub.org) sponsors a student music festival at Northwest Florida State College. Music students from Pensacola to Tallahassee perform original pieces by memory before two judges, receive written evaluations, rating, certificates, and accrue points towards trophies. Superior rated students may compete in the State and then National level. CBMC is a local chapter overseen by the National Federation of Music Clubs (NFMC). Membership is

only \$25 a year.

“Founded in 1989, NFMC is the largest nonprofit organization in America to promote and support American music, performers, and music education. Working in local communities, they provide musical opportunities for all ages: professional and amateur musicians, volunteers, music lovers, teachers, students, and supportive parents. At their website www.nfmc-music.org, you will discover the many activities in which over 121,000 members participate, including festivals, competitive events, scholarships, and community outreach.”

The NFMC festival catalog (entitled “The Bulletin”) includes the rules, many songs/pieces to choose from, and includes a large variety of instruments and musical styles/genres. There is a wide range of instruments represented such as piano, violin, voice, trumpet, clarinet, guitar, harp, banjo, drums, and more. The catalog is for sale on the NFMC website.

Secondly, The American College of Musicians a/k/a National Guild of Piano Teachers began in 1929. (www.pianoguild.com) Their “primary function is to establish definite goals and awards (via private noncompeti-



tive auditions) for students of all levels, from the earliest beginner to the gifted prodigy. Their purpose is to encourage growth and enjoyment through the study of piano. Teachers have the flexibility to choose original repertoire for performance. Students play a program of songs (2 to 10+) by memory and are judged on individual merit, by a well-qualified music professional, in areas such as accuracy, phrasing, dynamics, rhythm, interpretation, and technique. They receive a handwritten detailed evaluation, award certificate, and other incentives. Guild stu-

dents choose and practice their songs beginning in August for performance in May. Members receive a catalog explaining programs and a seasonal magazine acknowledging student achievement. We currently have a guild chapter in our area. This year's live auditions will take place at Northwest Florida State College. Also, video submissions are accepted. Teacher's yearly membership fee is \$85.

These programs incentivize students and teachers to prepare for achievement and success. Discover Magazine, June 2019 issue, wrote: “A new study published in the Journal of Educational Psychology reports that students who study to play musical instruments score significantly higher in science, math and English exams than their non-musical peers.” Higher grades add up to higher ACT and SAT scores which leads to scholarships and look great on applications for higher education. Although sports participation is a viable way to obtain a scholarship, a strong equal is the study of music, resulting in higher GPAs and developing the skill of planning for success.

Studio 237 Music Lessons is in Santa Rosa Beach. Our teachers are ready to teach guitar, piano, drums, voice, ukulele and more. Call 850.231.3199 to schedule a visit or lessons. www.Studio237Music.com



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 Business

Gulf Coast Jam Brings Country to the Coast

BY WILL ESTELL

If you're a fan of great country music and America's best beaches, you've probably already heard a thing or two about Gulf Coast Jam. What started as a decent size outdoor music festival 10 years ago has now grown into one of the top-ten largest, and most popular, country music festivals in the nation.

Having covered the festival editorially for four years, I can assure you it does not, and will not, disappoint. I've seen everyone from Tim McGraw, Brad Paisley, Luke Bryan and Florida Georgia Line to Riley Green, Big & Rich, Lynyrd Skynyrd, Brothers Osborne and Kid Rock play to Gulf Coast Jam's growing crowds of music lovers. Every single year the shows get better while the crowds get bigger. With attendance topping the 30,000 mark for the headlining shows in 2021, this year's festival is proving to be even more popular, with some

ticket packages already sold out months in advance.

Taking place June 2-5 at Panama City Beach's Frank Brown Park, this world-class music festival is just right down the road if you reside anywhere in the vicinity of Destin, Niceville, Fort Walton Beach, South Walton and the surrounding areas.

Spring 2022 Gulf Coast Jam's headliners encompass some of country's biggest duos, including long-time hitmakers Brooks & Dunn headlining June 5th while the festival will be one of the last venues that local favorites Florida Georgia Line will perform at (having recently announced they are taking a break) on June 4th. Additionally, the newly minted ACM Group of the Year, Old Dominion, will headline on June 3rd.

When asked about some of the highlights of the upcoming 10TH Anniversary festival, Gulf Coast Jam's executive producer, Rendy Lovelady, said, "Florida Georgia Line is not



Will Estell with Florida Georgia Line band members.

only one of the most-requested acts we've ever had at Pepsi Gulf Coast Jam, but both Brian and Tyler are fixtures on the Florida Panhandle. We can pretty much guarantee a party when they play Panama City Beach!"

As if the top-notch array of festival headliners isn't enough bang for your buck, the 10th Anniversary Jam features a smorgasbord of entertainment

that includes some of the biggest names in music—every single night. For the first time in the festival's history, this includes a bonus kickoff show featuring Brett Young on Thursday June 2nd, included for all of those who purchased a weekend pass.

Thursday night's lineup also includes Jameson Rodgers, Niko Moon and Casi Joy, while Friday night brings to the big stage: Tyler Rich, Jordan Davis, Gary Allan, Randy Rogers Band, Presley & Taylor, Ryan Griffin and Tigerlily. Saturday features well-knowns Chris Janson, Maddie & Tae, Darryl Worley, Frankie Ballard, Steve Moakler, Nate Barnes, and Chandler Flint. Finally the culmination of the entire festival weekend will start Sunday, and includes one of my personal favorites, Georgia's own, Corey Smith, along with Scotty McCreery, Tracy Lawrence, Confederate Railroad, Mitchell Tenpenny and Elvie Shane.

Having attended and written about concerts by a wide array of artists, the one thing I am always in awe of is that even with today's ever-increasing ticket pricing for single concerts, somehow the producers of Gulf Coast Jam still find a way to offer a remarkable package that allows a concert goer to see in excess of 20 well-known artists, over four days, on a single stage, and make it affordable. I mean where else can you experience all of this music, first-hand, on a \$159 general admission weekend pass? People pay that to see one or two groups at most large venues around the nation.

Festival COO, and Panama City Beach Mayor, Mark Sheldon, agrees that the price has a lot to do with how popular Gulf Coast Jam continues to be, stat-

ing, "Four days of fun, sun and great music – you just can't beat that!"

My friend, Craig Campbell, of Campbell Entertainment Group in Nashville, has played an instrumental role in orchestrating various behind the scenes aspects of Gulf Coast Jam since its first year, and he's told me, firsthand, that the talent alone runs well into the multi-millions each year.

Campbell went on to explain, "it's actually because of our great sponsorship by Pepsi, as well as the generous support of Panama City Beach, Jim Beam, Bud Light, and our many other valued sponsors and festival partners that the promoters are able to continually make this one of the most affordable music festivals in the country, year-after-year. That's one of the aspects that Rendy and Mark are most proud of. Bringing great music to Panama City Beach and making it attainable to most everyone."

In addition to weekend passes, Thursday-only tickets are available starting at just \$29 for general admission. This is the first time the festival has offered a one-day pass, though, as I mentioned above, everyone who purchases a three-day ticket will automatically get the fourth night free as a bonus.

Four-day Pepsi Gulf Coast Jam passes were still available at the time of this article. General Admission passes are currently \$159.00 for the full four-day weekend, with special college student passes only \$139.00, and Military, First Responder/Medical Personnel passes just \$129.00.

There's also VIP Pit and Super VIP passes at \$459.00 and \$659.00, respectively. And, trust me they are worth every penny for that location and stage view. There are also very limited numbers of Side Stage passes available for \$1,150.00. All passes are available at www.GulfCoastJam.com, while they last.

For additional information you can follow Pepsi Gulf Coast Jam on Facebook and Instagram. However, the best way to get in on all the action is simply to grab your tickets and music-loving friends and get to Panama City Beach to experience it all yourself.

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The Year Was 1797



ENERGY TIPS by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

If we could go back in time to 1797, we would witness John Adams becoming the second U.S. president, the first ship of the U.S. Navy, the frigate USS United States being commissioned and the first washing machine invented. Yes, the first washing machine, a simple tub and ridged board, was used to wash clothes. Now, fast forward 225 years and some of you knew who our second president was and some of you knew the date of our first commissioned Navy ship. I'm going out on a limb and guessing no one knew when the first washing machine was invented. But, we all use one today and it has become an appliance used as often as several days a week or several times a month. So, what do washers and dryers have to do with energy savings? Washers and dryers are among the costliest appliances to operate; so, it's worth taking steps to reduce energy use while using them.

Here are some things you can do to save in the laundry room and reduce wear and tear on clothes:

Wash with cold water.

Using cold water instead of hot can cut a load's energy use by more than in half. Many detergents clean just as well in cold as they do in warm or hot. So, save the hot water for your shower.

Wash full loads.

Your washer will use about the same amount of energy no matter the size of the load. So, fill it up.

Dry right-sized loads for your machine.

If the dryer is too full or too small, it will take longer for the clothes to dry. You spend more per item when running the dryer to only dry a few things.

Use dryer balls.

Wool or rubber dryer balls will help separate your clothes and get more air to them, cutting drying time. The wool balls are said to absorb some moisture, further cutting drying time.

Switch loads while the dryer is warm.

This will allow you to use the remaining heat inside of the dryer for the next cycle.

Clean the lint filter on the dryer.

The dryer will run more efficiently and safely. If you use dryer sheets, scrub the filter once a month with a toothbrush to remove film buildup that can reduce air circulation.

Use the high-speed or extended spin cycle in the washer.

This will remove as much moisture as possible before drying, reducing your drying time and the wear on your clothes from the high heat of the dryer.

Use lower heat settings in the dryer.

Even if the drying cycle is longer, you'll use less energy and be less likely to over-dry your clothes.

Dry towels and heavier cottons separately from lighter-weight clothes.

You'll spend less time drying the lighter-weight clothes.

Check with your utility company on time of use rates.

Utility companies offer reduced kWh rates every day called off peak times, almost by half. Check with your utility company when off peak hours are and use high demand appliances at those times: washers and dryers, pool pumps, dish-

washers and sprinkler pumps, during those times, saving you money.

Quick Tip: Over 25% of energy loss is through under insulated attics and over 10% of energy loss through improperly sealed gaps in your home. By taking a few simple steps, you can save energy and increase comfort. Contact a local insulation pro and Beat the Heat!

Chris Balzer is founder and president of Emerald Coast Energy Solutions, a Smile Provider Company. It provides smiles to customers after installing 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.



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 Business

Condominium Insurance and the Value of a Customized Unit Owners Policy



By JOE CAPERS,
INSURANCE ZONE

On June 24, 2021, Champlain Towers South in Surfside, Florida, suffered a collapse of the east wing, killing 98 people. This building was constructed in 1981 with 136 units. Although building failures of this nature in the U.S. are seldom seen, it is important to examine what happened to prevent similar collapses in the future.

The investigators are likely to uncover defects in the original design and construction. Settlement of the site may also be a contributing factor, as may have

been the construction of an adjacent development. None of these were under the control of the board. However, there is also clear evidence from the site that some factors within the board's control are likely culprits. The structural deterioration was readily visible in some areas, even to a lay-person and this failure could have been delayed.

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

Because the association is responsible for maintaining and insuring the exterior of the building (shell), **Condo Unit Owners need coverage for the replacement cost of Structural Elements Within** – from the paint in, including flooring, fixtures, cabinets, built-in appliances, and more. This coverage amount is arrived at by calculating the cost per square foot to rebuild multiplied by the square footage of the unit. Sometimes the developer will provide this number and typically the range starts at \$60 per square foot, and depending on the quality of construction, that can go up significantly. Your condo policy should always include Special Coverage A. This is broader coverage, changing the policy from a named peril to an open peril

policy.

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

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

Loss Assessment is another important coverage on condo policies that Florida law requires. Its purpose is to pay up to your loss assessment coverage amount (typically \$2,000) for an assessment levied by the association for covered losses to the common elements. An example of this coverage coming into play was when Hurricane Michael knocked down most of the fencing and damaged the roofs of an administration building and conference center that was covered under the master policy. Because these perils were covered under the association's policy, they had the option to assess each condo owner to help re-coup their out-of-pocket expense.

Flood coverage, which is typically a separate policy, is also important. The unit owner

should carry flood insurance even if their unit is not on the ground floor. Some condo associations purchase a master program through the National Flood Insurance Program called the RCBAP (residential condominium building association policy). This policy does cover many of the interior build-out items for a unit owner, but it does not cover the personal property. So, does the unit owner still need their own condo flood policy? David Thompson, with the FAIA (Florida Association of Insurance Agents) says this: "If there is no RCBAP in place the unit owner needs his own primary flood coverage. If the RCBAP has a large deductible and the unit owner sustained building damage, then their [flood] policy will respond. Should the unit owner be assessed by the association for a flood loss, the unit owner's policy will cover the loss assessment up to their building limit with no deductible. This alone is a compelling reason for all condo unit owners to have their own building flood coverage."

Liability and Mold and Water Backup, which are also important coverages on condo policies should be properly structured. And if you rent your unit, always consider excess of higher limits of liability protection. The bottom line is this - when it comes to condo insurance policies the average consumer isn't aware of their exposures and responsibilities. You should always talk to an experienced insurance agent so you can make the best coverage decisions for your situation.

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

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