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SOWAL Life

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Postal Customer Local

One Woman's Journey; How Restaurants Can Help Save Sea Turtles

BY HEATHER BENNETT

Long before people were enjoying the white sand beaches and emerald green waters along The Emerald Coast, sea turtles were coming ashore to nest their eggs. They now share the area with around 500,000 people. That number surges as tourists flock to the area. What we do affects the life of the sea turtle. The trash we leave behind, specifically plastic, has been dangerous to their health.

One thousand sea turtles die annually from digesting plastic. Plastic stays in the stomach of the turtle, and as it builds up, the brain thinks the stomach is full, but in reality they aren't getting the nutrients that they need. The mortality rate of a sea turtle that ingests 14 pieces of plastic jumps to 50%.

Straws are the most commonly found plastic materials by our volunteers on the beach. Americans discard



500 million straws per day. With all of the restaurants along the coast where we can get our smoothies, iced coffee, sweet tea, and cocktails, you can imagine how many straws end up on our beaches and in the Gulf. Straws find their way into the water and

can be mistaken by the sea turtles as food.

There are a few alternatives to plastic straws. Paper and other plant-based straws are passed off as biodegradable, but contain polyfluoroalkyl substances known as "forever chemicals" that have

an extreme resistance to environmental breakdown. These can also lead to adverse health effects in humans at low levels. Reusable straws are popular, but people don't always

SEA TURTLES
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Walton County Provides Complimentary Day-Use Admission to State Parks

Summer visitors to Walton County will once again be able to enjoy complimentary day-use admission to Grayton Beach State Park and Topsail Hill Preserve State Park from Memorial Day through Labor Day.

The Walton County Tourism Department is paying the cost of entry for day-use visitors in order to increase available parking for beachgoers during the peak visitation season, as well as raise awareness of the variety of eco-tourism activities South Walton offers. This year marks the eighth year of admission coverage for Topsail Hill Preserve State Park and the sixth for Grayton Beach State Park.

"This is an opportunity to help encourage our residents and visitors to explore the natural beauty of our state parks," says Matt Algarin, director of communications for the Walton County Tourism Department. "With miles of hiking and biking trails, access to our pristine sugar-white sand beaches, and activities for everyone to enjoy, our state parks are true hidden

ADMISSION
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SEA TURTLES

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remember to bring them, and they are hard to keep clean and sanitary on the go.

A great alternative to these is 100% organic Bamboo Straws. Walton County resident and entrepreneur Khuyen Bui is the principal behind Econet Green Products working to make bamboo straws affordable and available along The Emerald Coast. The 100% organic Bamboo Straws are produced in a small village in Vietnam, cut from living bamboo branches, cleaned, sanitized and individually paper wrapped for single serving usage.

Instead of customers receiving a free plastic straw the restaurant has to purchase, restaurant owners can purchase bamboo straws for 10 cents each and resell them in their restaurants. Organic bamboo straws available now in online stores, are reusable and unwrapped, and cost almost \$1 each. They are more expensive and unsanitary compared to the Bamboo Straws sold by Econet.

“Why not offer an affordably priced organic bamboo straw that enhances your product, will pay for themselves, and

more importantly, support the environment?” Khuyen said. Restaurants can ask customers to pay pennies on the dollar to help keep our beaches plastic straw free. Khuyen also said “the price can be lower than 10 cents each, if we can gain



significant community support and work together for a non-plastic future.”

Life Media is supporting the purchase of these 100% organic bamboo straws by offering marketing incentives. Any restaurants that purchase the Econet bamboo straws can get a featured story in Life Media Newspapers (80,000 in circulation), recognition in a dedicated page of South Walton Life promoting use of organic straws for protecting the sea turtles, and a monthly Facebook

post to 20,000 followers.

If you are interested in helping prevent plastic straws from harming our sea turtles by purchasing these 100% organic Bamboo Straws, please contact Econet Green Products at 850-287-8415 or Life Media at 850-399-0228. For more information, visit the Econet Facebook Page at Facebook.com/econetgreen, or their Website at www.econetco.com for your order. If you are a consumer and would like to see your favorite restaurant carry organic Bamboo Straws, please let them know.

The carbon footprint we leave behind is a constant threat to sea turtles and other marine life that are vital to our fragile ecosystem. Let's do our part to keep the Emerald Coast green, by becoming trailblazers in the use

of Bamboo Straws, leading other coastal communities to join a positive environmental impact.

ADMISSION

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gems within the community.”

Complimentary day-use admission is available to visitors during normal operating hours, generally 8 a.m. to sunset, and this year's program will begin on Memorial Day weekend and run through Labor Day, Sept. 5.

Community

For more information on Topsail Hill Preserve State Park visit www.visitsouthwalton.com/listing/topsail-hill-preserve-state-park. For more information on Grayton Beach State Park visit www.visitsouthwalton.com/listing/grayton-beach-state-park.

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 **Community**

Introducing the Walton Republican Federated Women

The National Federation of Republican Women is a national grassroots political organization with thousands of active members in local clubs across the nation and in several U.S. territories, making it one of the largest women's political organizations in the country. Members of the local club- The Walton Republican Federated Women are also members in their state Federation.

The goals of the National, State and local organizations are:

- Promote an informed public through political education and activity.
- Increase the effectiveness of women in the cause of good government.
- Facilitate cooperation among the National and state Federations of Republican women.
- Foster loyalty to the Republican Party and promote its principles and candidates in all elections, including non-partisan elections.
- Support republican objectives as well as working for the election of good Republicans.

Beginning with their first or-



ganizational meeting in April, 2008 the Walton Republican Women Federated (WRWF) has grown from 6 to 130 ac-

tive members, and is widely recognized as a premier political club in the Florida Panhandle. They meet on the first Wednesday of each month at various facilities across Walton County. Past high-profile speakers have included Senator Rand Paul, Congressman Gaetz, Senator Marco Rubio, and Attorney General Ashley Moody. "There's a red wave rising," says club President Stephanie Phillips. "and needless to say, we are fired up for Republican victories in the upcoming elections. Yet, we don't want to take the Red momentum for granted. Not only are we striving to put "boots" on the ground for our Republican candidates, we have our «heels dug in» supporting the conservative, constitutional values of the Republican Party!

Phillips and the entire WRWF invite Walton County's Women to get involved this election season. Learn more at www.waltonrepublicanwomenfederated.org

Snapshot of WRWF Political Activites

- Active in Florida Federation of Republican Women (over 3000 members strong)
- Conducting multiple county voter registration events
- Supporting Republican candidates at every level as well as key legislative issues
- Working the polls
- Funding and working with the county Republican Executive Headquarters
- Supporting National Federation of Republican Women (over 65,000 members strong)
- Working and organizing the county Republican Executive Committee Lincoln Dinner
- Supporting the local veterans lodge
- Working door to door for the the Mighty American Strike Force preceding elections
- Over 10% of our club members participated recently in the Florida Federation of Republican Women state conference in Tallahassee
- Partnering with the newly formed county chapter of Moms for Liberty
- Recently conducting a podcast candidate forum among three Republican candidates for Florida House District 5
- Awarding four \$1000 High School Scholarships to future Republican Leaders this year.



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June 2022 Coastal Seniors Update



Friday's With Friends - June 10th and June 24th from 10 AM - Noon

Each "Fridays with Friends" program will be open from 10 AM until noon. Coastal Seniors will welcome members, who are 50 years and older, to our office to participate in activities, such as: card games, board games, ping pong, bingo, art classes, exercise classes, etc. If you are interested in any of these activities, please let us know so that our volunteers can prepare. On June 24th Shannon Flynn will instruct all in the Zentangle Art method. You can contact us by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.

Monthly Meeting - June 21st from 11 AM - 1 PM

Professional magician/Illusionist Gary Lightinheart will be on hand to entertain all. A light lunch will be provided. If you have any questions contact Sonia at 850-280-5432 or message her at: coastalseniorsofsouthwalton@gmail.com.

Pickleball - Beginner Pickleball 101 at Walton Sports Complex courts - Wed's, June 15th and

June 29th from 6:30-7:30 PM

Space is limited. CSSW Members please contact Sandy at sowlpickleball@gmail.com to register.

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 - June 8th at Noon. Join the Coastal Seniors of South Walton (CSSW) at The North Beach Social Club 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.

Rummage Sale - June 25th 8 AM - NOON

Coastal Seniors of South Walton is having a Rummage Sale to raise money to benefit CSSW on Saturday, June 25th from 8:00 a.m.-Noon at 70 Logan Ln., Santa Rosa Beach. We will offer tables to seniors for \$10 or \$15 depending on size. Paid members will get a sneak peek on Friday, June 24th at Friday with Friends. Message if you're interested at coastalseniorsofsouthwalton@gmail.com.

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 Walton County are invited to join CSSW. Membership is \$20 for individuals, \$30 for family, and \$50 for businesses (your business will be listed on our home webpage and our Facebook page). You can become a member on Facebook at Coastal Seniors of South Walton,

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

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 Community

Destin's Got Magic!

Summer beach days are here, but what is there to do at night? (Especially for families!) PRESTO! at the Magic Parlor is bringing some of the best magical talent from around the world for a show filled with illusion, showmanship and outright hilarity. This 90-minute magical masterpiece is inspired by early 20th century magic performances and the beauty of vintage, traveling European dance halls, PRESTO! delivers an experience unlike anything previously seen in North America. Under the velvet dome of The Magic Parlor at Destin Commons, you and your family will witness some of magic's greatest minds perform their innovative, legendary acts.

The acts in PRESTO! have been seen on America's Got Talent, Britain's Got Talent, World's Best Magic, Champions of Magic, Masters of Illusion, The Late Show with David Letterman, The Late Show with Stephen Colbert and more.

Yu Hojin is one of the many unique talents that is featured at PRESTO! this summer and the Magic Parlor won't be the only stage he'll be on. Yu Hojin re-

ceived word that he passed the initial auditions for this season of America's Got Talent and will be moving on to the live rounds. This season of America's Got Talent will premiere in June while Hojin is performing at PRESTO! He may have to sneak out to Vegas during this summer for a filming, depending on how far he goes in the competition. As he prepares for America's Got Talent, Hojin says he is eagerly awaiting his chance to show the world his story through his performance. "I've always wanted people to remember my name," Hojin says. "I am going to do my best to make people remember me."

A native of South Korea, Yu Hojin has been a visionary force in turning the world of magic into the world of artistic performance. At 8 years old, Hojin's participation in magic competitions were often followed by titles such as "The Youngest Competitor." He has won prizes in almost every international magic competition in the United States, Taiwan, Italy, Hong Kong and the United Kingdom. He's risen to international stardom as one of the first magicians to perform in the



concert hall at the historic Sydney Opera House as well as the first Asian magician to perform on Broadway.

Hojin's act is more than just a magic show or illusion show – it's an opportunity to use magic to tell his own story. Through every trick, attendees learn more and more about Hojin and what he wants to say to his audiences. Hojin will be in Florida for the first time for PRESTO! He says it has always been a dream of his to visit Florida and Hawaii, and he is excited to cross one location off of

his performance bucket list.

The show is hosted by David Williamson, who has been featured on ABC's Champions of Magic, CBS' Magician's Favorite Magicians, and NBC's World's Greatest Magic III, CW's Masters of Illusion and as a guest performer on America's Got Talent.

Additional performers include Chris Cox, the only mind-reader ever to have starred on Broadway, the Sydney Opera House and in London's West End and the star of Chris Cox's Mind-Boggling Magic (CBBC)

and the award-winning Killer Magic (BBC Three) in the UK; The Great Kaplan, a modern-day vaudevillian master who has made numerous headliner appearances at the Magic Castle in Hollywood; and Pablo Canovas, an internationally-known, dynamic magician prodigy.

PRESTO! takes place in a beautiful imported antique theater from Belgium. Opulent palaces of red velvet and gold brocade, stained glass and deep mahogany, these European cabaret tents, known as spiegel tents (or mirror tents), were constructed in the 1910s by renowned craftsman Willem Klessens. It hosted dances, cabarets and celebrations throughout Europe for almost a century. About 35 of these remarkable structures exist, largely still seen throughout Europe.

You can see Hojin and the rest of PRESTO!'s amazing acts at the Magic Parlor through Aug. 28, with 10 shows per week at Destin Commons. See more information by following on Facebook, Instagram and Tik Tok. To purchase tickets, visit prestodestin.com or call the PRESTO! box office at (850) 688-1201.

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Sandestin-Based Rockwell Tharp Celebrates 11 Years Serving Ladies with Fashion

By DAVID WHITE

For over a decade now, Sandestin-based Rockwell Tharp has enjoyed serving and designing for Ladies across North America. While their home flagship store is based in Sandestin Golf and Beach resort inside The Village of Baytowne Wharf, they design for many stores across the United States and Canada. **However, the boutique in Sandestin is the only location in the country where a Lady can see the entire Rockwell Tharp collection under one roof!** “We are so honored and privileged to call Sandestin our home - for both our company and primary residence. In our humble opinion, there is no place in the world like the Emerald Coast,” exclaimed Cameron Tharp, Co-owner and Founder of Rockwell Tharp. They love the safety and feeling of a smaller town with the amenities of a big city. They also grew up vacationing here as young kids.

While Rockwell Tharp has been going strong for 11 years, the flagship boutique is going on its 6th year in Sandestin. The owners have pushed through many changes, ups, downs and a couple years of challenging Covid obstacles, but extra hard work, determination, and their strong faith in God have helped them persevere. **Cameron stated, “It is our faith in Jesus Christ that has held us together all these years! It’s who we are and what we believe.”**

Kristi Rockwell-Tharp and Cameron Tharp are very hands-on owners. Guests and shoppers of the home store can often find one or both of them there at any given time. It is apparent they love what they do and many of their customers have become dear friends over the years. Kristi and Cameron especially love helping style Ladies from head to toe, seeing their confidence grow and eyes light up when they put on RT styles. Most of the items designed by Kristi and Cameron are handcrafted.

Their goal is to provide the Ladies here on the Emerald Coast exclusive designs that are both fun and classy, and if you happen to be visiting Sandestin, it’s nice to discover styles that you wouldn’t

find in your hometown. “Our passion is driven by the desire to create very special items for Ladies that they will not find everywhere else. We love uniqueness and are inspired by our travels from around the world,” excitedly explained Kristi Rockwell Tharp, Co-owner and Founder of Rockwell Tharp. If you are a Lady that loves to have something outstanding, special, and authentic that has been designed by locals, then Rockwell Tharp is a great fit for you.

Rockwell Tharp has been on an amazing path for the last decade with many adventures. From being featured on The NBC Today Show, to designing for many fun celebrities,



Rockwell Tharp’s Urban Safari Brown Artistic Hand Embroidered Open Toe Booties & Handbag paired with Italian Silk Ruffle Dress

to being selected as one of the two delegates flown in to represent the United States at Milan Fashion Week, there is never a dull moment with this creative duo! The last 11 years have been quite a journey. “We are so grateful and thankful to all of you. We strive to treat our Ladies like gold. **We are in business because of you and we know it,” said Kristi.**

Rockwell Tharp invites you to come shop with them, celebrate their 11th Business Anniversary this summer and enjoy a one-of-a-kind experience!!



Rockwell Tharp’s White High-Lo Monte Carlo dress with the St. Marteen Turquoise Modern Cowboy Boots



Rockwell Tharp’s Signature Dress – The Adrianna in Navy w/ Bell Sleeves & French Riviera Champagne Knee High Boots, Which are a Beautiful Ivory & Navy Brocade.



Kristi working on featured 2022 designs



An exclusive Rockwell Tharp limited edition - The Sicily Leather with python design and hand painted metallic silver-modern Cowboy Boots



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 **Pets**



The Walton County Master Gardener Volunteers have been renovating the landscape at the County Commission Office and the UF/IFAS - Walton Extension Office at 70 Logan Lane in Grayton Beach. Old plantings have been removed and new plants have been purchased with a donation from Regional Utilities. This will be a demonstration landscape using *Florida Friendly Principles*. Pictured are from left Andrea Schnapp, Margaret Morrison, Carol Tyler, Mac Work, Jean Smith, Jessica Favaza and Janet Foltz.

Green Thumb Garden Club Awards the Mercer Scholarship



By KATHLEEN EDGE

For over four decades, the Green Thumb Garden Club has awarded the Mercer Scholarship to a student from Walton County. The qualified student must be currently enrolled or 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 generous GTGC members, fund-raising events and the Walton County community. The award has grown to \$3,000 in 2022.

The GTGC is proud to announce the Mercer Scholarship went to Ms. Nariyah Brewer, a graduate of South Walton High School. Nariyah will attend Florida Agricultural & Mechanical University this fall, majoring in biology with a goal to become an educator in the field.

The Green Thumb Garden

Club welcomes new members. Their website www.greenthumbgardenclubinc.org contains detailed information about how to join the Club, support its charitable mission and details on meetings, activities, and events. For additional information, please visit the website or email greenthumbgardenclubinc@gmail.com.

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News From Walton County's Habitat for Humanity

On Friday, May 6, 2022, The Merchants of Rosemary Beach happily presented Walton County Habitat's 4th Annual Hard Hats & High Heels Luncheon, gathering at Sandestin Golf & Beach Resort in the Linkside Ballroom, adjacent to the Sunset Bay Café, from 11am - 1pm.

This year's event showcased keynote speaker Retired Colonel Gilda Jackson, a silent auction, games, prizes, an awards presentation, seated lunch, complimentary featured cocktail (21+), and more. Hard Hats & High Heels provided an amazing networking opportunity for women in business to celebrate the accomplishments of our peers in this community.

We want to congratulate our 2022 Veronica Macias Power Woman of the Year Jane Kerrigan of Hand Arendall Harrison Sale LLC and 2022 "Glamor to the Hammer" recipient Lynn Grossi. These women have played essential roles in the organization's success, especially in the last year.

Publix Super Market Charities

This month, we presented Publix Super Market at South Walton with our Habitat ReStore Walton County #RaiseOurRoof Award! Over the years, Publix Super Market Char-



ities has donated over \$176,000 to our local Habitat. Even more, the South Walton team has done several #PublixServes days with us. This year, you may have seen their green shirts at our Destin Charity Wine Auction Foundation #LumberofLove events.

Thank you Publix for your incredibly supportive and giving team. Your partnership with Habitat is invaluable. We are so lucky to call you our neighbors.

Save the Dates for Events Benefiting Habitat of Walton County

Women Build: Power Tool Training, Saturday, Sept 24, 2022

Let's celebrate women's empowerment through important

power tool training. Join us at our ReStore from 10am - 12pm to see a free, live demonstration of essential worksite tools. Girls play house, women build them!

To learn how you and your organization can get involved, please contact Kaitlyn Sanchez at volunteer@waltoncountyhabitat.org.

The need for affordable housing in our communities is alarming. According to 2019 State of the Nation's Housing report: Lack of affordable housing, a report featured on the Habitat for Humanity International website by Robert Hickey, Director of Housing Policy Development and Analysis at Habitat for Humanity International:

"More than 18 million households — 1 in 6 — are paying more than half of their income on housing and are considered severely cost-burdened. The largest share of these households includes 9.5 million renters earning less than \$30,000 per year and 5.4 million homeowners earning less than \$30,000."

Habitat for Humanity's ReStore

Habitat ReStore is the place Walton County area homeowners get quality construction materials and household items at bargain prices. Your contributions to Habitat ReStore means materials are kept in use instead of thrown into the landfill. Donate materials, and household items to ReStore and avoid hauling costs, plus receive a tax deduction.

What your support provides:

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 Community

Living in a Bear Market



By MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Investors have watched the market move its way down for most of this year. Whether invested in stocks, bonds, crypto or otherwise, it seemed that values just continued to slip. Why has this been so? We look at several inputs to help understand the outputs and talk about what investors might expect and do during these times.

The American economy has been on a growth spurt for quite some time. Believe it or not, the government ran a surplus – that is not a misprint – in April. The federal government took in \$308 billion more than it spent.

And that is a dramatic change from a deficit of \$226 billion in April of 2021. We read that it is from strong income for businesses and ponder if the prediction that the U.S. is inflating its way out of record debt is starting to take shape.

Inflation in and of itself however has had quite an impact on the markets. Fears of rising prices for just about everything leaves investors worried that it is a matter of time before corporate profits feel the impact and hence have reduced their exposure to many equities. Technology stocks have been the hardest hit. The problem for many technology stocks is that if they are yet to turn a profit or pay little to no dividends, their stock price feels it when inflation and bond yields rise. The big, somewhat profitable tech stocks, however, have tumbled, along with everything else. By one account, just eight stocks, many of them technology stocks, make up a significant amount of the overall decline of the market.

We think investors should consider investing in many of the legacy, large cap technology stocks at this time as they



are nearing multi-year lows and are in a relatively oversold state. The same sentiment is seen by many pundits with regard to biotechnology stocks.

Bear markets have historically hit their trough when we experience negative economic circumstances and perhaps high unemployment and low corporate profits. None of these are the case right now. Pessimism regarding the future is, however, pervasive.

Inflation has also caused the Federal Reserve to begin to increase its short-term rate and begin to reduce the size of its balance sheet. The balance sheet is an indicator of Fed activity in expanding or decreasing the money supply. The Fed has been increasing it since the start of the pandemic. That unleashing of money has driven asset prices for real estate, stocks, commodities, crypto, nonfungible tokens and a host of other assets. One reported statistic is housing values, which have risen \$6 trillion in the last two years alone. The problem it has created is that the increase in the money supply has on the one hand spared the economy from a pandemic-driven depression but on the other also has set inflation in motion. The perfect storm of the supply chain imbalance and pent-up demand from Covid, along with scores of early retirements (causing a labor shortage and driving wage inflation) has led to inflation's rapid rise. Left unchecked, inflation can erode purchasing power as well as standards of living.

The housing market accounts for about 20 percent of the U.S. economy and for at least one third of inflation. There is fear that housing may have peaked as pending sales continue downward and the refinance market has all but ceased. That could reverberate throughout the economy, affecting several sectors.

The Fed has an inflation

target of two percent per year, which many consider healthy. Currently, inflation is more than four times that and that has sent asset prices down and raised the level of discomfort, if not outright concern, for many investors. We suggest investors look at some things to expect (based upon history) in bear markets and use that in their decision making. Question: Are market downturns and bear markets the exception or are they the rule? We think that for long-term investing, they are the rule.

Some characteristics of bear markets are important to take note of. The first of these are some of the dramatic upward swings that occur during bear markets. Investors have seen some dramatic legs up in a short period of time, often lasting just a day. Those investors who headed to the sidelines and are waiting to time a movement back into the markets most often miss these and that can have a dramatic impact on long term results. Bear markets also might signal that stocks or other assets had become overbought and an event or a series of events could bring markets back in line with historical averages. If markets are in decline one-third of the time, it could almost be argued that they bring efficiency to the markets by way of asset prices.

Bear markets, when they end – and they average nine months – typically represent very undervalued assets at the end as the pendulum has swung too far in the other direction. Bear markets exhibit excessive pessimism, while bull markets have exhibited excessive optimism. The problem is, they don't ring a bell at the bottom just as they don't ring a bell at the top of markets. We suggest investors, unless they need liquidity (cash) now, stay invested, not give up hope at the worst possible time, remain focused on their goals and govern their actions accordingly.

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

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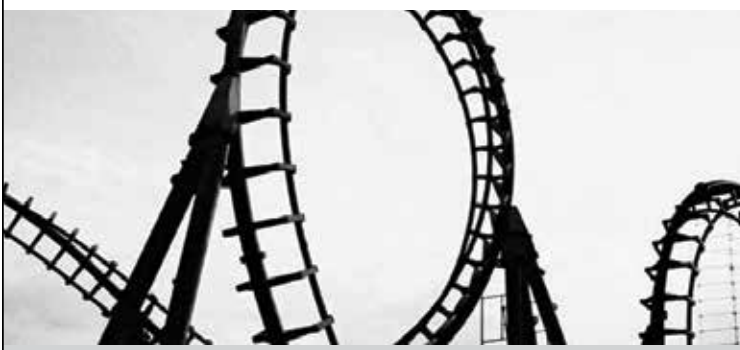
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There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

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


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

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



Maurice Stouse
Financial Advisor

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Amy Parrish
Financial Advisor

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Juneteenth: A celebration for all of us

BY DR. CAROLYNN ZONIA

On January 1st 1863, President Abraham Lincoln issued the Emancipation Proclamation, declaring an end to slavery. Congress acted by passing the 13th Amendment, which abolished slavery in the United States. Though it was passed on January 31st 1865, slavery continued until the law was enforced by Union

Troops. The day that they arrived in Tallahassee, Florida was May 20, 1865. This day, 11 days after the end of the Civil War, is celebrated as Emancipation Day.

The final State that ended slavery was Texas, on June 19, 1865. Beginning the following year, official celebrations began to be held on that date annually. The celebrations have been

called Freedom Day, Jubilee Day and African American Independence Day. The date was shortened from June 19th to Juneteenth, and that is how the day is recognized today.

In June 2021 President Joseph Biden declared Juneteenth a Federal Holiday. Traditional celebrations included the reading of the Emancipation Proclama-

tion and a celebration of African American history, music and art. In Walton County, please join us for the 8th Annual Juneteenth Celebration on June 18, 2022, including presentations, music, food vendors, games for children and raffles, the event begins at 10:30 and ends with a Battle of the DJ's at 3pm. Held this year at the Lake Drive Amphitheater

on Circle Drive in DeFuniak Springs, this event is free to all and family friendly. Learn the history of Walton County and celebrate along with us. Hosted by the Walton County Democratic Black Caucus, the Walton County Democratic Women's Club and the Tivoli Historical Society.

Attorney General Ashley Moody to Speak at Lincoln Day Dinner July 15th

The Okaloosa County Republican Executive Committee (OCREC) will have their annual Lincoln Dinner on Friday, July 15, 2022, at the Island Resort in Fort Walton Beach. The Party is honored to have Florida Attorney General Ashley Moody as our keynote speaker. She is a fifth generation Floridian from Plant City. She earned her bachelor's and master's degrees in accounting in addition to her law degree from the University of Florida and later earned a Masters of Law in International Law from Stetson University College of Law.



Moody began her legal career practicing commercial litigation. Later she joined the United States Attorney's Office

prosecuting drug, firearm, and fraud offenses. In 2006, at the age of thirty-one, Attorney General Moody became the youngest judge in Florida.

On January 8, 2019, Attorney General Moody became Florida's 38th Attorney General. Since taking office, Moody has been recognized as a national leader having served as a Commissioner on the Presidential

Commission on Law Enforcement and the Administration of Justice. She currently serves as the Chair of Florida's Statewide Council on Human Trafficking and is leading efforts against the unlawful federal vaccine mandates, the lack of border enforcement by federal officials, and the harmful actions of Big Tech. Attorney General Moody is a tireless advocate and champion in

protecting Floridians and their rights. She will be running for reelection this November alongside Governor DeSantis.

For more information on the Lincoln Dinner and to obtain tickets, visit the Okaloosagop.com website. You may also contact OCREC Chair Sandra Atkinson at (850) 543-8742 or OCREC Vice Chair Cheryl Stubbs at (850) 797-3605.



The Walton County Democratic Women's Club invites you to a

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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.



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

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.”

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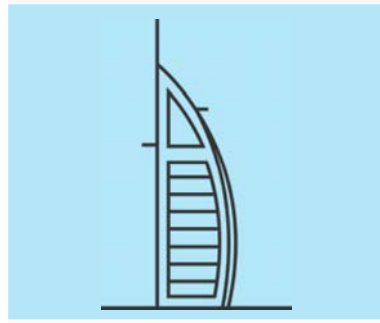
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- Healthcare
- Offices
- Retail
- Wineries



Hospitality



- New Construction
- Refurbishments
- Conversions



“You choose Farrow you get me. I personally oversee every project. My motto is, ‘you cannot expect what you do not inspect.’”

- John Farrow

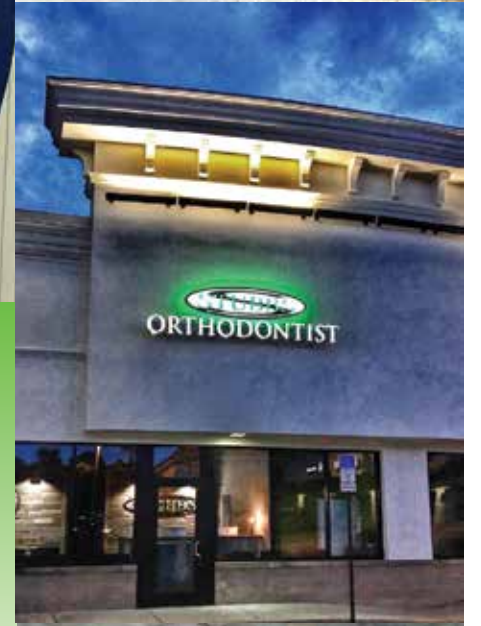
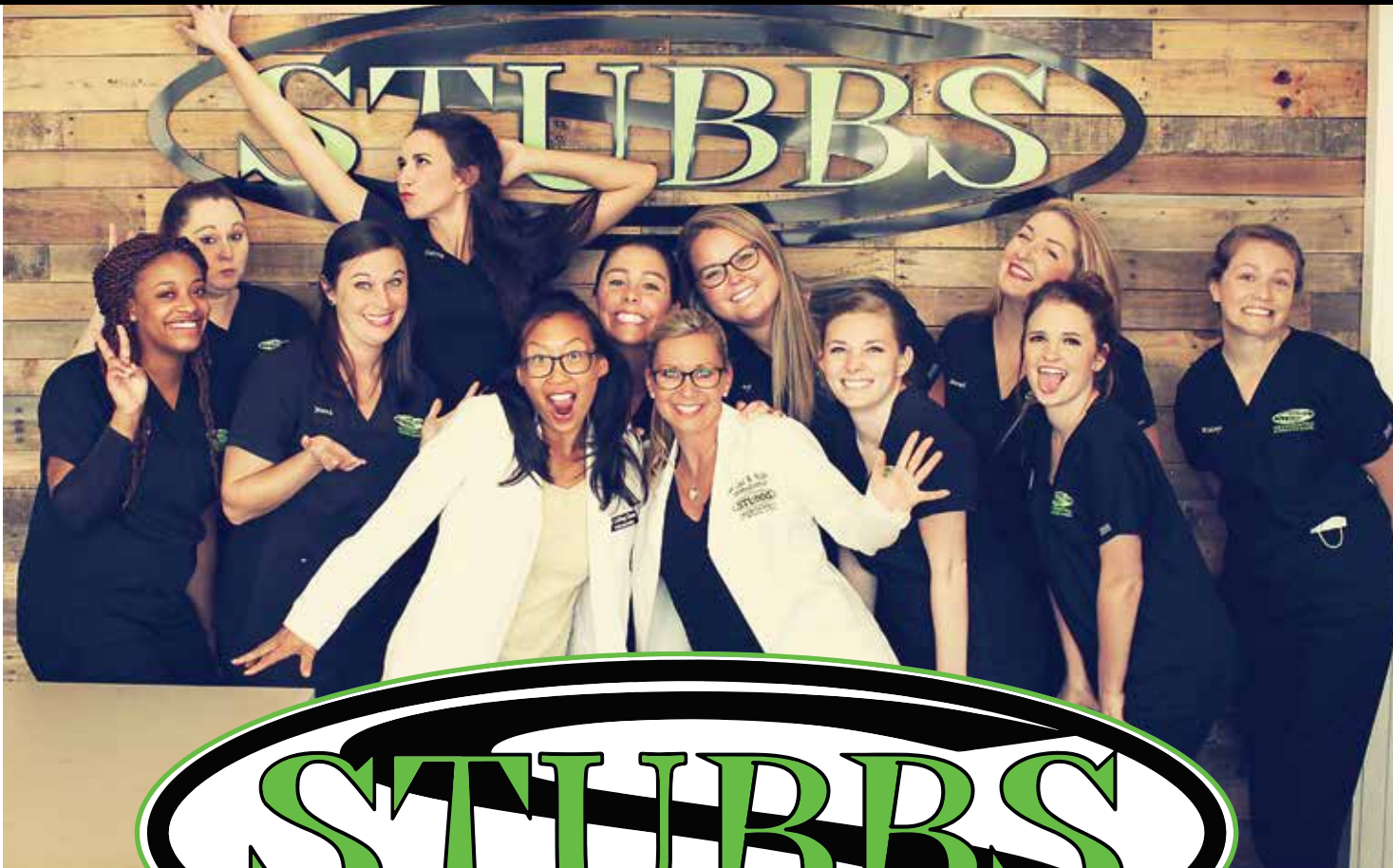
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 Community

David Buchanan Announces Candidacy For District 4 BCC

When asked in a recent interview, “Why do you want a seat on the Walton County Board of County Commissioners,” South Walton resident David Buchanan had a very unique answer: “Our county and community, just like our country, need Godly leadership,” he said. “My mom taught me to always leave a place better than I found it. I want to continue to build on what the people before me have done, to leave an incredible Walton county to my

children and grandchildren.” For those who know David Buchanan, we recognize a history of integrity, humility, generosity, hard work and common sense. His upbringing in Alaska by a military veteran and a private school founder & principal taught him the value of hard work and initiative. Since moving to Walton County in 2005, David has served the community through his home church, Destiny Worship Center in Miramar

Beach. He has been honored to deliver meals to people in need, provide Christmas presents for children in foster care, pack backpacks for the church’s “back to school” program for disadvantaged children, and lead young adult and youth ministries. He has also volunteered with the Muscogee Nation. For 5 years, David faithfully organized volunteers and crafted sermons to deliver to the residents in two local nursing homes; his heart was to




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bring a quality worship experience to those who couldn’t physically attend church.

“Our community will be well-served by Dave Buchanan as a County Commissioner,” Says Steve Vaggalis, lead Pastor of Destiny Worship Center, headquartered in Miramar Beach. “I have known Dave for almost 20 years, He has an impeccable character that shows in every area of his life, from his wholesome family to his integrity in business and his wholehearted walk with Christ. He has lived in this area and watched it grow into a place that so needs his wisdom and dedication.”

In 2016, he married Natasha. She and her two daughters had recently become a Gold Star family when her Green Beret husband was killed in Afghanistan. Shortly after the wedding, David joyfully adopted both girls, simultaneously becoming both a husband and a father. Over the next several years, they had two more children together. As the son of a veteran and husband to a Gold Star wife, veterans and active duty military are close to David’s heart. As a father of school-age children, David is actively pro-parent.

When David first moved to Florida, he put his business degree to work by earning his General Contractors License and founded his home building company, Buchanan Builders. As a small business owner, 17 year resident, builder, home owner, and real estate agent, David has an understanding of the immediate needs and challenges facing Walton County. “As a builder and contractor, I can see Walton County is five years behind development of adequate roads and infrastructure,” he says.

“Walton County needs more than just managers. Managers are those who make decisions; Leaders are those who have a vision for the future. I want to make decisions not just for today, but for plans that look 5, 10 and 20 years ahead.”

Another priority for Buchanan will be to see higher paying jobs brought into the North and South ends of the county through economic growth and development. “We can attract new businesses by providing an attractive infrastructure of schools, better access to hospitals & medical facilities, usable green spaces, obtainable housing and functioning roadways. And, I applaud our Superintendent of Schools for his development of a vocational training program for suitable students in the County.”

“With the current rapid growth of the area, it is imperative we ensure that our teachers, firefighters, nurses, grocery store workers, and other valued workforce members can afford to live in the community they work in. My desire is to work with developers to provide increased access to obtainable housing.”

Finally, running a small business has given David valuable financial management skills. “Development is happening in Walton County; Someone once made room for you and I to live here; so lets make room for others too, while preserving what has made this area such a wonderful place to live in. Healthy things grow, so it is imperative that we grow responsibly.”

Republican and Democrat Primary Elections will be held Tuesday, August 23rd.

For more information, please visit www.buchananccd4.com.



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Walton County Republicans Invite the Public to get Involved this Election Season

Walton County Republican Party Chair, Bill Fletcher would like to invite the public to learn more about the activities of the Party, and attend a future meeting in your area. "The meetings are open to the public," says Fletcher. "and we invite everyone to come out and learn more about the Party and how you can help."

Walton County Republican Executive Committee

Hammock Bay Clubhouse, 1830 Great Hammock Bend Freeport, FL

Provides direction and serves as a liaison to all Republican groups in the county under the auspices of the Republican Party of Florida (RPOF); the REC Chairman and State Committee Man/Committee Woman attend RPOF meetings and serve on various committees within the RPOF.

Meets 3rd Monday of each month 6 pm.

Registration 5:30 pm.

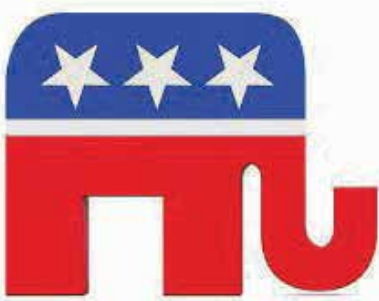
Contact: Bill Fletcher, Chairman fletch7245@aol.com

RPOF Chartered Clubs

Freeport Republicans

Hammock Bay Clubhouse
1830 Great Hammock Bend
Freeport, FL

Active in voter registration, election integrity and local/county politics. Participates in parades, Bay/Spring Fest and is hosting a forum to introduce new candidates.



Meets 2nd Tuesday of each month

6 pm. Registration 5:30 pm.

Contact: Jacque Dabney, President 850-533-9172
jacquedabney@hotmail.com

North Walton Republican Club

Cafe Nola
400 East Nelson Ave.
Defuniak Springs

Meets June 6th (meets 1st Monday every other month)

Participates in the Walton County Fair, parades and hosts a forum to introduce new candidates.

5 pm. Registration 4:30 pm.

Contact: Corrine Porter corinnep66@gmail.com

South Walton Republican Club

Edgewater Beach
Condominiums

291 Scenic Gulf Drive

Miramar Beach, FL 32550

Largest Republican group in Walton County with over 150 members. Recent speakers have included Congressman Matt Gaetz; US Senator Tommy Tuberville, and Tennessee Congressman Tim Burchett.

Meeting dates dependent on speaker schedules

6 pm. Registration 5:30pm.

Contact: Suzanne Harris sharis827@bellsouth.net for more information.

Florida Republican Women-Walton County

Cantina Laredo

585 Grand Boulevard

Sandestin, FL 32550

Meetings on the 4th Thursday of each month

11:30 am. Registration

Contact: Barbara Brooke, flrepwomen_walton@icloud.com

Non RPOF Chartered Republican Groups

Walton Republican Women Federated

Westwinds Conference Center II
4700 Westwinds Drive, Miramar Beach, FL

Founded in 1938, the National Federation of Republican Women is the largest grassroots Republican women's organization in the country with tens of thousands of active members in local clubs across the nation.

First Wednesday of each month 11:30 am. Registration
Contact: Stephanie Phillips stephanie@resortregroup.net

30A GOP

Distillery 98

835 Serenoa Road

Santa Rosa Beach, FL

Monthly meetings, schedule dependent on speakers

5:30 pm. Registration

Contact: Brett Lindell,

850-812-9442

brett@brettindell.com for more information.

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Get involved with your local GOP.

Contact **Bill Fletcher** (fletch7245@aol.com) or **Jim Jaquess** (jfjaquess@gmail.com) for more information on how to join one of these groups:

South Walton Republican Club, North Walton Republican Club, Walton Republican Women Federated, Republican Women of Walton County, Freeport Republican Club and 30A GOP



Community

Battalion Chief Brad Newsome Passes Away at 50

It is with shattered hearts Walton County Fire Rescue announce the passing of Battalion Chief Brad Newsome.

Chief Newsome was diagnosed with clear renal cell carcinoma in December of 2021 and received medical treatment at the Moffitt Cancer Center in



Tampa, Florida for four months before returning home.

He passed away peacefully in his sleep this morning surrounded by his loved ones.

Chief Newsome was an outstanding leader, the kind of person one was lucky to meet and

blessed to call a friend. Brad was the epitome of passion and integrity, always holding himself and those around him to a higher standard. He made those around him better and lived by what he believed. He was a dedicated servant to his community and a de-

voted husband and father. Chief Newsome served faithfully in the fire service for 25 years. We ask that you keep the Newsome family in your thoughts during this difficult time and ask for prayers of comfort for those who were close to him.

Tax Relief for Floridians is On the Way

BY JIM JAQUSS

Governor DeSantis recently signed into law more than \$1.2 billion of tax relief for Floridians. The new law creates 10 sales tax holidays for a variety of items commonly purchased by Florida families, including fuel, diapers, disaster supplies and tools.

“Florida’s economy has consistently outpaced the nation, but we are still fighting against inflationary policies imposed on us by the Biden administration,” Governor DeSantis said. “In Florida, we are going to support our residents and help them afford the goods that they need. Florida has been fiscally responsible, so we are in a good position to provide meaningful relief for families, right now.”

The 10 tax holidays are:

A one-month Fuel Tax Holiday from October 1-31, 2022, saving Floridians \$200 million by lowering the price of gas by 25.3

cents per gallon.

A 3-month sales tax holiday for children’s books from May 14 through August 14, 2022, providing \$3.3 million in tax relief.

A one-year sales tax holiday from July 1, 2022, through June 30, 2023, for baby and toddler clothes and shoes, providing \$81.5 million in tax relief.

A one-year sales tax holiday from July 1, 2022, through June 30, 2023, for children’s diapers, providing \$38.9 million in tax relief.

A 14-day Back-to-School sales tax holiday from July 25 through August 7, 2022, for clothing, shoes, backpacks and school supplies, providing \$100 million in tax relief.

A 14-day Disaster Preparedness sales tax holiday from May 28 through June 10, 2022, for supplies such as flashlights, radios, tarps, batteries and fire extinguishers, providing \$25.6

million in tax relief.

A 7-day Tool-Time sales tax holiday from September 3-9, 2022, for tools and other home improvement items, providing \$12.4 million in tax relief.

A two-year sales tax holiday from July 1, 2022, through June 30, 2024, for impact resistant windows, doors and garage doors, providing \$442.8 million in tax relief.

A 7-day Freedom Week from July 1-7, 2022, providing a sales tax exemption for specified admissions and items related to recreational activities, providing \$70.6 million in tax relief.

A one-year Energy Star Appliances sales tax holiday from July 1, 2022, through June 30, 2023, for washing machines, clothes dryers, water heaters and refrigerators, providing \$78.5 million in tax relief.

For more information, visit floridarevenue.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. Stan Hall, however, 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 fairly quickly; he’s more interested in a customer’s happiness than he is in making a sale.

Stan is 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 and 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

Everyone is Welcome at Fellowship 30a Church

BY HEATHER BENNETT

Our “slice of Heaven” along 30a is one of the most beautiful places, and offers many places to worship. Finding a place where you can fit in can be daunting. However, Fellowship 30a Church will make you feel right at home. All are welcome, just as they are.

Pastor Gary Wingo felt his calling many years ago and has spent time ministering from Kentucky to Atlanta to Colorado and Tennessee, and eventually to 30a. Pastor Wingo and his wife Jan have been in Walton County for over 10 years and previously served as Pastor at the Chapel at Seaside.

Fellowship 30a Church began when “the Lord gave us, along with other key local folks, a great vision and desire to develop a church fellowship that expresses the true heart of God, a mission based on His son, a Christ-centered vision,” stated Pastor

Wingo. The core mission of Fellowship 30a church is, “We worship, love and serve the Lord God as we reach people and share the good news of Jesus Christ and His grace with all we meet.”

The Fellowship began with a livestream worship service on their Facebook page back in October of 2020. There was a positive response, and they began looking for a place to meet in person. Since Pastor Wingo had officiated several weddings in Watercolor, they decided to approach the St. Joe management team about the possibilities of meeting at the Watercolor Lakehouse on Western Lake. “We are deeply grateful to St. Joe and their leadership for their generosity in allowing us, and a growing core of believers, to gather in Watercolor on 30a,” stated Pastor Wingo.

Worship Leader, Alexandra Maddox, joined Fellowship 30a after being invited by a friend.

“They shared with me at the time that the church was seeking and praying for a worship leader and perhaps I might be interested. Little did they know, I had been praying for months for God to open a door and provide an opportunity for me to serve again in a church, in music specifically,” said Alex. “I am so humbled and in awe to look back now, just over a year and see what God has done and what he is doing.”

With so many options for worship on 30a, what sets Fellowship 30a Church apart? “We emphasize building relationships with Him and one another, exemplifying the heart of God’s Son with all who come,” said Pastor Wingo. “Our service is simple and Christ-centered. We focus on growing a personal, intimate relationship with Jesus with a life that serves others. We are mission-centered and Christ-focused.”

The church is also committed to giving the first 15% of

all regular contributions to their Missions/Benevolence Ministry. “Needs are presented to us based on Acts 1:18 in God’s word, we pray over those needs, both mission-oriented and benevolence focused,” stated Pastor Wingo. “Then we help where God Almighty tells us to help. We have been blessed and are called to bless others through God’s amazing mercy and leadership.” Alex added, “The leadership of Gary and Jan Wingo is extraordinary and it’s because they are completely surrendered to following God’s leading, no matter what.”

What Pastor Wingo wants people to know is, “Fellowship 30a Church is a loving, welcoming (all are welcome, just as they are) caring, growing, Biblically-based fellowship that loves people, and desires to lead them into that growing, personal relationship with Jesus Christ. We invite everyone to check us out. We invite people from all walks of life,

regardless of their life circumstances, to come and find hope, joy, love and truth administered through the Holy Spirit by Jesus Christ, our Lord.”

Art Lee-Drewes loves being a part of the church. “Being a part of the Leadership Team for Fellowship 30a Church has opened up an incredible opportunity to fill my life after retirement. I have been a “student” of Gary Wingo for close to 10 years and never tire of listening to his lessons. I have grown into Fellowship 30a Church with a new perspective on what my purpose is and should be, a life that is full of God, His blessings, growing and serving,” said Art.

Worship service is held on Sunday mornings at 10:00am at the Watercolor Lakehouse, and there are men’s and women’s Bible studies during the week. If you are interested in learning more, please visit www.thefellowship30a.com.

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Walton County Tourism Dept. Releases Annual Update

The Walton County Tourism Department recently released its annual tourism update for 2021, highlighting the positive impacts of tourism in Walton County.

“Despite the lingering challenges we still face due to the pandemic, the tourism economy in Walton County remains strong and resilient,” says Matt Algarin, director of communications for the Walton County Tourism Department. “We owe the hard-working men and women in our retail, restaurant and hospitality sectors a huge ‘thank you’ for helping provide our visitors with incredible service and memorable experiences.”

We all know that tourism is

the number one economic driver in Walton County. In fact, tourism supported more than 47,700 jobs in 2021. Incredibly, visitors spent \$1,040 each day, amounting to a staggering \$4.8 billion in direct spending alone. All of that added up to a \$7.1 billion economic impact for the community.

So, what does that mean for Walton County’s residents? Well, it means savings. Visitors pay more than 67% of all the taxes collected, saving Walton County households an average of \$1,695. Also, visitors account for 80.2% of all retail spending in Walton County, which directly supports local businesses.

The tourism department is

funded by what’s commonly referred to as a “bed tax.” In Walton County, a 5% bed tax is collected on all short-term rental stays of six months or less in accommodations south of Choctawhatchee Bay, as well as a 2% bed tax on short-term rentals north of the Bay. Walton County residents do not pay a bed tax unless they are taking a “staycation” in a local accommodation.

Bed tax funds are also used to support various community organizations and programs, such as the South Walton Fire District’s Beach Safety/Lifeguard program, the Walton County Sheriff’s Office, turtle nest monitoring, the Cultural Arts Alliance

of Walton County, International Coastal Cleanup, the South Walton Artificial Reef Association, and various programming through the local state parks.

Funding also helps provide and maintain local infrastructure and amenities that residents and visitors alike can enjoy. The tourism department has purchased properties throughout the southern part of the county to increase the availability of parking, and it’s actively evaluating properties that can be purchased as new beach accesses.

The tourism department’s beach operations/maintenance team was also busy in 2021, completing more than \$2 million in

destination improvements. These hard-working men and women maintain and clean 20 miles of beach, 20.5-miles of multi-use pathways, nine regional beach accesses, 42 neighborhoods beach accesses and 10 Bay and lake access points.

That’s a lot of heavy lifting and dedication to keeping Walton County beautiful. And all of this would not be possible without a thriving tourism economy.

For more information about the impact of tourism in Walton County, please visit www.visit-southwalton.com.

Walton County Tourism Department Graduates Three From Leadership Walton Program

The Walton County Tourism Department is celebrating the recent graduations of Christy Gibson, Patti Blake, and Garrison Davis from the Walton Area Chamber’s Leadership Walton course.

“We are incredibly proud of our team’s accomplishments and their dedication to immersing themselves in the community,” says Matt Algarin, director of communications for the Walton County Tourism Department.

“Investing in programs like this not only helps them grow as professionals, but it also helps support our community partners.”

The eight-month long course consists of multiple Dale Carnegie class sessions, team building exercises, and site visitations to better understand the infrastructure of Walton County. The class also receives presentations from organizations in the area and chooses one entity to focus on for their class project. This year’s

class chose to raise money for Safe Connections, a child advocacy center focused on providing safe meeting spaces for families. Along with raising funds the class also volunteered countless hours to give the property a facelift.

The tourism department remains invested in developing its staff and the relationships with its partners in the community. Investing in these partnerships allows the staff to network with other professionals in the com-



munity and enhance their knowledge of the area. As Walton County continues to grow, the importance of building community leaders becomes ever more important.

The Walton Area Chamber’s 2022-23 Leadership Walton class

is currently accepting applications for anyone interested in completing the course. For more information on the program or applications please visit: www.waltonareachamber.com/leadership-walton/

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Community

Stinky's Announces 12th Annual Pompano Tourney Winners



Calcutta Recreational Division
 1st Place Redfish, Doug Johnson - 9.52 lbs. at 27"
 1st Place Whiting, Nick Martin - 1.54 lbs. at 15.5"
 1st Place Pompano, Jeff Bryan - 4.73 lbs. at 18.75"

Calcutta Professional Division
 1st Place Redfish, Scott Risher - 7.47 lbs. at 26.5"
 1st Place Whiting, Sid Little - 1.85 lbs. at 17.75"
 1st Place Pompano, Sid Little - 5.24 lbs. at 19.75"

If you missed out on the 12th Annual Pompano Tournament, be sure to mark your calendar for the next one. The 13th Annual Pompano Tournament registration will be announced in March 2023. You can follow Stinky's Bait Shack on Instagram @stinkysbaitshop and Facebook @stinkysbaitshack and visit their website at www.stinkysbaitshop.com. For more information about the Pompano Tournament please contact Lori at Stinky's Bait Shack, (850) 622-2248. Hours of operation daily from 7 AM to 9 PM.

Chef Jim Richard and Stinky's Bait Shack team have tallied the results of the 12th Annual Pompano Fishing Tournament. The Pompano Tournament is the longest running fishing tournament in Walton County. The tournament registered over 100 participants - ranging from recreational Anglers to professionals - locals and visitors alike. The tournament spanned over the course of four weeks, allowing visitors to register and fish competitively even if they only caught one pompano while visiting the Beaches of South Walton. "Our

Pompano Tournament is unique because of the miles of beach accessibility and the ease for novice and professionals to walk out to Walton County emerald green waters and wet a line. This is a surf fishing tournament at its finest, and thankfully we have an amazing fishery. Almost anyone can participate; You only need to catch one fish to win," said Chef Jim Richard, tournament originator and Stinky's owner.

The purse for the annual tournament has grown exponentially over the years. In 2022, the anglers will be awarded over \$6500

in cash and prizes. All winners are invited to pick up their prizes at Stinky's Bait Shack during normal operating hours. "We could not do this tournament without the support of our sponsors and loyalists. Thank you to the amazing people we get to call friends and family," said Richard.

The 2022 Pompano Tournament Winners:

Adult Recreational Division

1st Place, Jeff Bryan - 4.73 lbs. at 18.75"
 2nd Place, Scott Risher - 3.83 lbs. at 17"

3rd Place, Marcus Montez - 3.63 lbs. at 16"

Adult Professional Division

1st Place, Sid Little - 5.24 lbs. at 19.75"
 2nd Place, Mike Crowder - 4.76 lbs. at 18.25"
 3rd Place, Travis Ruskowski - 3.21 lbs. at 15.5"

Youth Division

1st Place, Patrick Hibdon - 3.81 lbs. at 16.5"
 2nd Place, Parker Martin - 2.95 lbs. at 15.75"
 3rd Place, Sloan Hunter - 2.71 lbs. at 14.125"

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Celebrate, Escape and Embrace the Best of Summer!

Baytowne is boomin' with events, activities and family fun for summer! The Village and all of its merchants welcome you to visit, shop, dine and play!

Red, White & Baytowne! Monday, July 4th 7-9:15 p.m. | FREE



Celebrate Independence Day at the Village of Baytowne Wharf, July 4 from 7-9:15 p.m. After a day of fun in the sun, come out for an evening that lights up the sky! Join Baytowne Village merchants for a spectacular 4th of July Red, White and Baytowne 2022 celebration with LIVE music from the Trest Richardson Band on the Events Plaza Stage from 7-9:15 p.m., followed by a patriotic

Fireworks display to light up the night sky at 9:15 p.m. The kids will love activities including kids crafts, face painting and balloon sculpting, too!

Wildlife Monday Mondays | Now - Aug. 8th Time: 5:30-8 p.m. | FREE

Enjoy wild face painting and animal crafts from 5:30-6:30 p.m. at the Events Plaza Stage! Then from 6:30-8 p.m., join Emerald Coast Wildlife Refuge and meet all their animal friends while you learn all about the Emerald Coast ecosystems, wildlife rehabilitation and more!

Boomin' Tuesday Tuesdays, Now - Aug. 9th 7:15-9:15 p.m. | FREE

Turn your eyes on the sky and watch as Baytowne Wharf lights up the night with a breathtaking, fireworks show over the Village Lagoon at 9:15 p.m. PLUS now enjoy a DJ Dance Party with DJ Mike Whitty in the Events Plaza at 7:15 p.m.

A Can't Miss Wednesday Night Concert Series! Wednesdays | Now through June 29th 7-9 p.m. | FREE Events Plaza Stage



Wednesday Night Concerts at The Village of Baytowne Wharf are BACK! Sit back and relax with an outdoor concert and enjoy LIVE entertainment. The concert series features both local and regional talent from a variety of genres. Don't forget your lawn chairs and blankets.

Live Local Favorites Music Lineup:

- June 8: Luke Langford Band
- June 15: Modern Eldorados
- June 22: Forrest Williams Band
- June 29: The HooDoos

Fly Guy Thursday Thursdays, Now - Aug. 11th 6:30 & 8:30 p.m. | FREE



Enjoy shows from fly-board extraordinaire Ben Merrell over the lagoon! Watch as he soars to the sky and makes waves at Baytowne Wharf.

Baytowne LIVE Music Now through July 5th Every Tuesday, Thursday and Friday 7-9:30 p.m.

The Village of Baytowne Wharf presents Baytowne LIVE on Adventure Lane. Located just across from Blast Arcade and Laser Maze.

Baytowne LIVE Schedule:

- June 3: Emily Bass
- June 7: Steve Hall
- June 9: Steve Hall

- June 10: Emily Bass
- June 14: Steve Hall
- June 16: Steve Hall
- June 17: Emily Bass
- June 21: Steve Hall
- June 23: Steve Hall
- June 28: Steve Hall
- July 5: Jarred McConnell

Sunday Cinema June 5th through June 26th 8 p.m. | FREE

Grab a lawn chair or blanket and cozy up on the Events Plaza Lawn for a featured film on the big screen!

June Movies:

- June 5 | Encanto
- June 12 | Clifford The Big Red Dog
- June 19 | American Underdog
- June 26 | Luca

And don't forget all the fantastic, fun activities with Adventure Land Playground, Baytowne Adventure Zone, Baytowne Carousel and Blast Arcade & Laser Maze. So much summer...so much to do at The Village of Baytowne Wharf!





RED WHITE & BAYTOWNE

Monday

July 4th

KIDS ACTIVITIES
& LIVE MUSIC

FEATURING THE TREST RICHARDSON BAND
7PM

FIREWORKS
9:15PM

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Community

June 2022 Family Friendly Events in South Walton

Main Street DeFuniak Springs: Bounce on Baldwin

Saturday, June 11, 4:00pm to 7:00 pm, DeFuniak Springs Main Street DeFuniak Springs will host its 2nd Annual Bounce on Baldwin on Saturday, June 11, 2022, from 4:00 PM to 7:00 PM. Presented by White-Wilson Medical Center, the end of the school year celebration will take place on two-blocks of Baldwin Avenue between S. 6th St. and S. 8th St. Families are invited to enjoy free life-size games, assorted obstacle inflatables and bounce houses. Along with one complimentary hot dog per attendee, inflatables and games, additional experiences are available for purchase including face painting, snow cones, ice cream, kettle corn, cotton candy, and assorted savory food options. visit www.MainStreetDFS.org for more information.

Seaside Lyceum Lawn Cinema

Sunday, June 12, 8:00 pm Grab a blanket and come out to Seaside on Sunday night for Lyceum Lawn Cinema, a movie on the lawn under the stars. Free and open to the public. Show be-

gins at 8:00 PM. Movies Include: June 12 | Cool Runnings, June 26 | Back to the Future. Lyceum Lawn, Seaside.

The REP: Adventures in Alys



Monday, June 13, 20 & 27, 10:00 am

The REP Theatre returns to Alys Beach this spring with the exciting storytelling experience, Adventures in Alys! Discover this engaging and entertaining event on Mondays and Wednesdays at 10 AM, May 30th – August 10th, as REP actors perform a masterfully improvised story based on audience suggestions. Adventures in Alys is located at the Alys Beach Amphitheatre and is great for all ages. This is a complimentary, non-ticketed event thanks to sponsor, The Alys Foundation. Alys Beach Amphitheater, Somerset Street, Alys Beach.

Wildlife Monday at The Village

of Baytowne Wharf

Monday, June 13, 5:30 pm to 8:00 pm The Village of Baytowne Wharf is hosting Wildlife Monday every week, May 23rd - August 8th. Enjoy wild face painting and animal crafts from 5:30 - 6:30 PM. Then from 6:30 - 8 PM join Emerald Coast Wildlife Refuge to meet all their animal friends while you learn all about the Emerald Coast ecosystems, wildlife rehabilitation, and more! May 23rd - August 8th, 5:30 PM - 6:30 PM || Face Painting & Crafts, 6:30 PM - 8 PM || Animal Showings, Education & More.

Rosemary Beach Summer Concert Series

Monday, June 13, 6:30 pm The Summer Concert Series returns on Monday nights beginning at 6:30 PM held on St. Augustine Green in Rosemary Beach! Bring your chairs and blankets and enjoy the night filled with great music. Each week is a different show so catch as many as you can!

June 13 | That's What She Said, June 20 | Few Miles South,

June 27 | Boukou Groove, July 4 | The Coppertones. St. Augustine Green, Rosemary Beach.

Turtle Talk Tuesdays at Amavida Coffee Rosemary Beach

Tuesday, June 14, 9:00 am to 10:00 am Join South Walton Turtle Watch Tuesday mornings from 9-10 AM at Amavida in Rosemary Beach for Turtle Talk. While enjoying your coffee, tea, and sweet treats ask a SWTW volunteer anything you want about sea turtles. Turtle Talk Tuesdays are a great opportunity to meet volunteers and learn about our local sea turtles. Fun and educational for families, kids can paint a sea turtle, pick up an activity book and sea creature crayons, red pocket flashlights, and take the Jr. Ocean Ranger pledge to earn a badge, and more. Amavida Coffee, 104 N Barrett Square.. Unit 1, Rosemary Beach.

Boomin' Tuesday at The Village of Baytowne Wharf

Tuesday, June 14, 21 & 28, 7:15 pm to 9:15 pm The Village of Baytowne Wharf is hosting a Boomin' Tuesday



extravaganza every week. Enjoy singing and dancing with DJ Mike Whitty in the Events Plaza from 7:15 - 9:15 PM. Then watch as they light up the night sky with a breathtaking fireworks show over the Lagoon at 9:15PM! Boomin' Tuesdays, Tuesdays, May 24 - August 9th, Music: 7:15 - 9:15 PM | Fireworks: 9:15PM.

The Adventures of Little Red Riding Hood at Rosemary Beach

Wednesday, June 15, 6:30 pm The cast of the Seaside REP Theatre perform The Adventures of Little Red Riding Hood at North Barrett Square in Rosemary Beach on Wednesday nights at 6:30 PM, May 25 thru August 10. The REP's outdoor theater brings magic and laughter to the stage. Bring a chair or blanket, snacks and drinks, and enjoy a complimentary event



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proudly presented by The Merchants of Rosemary Beach. A group of traveling actors creates much onstage merriment by presenting their own version of the classic children's story, Little Red Riding Hood. Join Little Red as she goes on an epic adventure through the woods to bring her grandmother a basket of goodies. This fast-paced and funny show is sure to delight the entire family with happily ever after laughter. North Barrett Square, Rosemary Beach.

Stories by the Sea at Seaside Amphitheater

Thursday, June 16, 4:00 pm
Join The REP Theatre for a one-of-a-kind storytelling experience that will take audiences on a fun and interactive storybook adventure for children of all ages! Stories by the Sea take place Tuesday and Thursday, May 31st - July 28th, at 4 PM. You can catch this complimentary event at the top of the Seaside Amphitheater. Proudly presented by the Seaside Merchants! The Repertory Theatre is Northwest Florida's premier professional theatre company. Visit LoveTheRep.com for main stage performances and concerts throughout the year

for music and theater lovers. 25 Central Square, Seaside.

Camp Helen State Park: Movies & S'mores Series

Thursday, June 16, 7:00 pm
Join Friends of Camp Helen State Park at the annual Movies & S'mores series, an evening filled with movies, food and fun held at Camp Helen State Park Recreation Hall. Camp Helen will feature a different movie every other Thursday, June 16th - July 28th. The evenings begin at 7:00 pm with music, hula hoops, crafts and a new interpretive program each week. Attendees are encouraged to bring chairs and blankets. Complimentary hot-dogs, chips, water, and s'mores will be provided by the FOCH. This event is FREE and open to the public. 2022 Movies: June 16 | Luca - June 30 | Soul - July 14 | Encanto, July 28 | The Goonies. Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.

Emerald Coast Theatre Company: The Tempest

Thursday, June 16, 8:00 pm
Come cool off at Grand Boulevard this summer with Emerald Coast Theatre Company's pro-



duction of "The Tempest." Part of Grand Boulevard's Coastal Culture series, "The Tempest" plays every Thursday night at 8 PM in The Grand Park from May 26th - July 28th. This show is free and open to the public-bring a blanket or lawn chair for seating. The Grand Park, Grand Blvd. Miramar Beach.

Topsail Hill Preserve State Park: Guided Plant Stroll

Monday, June 20, 9:00 am to 11:00 am
Join Topsail Hill Preserve State Park and Master Gardener Bill Kuenstler on the third Monday each month from 9:00a.m. - 11:00a.m for a Guided Plant Stroll. Take a stroll through the park and the campground to explore the plants visible and to see what is in bloom. Visitors will learn about some of the plant species here at the park. Topics for the hike will vary based on

the time of year and growing season. The program is on the third Monday of the month. This program is free with regular park admission. Topsail Hill Preserve State Park, 7525 W. Scenic Highway 30A, Santa Rosa Beach.

MKAF Concerts in The Village: Boogie Wonder Band

Thursday, June 23, 7:00 pm
The Concerts in the Village series returns to the Mattie Kelly Cultural Arts Village in Destin, Florida. Taking place every Thursday night at 7 PM, April 21 thru June 23, music-lovers can enjoy a night under the stars featuring local and national acts. Bring a bottle of wine, your favorite craft beer, some delicious snacks and a blanket or chair. Food and drinks available for purchase. For more information and tickets, visit www.mkaf.org.

RUN/SUP Summer Race

Friday, July 1, 8:30 am
The RUN/SUP Summer Races 2022 begins June 3rd! Beginning at 8:30 AM, races will be held every other Friday in June and July at the BoatHouse Paddle Club in Watercolor. These are informal, fun, family friendly events. Distances may

vary due to wind and weather, approximately 1 mile run and 1 mile stand up paddle. Learn more and register at www.runsup.com/classes.

Camp Helen State Park: Guided History Tour

Saturday, July 2, 10:00 am
Camp Helen State Park invites you to go beyond your park visit, and discover the past and present, on a ranger guided walking tour where you can learn about the rich history of Camp Helen's Historic District on the first Saturday of each month. Led by informative and entertaining rangers, you will discover and connect with the history that literally surrounds Camp Helen State Park, a Nationally Registered Historic Place. Tours begin promptly at 10:00 am, so please meet in the Visitor Center and be sure to bring water and wear comfortable walking attire. Tours take place in the outdoors and may be subject to cancellation due to inclement weather conditions. Follow: Friends of Camp Helen State Park on Facebook for updates on park events. Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.



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ECTC Presents Summer Pop Series this June

Emerald Coast Theatre Company (ECTC) is searing some sizzle into summer 2022 with a hot live entertainment series in June. The Summer Pop Fun-raiser serves up fun-filled Friday evenings of pop rock, comedy and improvisational comedy theater.

The Summer Pop Series will be held at ECTC's performing arts place located at 560 Grand Boulevard (upstairs) in Grand Boulevard Town Center in Miramar Beach. Shows are at 7:30 p.m.

On Friday, June 10, the series continues with Back to the '80s and '90s With Shenanigans. Fight for your right to party with live music by Shenanigans Show Band. Known as "the world's most persistent '80s and '90s cover band," th Shenanigans will get everyone on their feet to celebrate "the most energetic decade in music history" by playing everything from Madonna to Hip Hop to Glam Rock.

In 2007, four extraordinary musicians and one very average one got together to jam in a living room. (The average one brought the beer.) The band includes Robert Brainerd (guitar), Jereme Rightley (drums), Tommy

Siren (bass), Rob Brown (vocals) and Teddy Siren (lead vocals).

With five separate personalities and skill sets, Shenanigans creates a show unlike any other party band in the world. It's not a show you go to, it's a show you participate in, and a show that creates memories unlike any other. Shenanigans concerts are "must-have-been-there" concerts that create memories, each better than the last.

On June 17, ECTC welcomes Pensacola's Improv Comedy (IC) Troupe: Improvable Cause to its stage. Performing the first

Saturday of every month at the Pensacola Little Theatre, Improbable Cause's unscripted shows are sure to bust you at the seams with over-the-top, anything-goes hilarity. Everything is created in the moment with audience suggestions, so each show is different. Improbable Cause shows are edge-of-your-seat theater where anything can happen (and usually does).

"We invite everyone to come on out and join us for one or all three evenings," says ECTC producing artistic director Nathanael Fisher. "This is a great way to be



entertained with friends and family and show your support of our theater company, too."

Arrive early to enjoy the display of original artwork in the ECTC Lobby Gallery sponsored by the Cultural Arts Alliance of Walton County. The exhibit features artwork by local artists. All of the artwork is available for purchase. Proceeds benefit ECTC and its theater education programs.

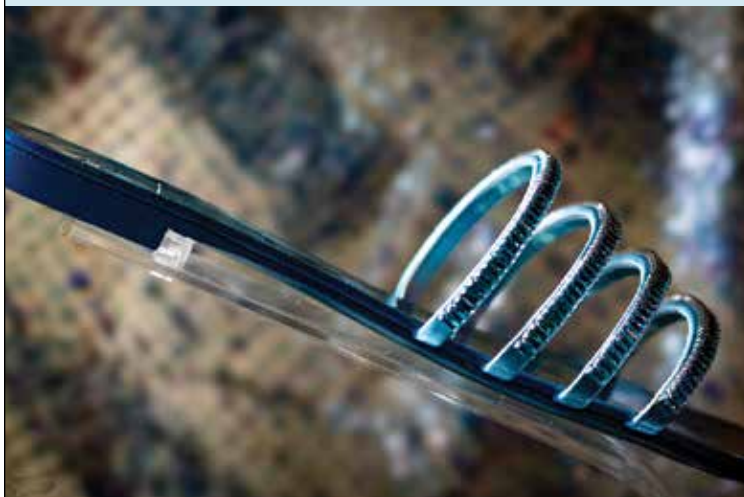
Tickets to each Summer Pop fun-raiser show are \$30 per person. Proceeds benefit ECTC and its education programs. Purchase tickets online at www.emeraldcoasttheatre.org.

ECTC's 2021-2022 season is made possible with support from Grand Boulevard Town Center, St. Joe Community Foundation, Howard Group and the South Walton Tourist Development Council.

continued on page 25

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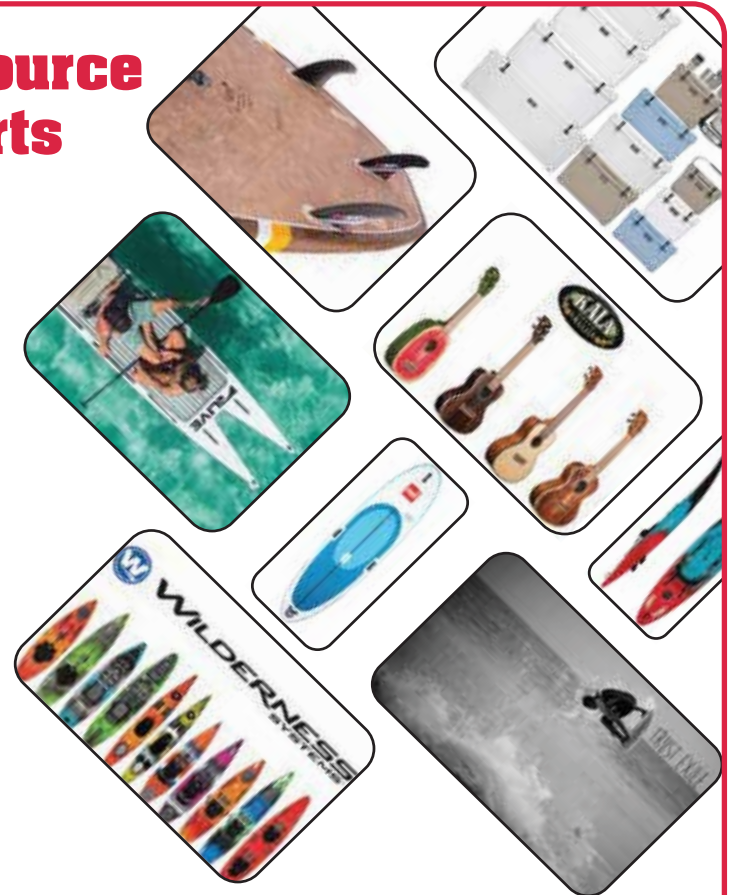
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Northwest Florida Ballet Presents Two Outdoor Concerts this Summer!

The Northwest Florida Ballet (NFB) will stage two free outdoor community performances at Grand Boulevard and the Mattie Kelly Arts Foundation in June. The series includes NFB's return to Grand Boulevard at Sandestin's Grand Park on Sat., June 18 at 7:30 pm for Ballet at Twilight. The second performance will take place at the Mattie Kelly Arts Foundation on Sat., June 25 at 7:30 pm.

Both productions feature the Northwest Florida Ballet company and international guest artists in a unique mixed repertoire program. The performance will feature excerpts from Katia Garza's Beauty and the Beast and classical works such as the Grand Pas de Deux from Don Quixote performed by American Repertory Ballet's Samantha Huebner and Jonathan Carter. Spring Waters, danced by Iori Araya from Ballet Memphis and Rafael Ferreras from San Antonio Ballet, and NFB soloist Wyatt Mier's



performance of a male variation from Diana and Acteon will also be featured.

Ballet at Twilight and Ballet Under the Stars will also include contemporary works choreographed by NFB Artistic Director Todd Eric Allen and Lindsey Brewer and Butler University's Camille Loftis. The programs conclude with the audience-favorite Jazz Swing, which expresses the joy of classical dancing to the rhythm of Jazz, choreographed by Fernando Bujones with music by Louis Prima and Eddy Higgins.

"The 2021-2022 season has been incredible, and we are grateful for the community's support. I cannot think of a better way to end the year than returning to Grand Boulevard for the first time since the pan-

demic and making our debut at the Mattie Kelly Foundation. Offering performances that are outdoors, under the stars and free for the community to enjoy is as much a treat for us as it is the audience," said NFB Artistic Director/CEO Todd Eric Allen.

Ballet at Twilight is presented as part of Grand Boulevard's Coastal Culture series, made possible by the Grand Boulevard Arts & Entertainment Program. The Performance level co-sponsor for Ballet Under the Stars is Scarlett Magazine. NFB is sponsored in part by the State of Florida, Department of State, Division of Arts and Culture and the Florida Council on Arts and Culture. Visit NFBallet.org for additional information.



continued from page 24

To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, call (850) 684-0323 and visit www.emeraldcoasttheatre.org. Engage with them on Facebook, Instagram, Twitter and YouTube.

Emerald Coast Theatre Company is a 501(c)(3) founded in 2012 by Nathanael Fisher, MFA, and his wife, Anna Fisher, MA. Based in Miramar Beach, Florida, ECTC's mission is to enrich and entertain the Emerald Coast community through professional and educational theater. ECTC operates year-round with a two-fold mission to provide both educational and professional offerings to the Northwest Florida community. Educational outreach includes after-school and home-school programs, touring and staged productions, summer camps, workshops, and classes.



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Wellness

Journey Bravely: Where Are You Fishing?



BY STEPHENIE CRAIG

I found myself in a close relationship consistently feeling hurt and disappointed. I felt resentful and repeatedly like I wasn't asking for anything unreasonable but the person refused to give me what I needed. Have you been there too? Maybe it's a family member, a partner, a friendship. Maybe the type of relationship contributes to beliefs that a parent, sibling, or spouse is supposed to give you what you're seeking. Sadly, even relationships that

seem like they should be able to meet your emotional needs sometimes don't. So what are you to do when you find yourself bitter, hurt, and powerless to change someone else's behavior in your relationship?

Imagine you live on a beautiful farm with acres of land complete with white farmhouse and many ponds for your fishing pleasure. You look at the ponds and they are each uniquely beautiful and you assume because you've seen fish come out of some of the ponds that all of the ponds will yield fish. You take your fishing gear, your chair, and you camp at a pond near the house expecting success. You cast your line, feel a tug only to pull out weeds followed by an old can followed by sticks. You're committed. You already spent time here and you just know this pond is supposed to have the fish you're looking for so you keep casting and keep fishing out disappointment. You consider moving on to a different pond, but it's work to move, maybe the fish will come on the next cast, and you don't want to

give up on the pond that's supposed to meet your needs.

Eventually, you find yourself worn down and realize you don't have much to lose to switch ponds. You pick a different pond that's less obvious, less close to the house and one no one has told you has fish. You cast and you pull out a fish. You cast and you pull out another. And consistently, you find that the new pond is able to meet your fishing expectations. It's a wonderful surprise and also makes you think about how much time you spent trying to get fish out of a pond that was never going to give you fish when all the while, you could have been finding fish in ponds better suited to your needs.

It isn't that the first pond has no value. It's a beautiful pond for sitting, skipping rocks, and seeing the reflection of the sunset. It has value for what it is. However, knowing what it is and what it isn't is key. It is not a fishing pond. And as long as you were convinced the pond was supposed to yield fish, it was going to keep disappointing you. Once

you realize that it's a sitting pond, you can appreciate what the pond does give you and make plans to fish elsewhere.

What are the lessons we can take from this story?

Expecting something that someone won't or can't give you will result in anxiety, bitterness, resentment, and sometimes feeling that you aren't enough. Try remembering that most often, it's not about you. Someone not meeting your emotional expectations is not a reflection of your value.

It's o.k. to accept and grieve what you're not going to get. It's sad that you can't get your needs met from the relationship. Let yourself feel your feelings. Face reality the best you can. As you're able, release the person from the debt you feel they owe you for not meeting your needs. Notice what the relationship can be in your life within healthy boundaries for yourself and try engaging at that level. Maybe you share less, seek less, expect less.

Give yourself permission to get your emotional needs met in



healthy ways in other healthy relationships. If your parents aren't able to give you support and encouragement, allow yourself to receive those in safe, healthy friendships. Let go of expectations about certain kinds of relationships meeting certain needs so you can embrace reality and get your needs met from various healthy relationships.

Be kind to yourself as you shift relationship expectations. It's deep, hard work. As you need support along your journey of healing, connect with us at journeybravely.com.



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Unexpected Consequences of Hormone Therapy



BY DR. RICHARD CHERN, MD

Hormone therapy has many benefits and I've written about these for several years now. Hormones can, however, have some unexpected effects and I have seen these effects firsthand in our clinic. I've informed prospective patients for years that hormones are not just for libido and sexual function. Women tend to focus

on their lack of libido and men tend to focus on a lack of performance. But, in my view as a physician, these are the least important benefits of hormone therapy for both men and women.

As a physician, I prefer to focus on the ability to prevent disease and improve the health of both body and mind. Hormone therapy can prevent numerous cancers, diseases of the heart, diseases of the brain and so much more. Hormone therapy reduces cholesterol and blood pressure and lowers overall mortality rates. Testosterone reduces stress levels and anxiety. Many of our patients are able to get off their anti-depressants after starting hormone therapy with us. Patients can finally lose weight.

Motivation increases and mood improves tremendously. In fact, it is not unusual for patients to apologize to us about



being angry and irritated prior to therapy. They've been bitter and irritable for so long it had become part of who they were and didn't see how it was affecting everyone around them. After getting treated they were finally happy and relaxed again and quickly realized how poorly they were treating everyone around them, including those they love the most.

Then there are the unintended consequences of hormone therapy. On several occasions in our practice, we have seen couples

who were once happy but had reached a point where they just couldn't tolerate each other. At the edge of divorce their stories were all nearly identical. Their partner had just changed. They were tired, quick to anger, lost their empathy and just didn't seem to care about anyone. They couldn't find the person they had married anymore. I would hear, "Our marriage is essentially over so I'm finally doing something for me." After the hormones kicked in, mood improved, stress levels came down, and problems got smaller. The major issues causing arguments turned into the minor issues they had always been. Stress and ten-


sion reduced and those quick to react and quick to anger emotions faded. I have heard more than once that getting hormones not only improved the patient's life but also saved a marriage at the brink of extinction.

Dr. Richard Chern, MD provides hormone 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 in our local area. In addition, Dr. Chern treats doctors in the local area and from around the country. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call him at (850) 837-1271.

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Wellness

Protecting More Than Your Skin



BY KAY LEAMAN,
HEALTH ARCHITECT

Summer is here. You can feel the humidity thicken and watch traffic double. Sunscreen sales increase as we hit the beach, go camping, work in the yard, etc. Many of us look over the myriad choices focusing on SPF

numbers rather than ingredients.

The benefits of being outside, besides lifting our spirits, breathing fresh ocean air and feeling the sun on our face, is the manufacturing of Vitamin D, which is essential for myriad cellular functions.

Many of us know the ultraviolet (UV) radiation is the culprit behind sunburns, which can lead to peeling skin. This radiation causes damage to oxygen-carrying cells as well as our DNA which can lead to genetic mutation. There are two types, UVA and UVB, which is more harmful. Protection is key but we often associate sunscreen with water activities. What about driving, shopping outdoors, wearing summer clothes which expose more skin? And what about the other seasons? Why is summer the only time

we think about protecting our skin?

My sister loves the sun. She has spent many hours lying on the beach getting her tan on. Back in the '70s, the go-to for tanning was baby oil or lotions that aided in "getting your tan on". However, today my sis spends her time at the doctor's office cutting off skin cancer growths, wearing chemo lotions which peel the cancer off the skin (it hurts and burns) and other not so fun therapies. She has as many as three appointments every year. I, on the other hand, loved the beach but hated lying on it. I was in the water 99 percent of the time, which probably helped to shield me. I didn't wear any lotion and, although I had my share of sunburns, I have been blessed so far with no major residual damage.

This being said, many sun-

screens are a combination of chemicals that are harmful to both the human body and marine life. Many contain oxybenzone and octinoxate (These can be labeled under several different names disguising their existence in the product.) These ingredients are contributors to the demise of coral reefs. They also have been found to accumulate in the tissues of many marine wildlife, which can be passed on to their young. You'll need to do your own research but two safer sunscreens I've found are Ocean Potion 70 and MyChelle Dermaceuticals Protect 50. Natural safe sunscreens are hard to find, so you might want to see where your choice is sold before trekking out to find it.

As a side note: Did you know that the Blue Light, which is transmitted by our electronic

devices from computers to televisions, can lead to visible signs of aging for your skin? Research suggests that sunscreen offers some benefits from this type of radiation.

Aside from sunscreen, activewear clothing now has UV protective fabrics. Add shade to your body by wearing a hat, sunglasses, activewear, using an umbrella, etc. Remember to wear a facial cream with sunblock in it to lower exposure from blue light radiation.

Here's to fun in the sun! Contact me if you're interested in a natural face cream that nourishes, protects from the sun and blue light exposure and is reef friendly.

*Kay Leaman, Health Architect
HealthyDay HealthyLife
succeed.hdhl@gmail.com*

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Ascension Sacred Heart Earns Top Safety Grade On National Ratings



Ascension Sacred Heart Emerald Coast has once again been awarded the highest grade on The Leapfrog Group's Hospital Safety Grade for the Fall 2021. The national designation and top grade recognizes the hospital's efforts in protecting patients from harm and meeting the highest safety standards.

The Leapfrog Group is a national organization committed to improving health care quality and safety for consumers and purchasers. The Safety Grade assigns an A, B, C, D or F grade to hospitals across the country based on their performance in preventing medical errors, infections and other harms among patients in their care. Leapfrog released its latest bi-annual safety grades on May 12.

"I am extremely proud of our physicians, clinical and support teams at Ascension Sacred Heart Emerald Coast," said Henry Stovall, regional president of Ascension Sacred Heart. "The last two years with the pandemic have been very challenging for our team, but this recognition provides further evidence that we

continue to provide high-quality, compassionate care in the safest possible setting for anyone who needs it.»

Leapfrog assigns a letter grade to nearly 3,000 U.S. general hospitals based on over 30 measures of patient safety. Those include safety data on hand hygiene, risk mitigation, and discharge communication, as well as outcome measures such as falls, pressure ulcers, and infections. Leapfrog provides the only hospital ratings program based exclusively on hospitals' prevention of medical errors and other harms to patients in their care.

The latest grades «continue to show significant variation in safety performance across U.S. hospitals," said Leah Binder, president and CEO of the Leapfrog Group. "This variability is a constant reminder that the public must have access to information on which hospitals are safer so patients can make the best decision for themselves and their loved ones."

To learn more about the Hospital Safety Grades, visit <https://www.hospitalafetygrade.org/>.

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innovation across the continuum of care. As one of the leading non-profit and Catholic health systems in the U.S., Ascension is committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable. In FY2020, Ascension provided \$2.4 billion in care of persons living in poverty and

other community benefit programs. Ascension includes more than 150,000 associates and 40,000 aligned providers. The national health system operates more than 2,600 sites of care – including 143 hospitals and more than 40 senior living facilities – in 19 states and the District of Columbia, while providing a variety of services including clinical and network services, venture capital investing, investment management, biomedical engineering, facilities management, risk management, and contracting through Ascension's own group purchasing organization. Visit www.ascension.org.

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Community

Gulfarium C.A.R.E. Center Releases Four Rehabilitated Sea Turtles

The Gulfarium's C.A.R.E. Center successfully released four rehabilitated sea turtles on Thursday, May 12, 2022, at Inlet Beach.

It was a beautiful morning as crowds gathered to watch the endangered turtles head back into the Gulf of Mexico. All of the rehabilitated sea turtles had fallen victim to fishing hook related injuries. One of the turtles was outfitted with a satellite tag for the release.

Jamie, a large adult female loggerhead weighing 208lbs, had been outfitted with a satellite tag by the United States Geological Survey team for a tracking research project prior to release. She was accidentally hooked at Navarre Beach Fishing Pier on Nov. 20, 2021. X-rays showed that she had a large circle hook in her proximal esophagus and a small treble hook further down. Jamie underwent a four-hour surgery on Nov. 22, to remove both hooks. After the surgery was complete, the recovery phase was very extensive. However, after a seven-month long stay at the

C.A.R.E. Center, she was finally ready to be released. The satellite tag will allow researchers to monitor Jamie's movements and track where she travels and how long she spends at each location. This equipment is part of an ongoing, long-term research project to determine the movement patterns of repeatedly hooked sea turtles at local fishing piers. This was Jamie's third time being foul hooked at the same pier - she is an excellent candidate for this project.

The other three turtles that headed back into the Gulf of Mexico included Sheldon, a sub-adult loggerhead weighing in at 79lbs, who was foul hooked with a cobia jig in the right front flipper on April 18, 2022. Following the initial intake procedure, Sheldon's X-rays showed a large hook embedded in his tongue. After mild sedation, the hook was successfully removed. Sheldon was under observation by our veterinary team for a few weeks to ensure all was well and after being cleared for release, he was ready to head back into the Gulf of



Mexico. This was Sheldon's second visit to the C.A.R.E. Center for rehabilitation.

Pluto arrived at the C.A.R.E. Center on May 10, 2022, after being foul hooked by a fisherman at Navarre Beach Fishing Pier. This sub-adult loggerhead weighs 90lbs and had unremarkable blood work and clear radiographs upon arrival at the center, so was medically cleared for release by the veterinary team once the hook was removed. This was Pluto's third visit to the Gulfarium C.A.R.E. Center.

Shirley, a sub-adult Kemp's ridley sea turtle, who was hooked in the mouth with a J-hook on May 8, 2022, at Navarre Beach Fishing Pier was also released. Shirley weighed in at 56lbs and had a very quick stay at the Gulfarium C.A.R.E. Center. With unremarkable blood work and radiographs, she was deemed medically cleared for release by the center's veterinary team.

"Release days are always extremely rewarding," states Tabitha Siegfried, Stranding

Coordinator for the Gulfarium C.A.R.E. Center. "We are very excited to be participating in a research project that includes a satellite tag as all sea turtle species are endangered so any help that we can provide to these animals is crucial."

If you see a sea turtle in distress, injured, or deceased please report it to Florida Fish and Wildlife Conservation Commission immediately at 1-888-404-FWCC (1-888-404-3922).

Follow the C.A.R.E. Center on Facebook to learn more about sea turtles and the center's rehabilitation efforts. The C.A.R.E. Center and its patients can be visited as part of a general admission ticket to Gulfarium Marine Adventure Park.

The Gulfarium CARE Foundation, a 501(c)(3) non-profit, is proud to act as a beacon for coastal conservation through marine animal rescue and rehabilitation. Donations are tax-deductible and can be made online on the C.A.R.E. Center's webpage.

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The Road to Redemption: The Story of Ahtyba Rubin

BY VICTORIA OSTROSKY

Saul the Pharisee was an important man. He excelled at his profession, being well-versed and zealous in the Mosaic law. After the risen Jesus knocked him off his donkey and blinded him for three days, Saul discovered that he had been zealous for the wrong thing. Jesus got him all straightened out and changed his name to Paul, the same Apostle who penned most of the New Testament, writing many letters while imprisoned for his new zealousness about the good news of the Gospel.

Ahtyba Rubin, or Tuba, as he is fondly known, attended middle school and high school in Pensacola. Pensacola was an eye-opener to Ahtyba. He was introduced to drugs at a young age, ran with the wrong crowds and made some poor decisions. He also played football in high school. He played it really well.

He played so well, he attended junior college in Texas on a scholarship. He went from Pensacola and high school football to the NFL where he was blessed to be for seven years.

But fame and fortune didn't bring him joy and peace. Money problems and drug problems followed him around. He knew God was there but didn't yet have a relationship



with Him. When Tuba was with the Seattle Seahawks, his then-girlfriend nudged him to attend a Bible study with his coach. He didn't really want to go, but decided to give it a chance. Seeds were planted at those Bible studies. After a while he began to feel that knock on his heart's door. God was telling him "you have to change and you can't be living the same way." Tuba prayed

about it and God continued to show him the things in his life that needed to be removed.

One day in training, he tore his bicep and just like that, his football career was over. As Tuba says, "it was a 'but God' moment." He wasn't sure what he was going to do after football – this was who he was.

What he did do, though, was begin attending church, get baptized and get involved. For a long time, he thought success was having money and fame and doing what the world considered right. God's grace revealed to him that the right thing is putting God first and fully diving in. As Tuba says, he's "received blessings on top of blessings."

He found out what his 'next thing' was – it was loving God with his whole heart.

As a young boy, Tuba remembers learning about Jesus as his mom read the book of Matthew to him. She would pray over him and read Psalm 23 and the Lord's Prayer. She pointed him in the right direction. He also had a lot of aunts and grandmas praying for



him as well. Now he's fully in and fully embracing God.

"When my bicep tore – there

was a low point, and I thought - what am I going to do next? I lost my back up plan." His turning point was when his wife got serious with the Lord and they both gave their lives to Christ.

Now Tuba looks for ways to bless others. He loves being Involved in small groups with men praying and worshipping God together. His new passion is wanting to spend more time with the Lord and put Him first. Tuba's desire is to keep sharing his testimony and to be salt and light to others. "I love interacting one on one with men and talking about God. I love texting my friends and meeting with small groups and loving each other."

Tuba's new message is this: "Put God first, trust in Him. Put your hope in Him. Love God with all your heart. The standard and goal is Him – chase after Him. Riches and success and fame are nothing – it's vanity."

You can listen to Ahtyba Rubin's encouraging testimony and many other incredible interviews on the weekly Road to Redemption radio show and podcast at www.roadtoredeemtionpodcast.com.



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Musings

The Lotus Life: Vulnerability

By LAUREN CATANESE

“Owning our story and loving ourselves through that process is the bravest thing that we will ever do.” –Brene Brown in *The Gifts of Imperfection*.

Being vulnerable or being conscious that I am being vulnerable is something that I’ve been trying to be more attentive to lately. What does it mean to be vulnerable? When am I vulnerable? When do I run and escape the situation instead of allowing myself to be vulnerable? Why do I do that? What am I afraid of?

After reading several books written by Brene Brown, an author and researcher whose *Ted Talk* on vulnerability was viewed

by over 30 million people and from my own experiences, I believe it comes down to getting real. Vulnerability is being genuine about what we are feeling and not being afraid of showing that to anyone; because we are afraid of being rejected, or because we think that somehow we are not good enough or worthy. It’s in those spaces, those moments when we feel these emotions that we tend to tense up, put on a good face, or run. But that’s not being real. That’s not being authentic to who we are or what we need.

So instead of being scared and hiding...open...soften. Express the fact that you are feel-



and allow them the same gift of authenticity. We are all longing to feel loveable. That journey begins within! And a way to do that is through our hearts, our actions, and our words that we say and think. We cannot hide how we feel for too long before we experience negative side effects. It’s important to our health and wellbeing to be conscious of our emotions and be able to tell others what our needs are, as well as telling and being honest with ourselves about how we are feeling. Vulnerability is a beautiful release. It melts the walls that we have placed around ourselves out of fear. Show your light. Let it shine unto this world and Live on!

Brene Says it this way : “Owning our story can be hard but not nearly as difficult as spending our lives running from it. Embracing our vulnerabilities is risky but not nearly as dangerous as giving up on love and belonging and joy – the experiences that make us the most vulnerable. Only when we are brave enough to explore the darkness will we discover the infinite power of our light.”

ing those emotions for whatever reason even if you’re not sure what to do with them, and know that it’s ok you are feeling them. That’s being vulnerable. It’s allowing ourselves to feel free to express what we are feeling, period. No judgment whether it’s good or bad, crazy or wrong. It’s just plain being honest for what we feel and owning up to it, *“owning our story.”*

We can also forgive ourselves and allow ourselves to have that “human” moment, and feel what we feel, express it, and keep going. Life is full of reasons and lessons to learn; we need to be willing to be open and share how we are feeling at that moment.

When we can be open and honest about how we feel, being willing to be vulnerable, then we become a guide for others



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Sean of the South



BY SEAN DIETRICH

Nineteen kids came romping up the golden staircase, taking two steps at a time, sprinting toward the mother-of-pearl gates. It's a wonder they didn't knock Saint Peter over onto his Blessed Assurance.

The children all smelled like little-kid sweat and stinky feet. Their loud footsteps could be heard echoing from as far away as the Andromeda Galaxy.

The children were accompanied by two teachers.

"Slow down!" yelled Ms. Garcia, 48, who headed up the rear of the class.

Ms. Garcia taught at Robb Elementary School for 23 years. She died using her body to shield her students from gunfire. She was found with students still cradled in her arms. Two days after the attacks, her grief-stricken hus-

band passed from a massive heart attack.

"No pushing!" hollered Ms. Mireles, 44, who was close beside Ms. Garcia. "I'm not gonna tell you twice!"

Ms. Mireles taught fourth grade. She was trained in special education. She taught for 17 years. Her children idolized her. She was the woman responsible for integrating students with developmental disabilities into regular classrooms at Robb. She, too, leapt in front of gunfire for her students.

The children's voices were loud. They brought so much energy into this celestial place that crowds of seraphim began to gather at the gates until their feathers ruffled.

"The kids from Uvalde, Texas, are here," the angels were murmuring among themselves.

Everyone up here has been expecting these tiny celebrities, of course. These kids have been on everybody's minds. The Boss himself is a huge fan of these kids. They say he has been waiting at the gate for their triumphant arrival since about 3,000,000 B.C.

And here they came.

The doors opened. Their little faces burst through the hallway of life into life everlasting. And all eternity cheered. It was an im-



mortal roar so loud it shook planets from their orbits and knocked the rings off Saturn.

Among the new arrivals was Jose Flores, 10. Jose is a baseball lover. He had just received an honor-roll certificate a few hours before the shooting.

There was Uziyah Garcia, 9. Uziyah is crazy about football. He can catch any pass you throw at him.

Amerie Jo Garza, she turned 10 a few weeks ago. She is a jokester and loves art. She, too, was on the honor roll.

Xavier Lopez, 10, known for his sense of humor. He loves dancing. Before the shooting, he was looking forward to school letting out for summer so he could go swimming.

Annabell Rodriguez, 10, and Jackie Cazares, 10. They're cousins. They're the ones holding hands.

Rojelio Torres, 10. He's a whip-smart little boy. His face could light up entire continents.

Eliahana Torres, 10. A softball phenom. She was looking forward to playing in the final softball game of her season on Monday.

Jailah Silguero, 10. She loves making videos for her friends. The night before the shooting, she said she didn't want to go to school the next day.

Jayce Luevanos, 10. Before he died, every morning he would wake up and made his grandparents a pot of coffee. The family dog was obsessed with him.

Ellie Garcia, 9. Her favorite colors are pink and purple. She enjoys cooking, and makes a mean chalupa.

Nevaeh Bravo, 10. Her name is "heaven" spelled backward. This place was made for her.

Lexie Rubio, 10, loves sports. She received a good-citizen award shortly before the shooting. She wanted to become a lawyer someday.

Makenna Elrod, 10. Blonde. Loves gymnastics, dancing, and singing. Wild about animals.

Alithia Ramierz, 10, enjoys art, and is very good at painting. A ray of sunlight in a dark world.

Layla Salazar, 10. Each morning when her father drove her to school in his pickup, he played "Sweet Child O' Mine" on the radio. Layla knew all the words.

Tess Mata, 10, was saving up a container of her dollar bills for the family's upcoming trip to Disney World.

When the Boss saw them he called their names. Each one of them. His voice was so loud that time was halted and mountains crumbled. The kids ran straight for him.

He squatted low and threw his arms open. Nineteen 9- and 10-year-olds piled straight into him and plowed him over. They crawled all over him. His laughter was thunder. His tears were hurricanes. His joy burned brighter than the sun itself. His sorrow was the Arctic Ocean.

"Welcome home," he said, and his words split the foundations of heaven and earth in two.

This world just won't be the same without them.

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Musings

Executive Presence



By KIRK MCCARLEY

As we emerge from the past couple of years of remote working environments, I hear more about the need for “executive presence” in organizations. When hearing that term it con-

veys a number of images: stylishly attired people in corporate offices, “buttoned up,” disconnected, aloof.

A Forbes article from a year ago addressed the concept. “Executive presence isn’t just about how others perceive you. It starts with how you perceive yourself. If you don’t believe in yourself and your abilities, that self-doubt will be apparent—no matter what you look like or what clothes you’re wearing. What are the conversations that take place inside your head? Maybe you suffer from imposter syndrome and don’t feel “good enough” to have a seat at the table. Through practice, you can rewire your brain, resulting in a natural alignment

of your thoughts and behaviors that profoundly strengthen your leadership presence.”

Gravity Payments is a Seattle-based credit card processing company. The challenge, in a service-oriented enterprise is providing employee compensation that constitutes a living wage. Several years ago, Gravity Payments CEO Dan Price decided to be part of the solution to that situation, rather than the problem. He first raised the minimum annual salary of his workforce to \$70,000 annually. In order to make the math work, however, he simultaneously reduced his own salary more than 93%, from \$1.1MM annually to that same \$70,000 figure.

According to Price, the impact on his own life has been minimal. Rather than going heli-skiing in British Columbia he contents himself with regular skiing. “I’m happier than I’ve ever been,” he said. “It’s way better for me to be part of a system where people are having their needs being met, even if I have less.”

He fell in love with the restaurant business when he got his first job at age 12 as a counterman. So much did he love the enterprise that he made the decision to drop out of school to work full-time, a mistake he came to regret.

Each day he committed himself to a high standard of qual-

ity, doing the right thing, treating people with respect, giving back to others, and realizing that “profit” is not a dirty word. After having had the chance to turn around four failing Kentucky Fried Chicken restaurants in the 1960’s,



his dream of owning his own restaurant came true in 1969 when Dave Thomas opened his very first Wendy’s Hamburgers, expanding to more than 1000 franchises within the next ten years.

In spite of his successes throughout his life he always saw himself as a hamburger cook and remained a humble man.

And in 1989, he returned to school to earn his GED. To many, it may have come as a surprise when Mary Barra was named CEO of General Motors in 2014. Flamboyant and lavish she was not. Instead, she is humble and collaborative, eager to give credit to her team rather than stealing the limelight herself. She has also paid her dues for some 37 years with the company.

Barra embodies the very essence of a 21st century leader and offers lessons we can all learn from:

1. Quiet leadership is a workable model for a senior executive. Being humble doesn’t necessarily mean lacking self-confidence. Rather, it is that quiet confidence that helps build trust.
2. She aims to bring order to a

chaotic world. When becoming product chief in 2011, the development process was in disarray. She immediately set to work, rationalizing the product line, improving quality and efficiency, and better aligning the product with customer needs.

3. Barra had a passion for cars at a young age. When she entered the industry she sought to expand her “range,” beginning with a foundation in engineering, but then learning quality control, production, human resources, product development, and supply chain management. Throughout all of that, however, she continually focused on being successful in her present job, rather than the next step in her career ladder.

4. She never stopped learning, taking time away from her work to attend the Harvard Business School program.

5. Most importantly, when she led Human Resources for a time she sought to replace the image of HR with a human face, emphasizing personal accountability and responsibility. She came across as genuine, caring, and authentic.

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



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On The Surface



BY RICK MOORE

million dollars. The pastor certainly wanted the money, but didn't want to compromise his integrity to get it. He thought about it for a moment, and then reluctantly agreed to officiate the funeral and proclaim Jim was a saint.

On the day of the funeral, Jack sat in the front row. He wanted to make sure the preacher followed through with the agreement. After a song was sung, and the eulogy read, the pastor stood before the open casket that held Jim's body. The pastor wasn't sure he could go through with it. He looked at Jim lying before him, then looked at Jack, then looked at those in the audience who knew what type of person Jim truly was. The pastor took a deep breath, and then began preaching. He said all have sinned and come short of the glory of God, and that Jim was a sinner! His brother Jack was in shock. He thought he had an agreement. The pastor went on to say that Jim was involved with just about every evil a man can be involved with. He regularly got drunk, he abused drugs, and he was a womanizer. However, in comparison to his brother Jack who is sitting on the front row today, "Jim was a saint!"

One of the signs someone may not really mean what they are saying is when they add the word "but" or "however" to a sentence. For example, I love you, however..., or I forgive you, but... Often, while driving across the bay, or observing the calm Gulf waters, I try to imagine some of the activities happening under the surface of the water. I can't see the big fish hunting the little fish, or the dolphins playing. A shark may be chasing its prey just yards from kids playing in the water, but it is not seen on the surface. Words are very similar. On the surface, the words may seem harmless, but the deeper meanings of the words that are said can have life or death implications. Words of affirmation such as "I love you" or "I am proud of you" can be life changing to a person in deep despair. Words such as "you fool" or "you idiot" can cause a person to give up hope.

If a person explodes in public and curses someone out, it has the effect of a giant shark bite. But often, like being attacked by a school of piranha, it's the hundreds of little bites that take the life out of someone. The constant devaluation from telling someone they

are doing something wrong, or constantly nagging others can be like death from a thousand paper cuts. Most of us can think of times we have been a victim of harmful words spoken. Most of us can also confess to having said hurtful words to others. However, we often do not realize how powerful our words are.

Some words that don't mean much to you, may stick with someone else for a lifetime, good or bad. One encouraging word can change someone's entire outlook on life. Who will you share a kind word with today?

Rick Moore is Communications Pastor at Destiny Worship Center

Jack asked the pastor to officiate the funeral for his brother Jim. The pastor had never spoken with Jack nor his brother Jim, but he certainly knew of their reputations. They were vile, wicked, and ruthless. Their shady business deals and illegal exploits were known throughout the county. Not sure how to respond, the pastor told Jack that he had never spoken to Jim. Jack said that was okay. All he wanted was for the pastor to stand before Jim's coffin and proclaim that "Jim was a saint." The pastor asked how he could possibly say such a thing when he had never met Jim? Jack told the pastor that if he proclaimed Jim to have been a saint, the church would receive a



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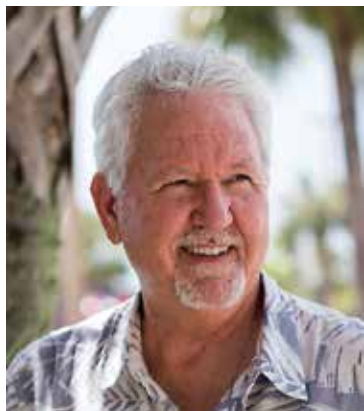
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Musings

A Pastor's Ponderings: Turning Losers into Winners



BY PASTOR DAVID HOLLAND

And John, departing from them, returned to Jerusalem. Acts 13:13 (NIV)

"Look Mom, there's a naked boy running through the garden," My mind imagines a girl saying as she observes John Mark running for his life. Mark 14:50-52 paints the picture, "Then all his disciples deserted him (Christ) and ran away. One young man following behind was clothed only in a long linen shirt. When the mob tried to grab him, he slipped out of his shirt and ran away naked." This humiliating start begins a journey that would lead to greatness. God would ultimately transform this naked boy into a giant in church history.

The story of John Mark continues in Acts 12 as we find

him in a Christian home. The apostle Peter had been arrested and was being held in jail awaiting execution at the hands of Herod. An angel crashed that party in the middle of the night and led Peter to freedom. Peter then went to the house of Mary, John Mark's mother, where many people gathered in fervent prayer. I'm sure Peter's miraculous release made an impression on John Mark; he later became Peter's companion and secretary. Together, they penned the Gospel of Mark.

Mark surfaces again in Acts 13 as the assistant to his cousin, Barnabas, and the apostle Paul during their first missionary journey. Eventually the persecution came raining down as stones, so Mark quit and returned home. Fear takes hold and Mark runs. Instead of returning home as the successful missionary, Mark arrives at Mom's house as the quitter. The embarrassment he felt must have been unbearable.

A year or two passed before Paul and Barnabas returned to the church in Jerusalem. They arrived bearing the scars of persecution and sharing stories of miraculous conversions. They

were heralded as heroes while John Mark hung back, wearing shame like a shawl.

Soon, talk about a second missionary journey began. Barnabas, always the encourager, raised the idea of taking John Mark along again. Paul vehemently disagreed. Their contention was so great the apostles parted company. Barnabas left with John Mark. Mark must have felt embarrassed as the center of this argument. Shame once again followed this young man.

Years later, in a redemptive twist of the gospel story, Paul wrote from a prison cell, "Aristarchus my fellow prisoner greets you, with Mark the cousin of Barnabas (about whom you received instructions: if he comes to you, welcome him.)" (Colossians 4:10). John Mark reappeared as Paul's friend. How did that happen? I believe Mark matured over time as the Lord did not give up on him. "Faith supplies staying power," says Norman Vincent Peale. Mark hung in there despite his failures. God will do wonderful things in us if we persevere and grow through our shortcomings.

Scripture points to John Mark again in 2 Timothy 4:11, as Paul writes to Timothy, "Get Mark and bring him with you, for he is useful to me for ministry." The former quitter had now become a vital worker in the kingdom of God.

Christian history tells us that John Mark later became the founder of the church in Africa and the Bishop of Alexandria. Mark ended his journey confronting the idolatry of his city. The pagans responded by pulling his body apart, literally limb from limb. The change in John Mark through the years was staggering. God transforms our fear into courage, our shame into boldness. The incredible love of God endures as He turns losers into winners.

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



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Fishing News

2022 Lionfish Challenge!

The Florida Fish and Wildlife Conservation Commission (FWC) announces the 2022 Lionfish Challenge tournament, which ends Sept. 6. The Lionfish Challenge is a summer-long lionfish tournament open to competitors around Florida. The goal is to remove as many lionfish as possible in just three-and-a-half months.

Participants will compete in either the commercial or the recreational division. Prizes will be awarded in tiers as follows: Tier 1, harvest 25 lionfish (recreational category) or 25 pounds of lionfish (commercial category); tier 2, harvest 100 lionfish (recreational category) or 250 pounds of lionfish (commercial category); tier 3, harvest 300 lionfish (recreational category) or 500 pounds of lionfish (commercial category); and tier 4, harvest 600 lionfish (recreational category) or 1000 pounds of lionfish (commercial category). To read the full tournament rules or register, visit FWCReefRangers.com/lionfish-challenge.

Return 'Em Right; Conserve our Fisheries for the Future!

The Florida Fish and Wildlife Conservation Commission (FWC) has launched Return 'Em Right, a multi-entity effort in our Gulf to promote best fishing practices that increase the survival of released reef fish. The initiative is led by Florida Sea Grant, University of Florida, Gulf States Marine Fisheries Commission, NOAA Fisheries, and a coalition of anglers, industry groups, universities, government and non-government organizations committed to maintaining healthy fish stocks and fishing access.

Return 'Em Right includes proper fish handling and use of venting tools or descending devices to mitigate barotrauma, a condition seen in many fish caused by the expansion of gases in the swim bladder when brought up from deeper depths. Barotrauma can be fatal for fish and signs include the stomach coming out of the mouth, bulging eyes, bloated belly and distended intestines.

Weighted tools such as descending devices (inverted hooks, lip clamp devices, and crates or boxes) can help fish suffering from barotrauma overcome buoyancy issues and return them back to depth, increasing long-term survival of released fish.

Visit ReturnEmRight.org to review best release practices. Gulf Anglers 18 years and older who target reef fish can receive a free package of release gear from Return 'Em Right. Obtain your State Reef Fish Angler designation before heading out! If you plan to fish for or harvest certain reef fish species in Gulf or Atlantic waters from a private recreational vessel (includes anglers over 65 years of age), you must sign up for this no-cost designation and renew it annually. Learn more at MyFWC.com/SRFS and sign up today at GoOutdoorsFlorida.com or anywhere you can purchase a Florida fishing license.

Major Milestone: Genetically Pure Hatchery-Raised Shoal

Bass Release

Freshwater fisheries researchers and managers with the Florida Fish and Wildlife Conservation Commission (FWC) successfully released 3,300 hatchery-raised shoal bass fingerlings (young fish) into the Chipola River in May.

In 2018, Hurricane Michael depleted more than 90% of its shoal bass population, the last genetically pure population of shoal bass in the world. Afterward, the FWC passed an Executive Order that suspended harvest and possession of shoal bass that in 2019, was adopted into rule.

Shoal bass are one of four of Florida's native black bass species, also a Florida Species of Greatest Conservation Need, which refers to native animals whose populations are of concern and are at risk or declining. This effort marks the first time genetically pure shoal bass have been successfully raised in an FWC fish hatchery and released. By raising and releasing these fish, this can enhance the



Photo Courtesy of FWC

wild population of shoal bass to help keep the population's genetic purity intact and aid in the long-term conservation of the species.

The Chipola River is the only waterbody in Florida with a known naturally reproducing shoal bass population. FWC's freshwater fisheries biologists will continue to monitor the Chipola River shoal bass population and evaluate the contribution of these stocking efforts through genetic testing.



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 Dining

Restaurant Review: The Grand Marlin

BY MARTA ROSE-THORPE

Dining at The Grand Marlin always feels like a celebration. A trifecta of delicious food, great service, and a cozy, alluring atmosphere bustling with neighbors and friends abounds. On a recent Friday night, my husband and I enjoyed a multi-course dinner served by Hunter, a soft-spoken, very nice and extremely knowledgeable server who was happy to share any and all details of the menu with us. It was 6 p.m., and the place was hopping. Hunter started us out with a refreshing cocktail from the bar. I enjoyed the Lemon North Drop made with Hanson Meyer Lemon Vodka, raw sugar, and a squeeze of lemon. Pow! Shebang! Crisp, cold and sour-sweet, with a lemon twist. My husband tried the PCB Bushwacker made with white rum, coffee liqueur, crème de cocoa, vanilla ice cream and a 151-rum float. This seemed, for all practical purposes, like starting the meal with dessert, though he loved it and likened it to a thick, frozen Reese's Peanut Butter Cup.

Hunter began our feast with

soups and a salad. The Seafood Gumbo was the traditional variety... quite heavenly, with just a whisper of heat. Chopped oysters, crab, okra and andouille sausage were mixed into a dark roux, floating above two savory, tender, chipotle-marinated shrimp. A plate of Gambino's French Bread from New Orleans accompanied the Gumbo, lightly toasted with house made garlic butter. The She-Crab Soup is a classic, rich and delicate in flavor. Local blue crab meat is folded into a thick cream and sherry fusion, and drizzled with a beautiful pale green chive oil. Our Iceberg Wedge salad was a menagerie of tastes and textures, simple and light but so flavorful! Iceberg lettuce was topped with crumbled applewood smoked bacon and a creamy, blue-cheesy, bacon-infused dressing, sprinkled with scallions and sweet grape tomatoes. After soups and salad came one of The Grand Marlin's favorite appetizers: Crispy Lobster Fingers. "Fingers" of firm, juicy Maine lobster were lightly fried, sprinkled with chopped chive

batons, and served with a vanilla bean honey mustard.

By now we were feeling pretty satisfied, but the best was still



yet to come. Hunter explained that the three most popular entrees at The Grand Marlin are the Grouper Picatta, Maryland Lump Crab Cakes, and Ginger Soy Yellowfin Tuna, and we got to sample all three. Each dish had its own flavor palate and was perfectly paired with ac-

companying side vegetables. The Grouper Picatta came coated in a thin parmesan crust, topped with flash-fried crispy capers, served alongside sauteed spinach and whipped potatoes... a sensory explosion! The Maryland Lump Crab Cakes were nearly all crab – juicy, meaty and wonderful, served with a colorful roasted corn relish and a creamy mustard butter sauce. The Asian-inspired Ginger Soy Yellowfin Tuna consisted of a rare tuna steak drizzled with spicy ginger soy glaze, served alongside baby bok choy, shiitake mushrooms and wasabi whipped potatoes. A glass of DiBacco Pumpee red wine, spicy and full-bodied, was the perfect base to our diverse and luscious meal.

For dessert we enjoyed a Bailey's Coffee (The Grand Marlin's tasty coffee is a full-bodied, medium roast bean) with two signature dessert favorites: Key Lime Pie and TGM's Praline Basket. A light and creamy Key lime mousse was poured into a toasted coconut and macadamia-infused

graham cracker crust, then drizzled with raspberry coulis. The Praline Basket was a heavenly concoction of large, plump blackberries inside a homemade praline shell, topped with vanilla ice cream, candied pecans, and chocolate and caramel sauces. Both were decadent and unforgettably scrumptious.



The Grand Marlin, located at 5323 N. Lagoon Drive in Panama City Beach, has a great selection of wines by the glass, bourbon's, whiskey's, scotches, and both craft and domestic beers. Their full bar boasts signature martini's, island cocktails and seasonal specialty drinks.

Hours are 4 to 9 p.m. Monday through Thursday, 4 to 10 p.m. on the weekends, and Sundays from 10 a.m. to 9 p.m. Sunday Brunch features (among many items) Prime Rib, Bananas Foster French Toast, an array of Omelettes and Benedicts, and \$2.50 Bloody Marys and Mimosas.

For dinner reservations, more information and to view the full menu, call (850) 249-1500 or visit thegrandmarlin.com.

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Havana
B E A C H

30AEats.com Recipe of the Month: Classic Shrimp Cocktail



Shrimp cocktail might be retro, but when done right, this party staple is never out of style. This classic version boasts big, plump, perfectly-cooked shrimp with a lemony, horseradish-spiked cocktail sauce. It's incredibly easy to make and rivals the shrimp cocktail served at the finest restaurants and steakhouses. The key is to use jumbo shell-on shrimp and be careful not to overcook them. You want to have a timer and an ice bath ready before you start cooking; the shrimp cook in 2-4 minutes, and they need to be plunged into cold water immediately after to stop the cooking process.



Ingredients

For the Shrimp

- 36 medium-large shrimp
- 1 thick slice lemon
- 3 sprigs parsley
- 1 peeled onion
- 3 to 4 peppercorns
- 1 tsp salt

For the Cocktail Sauce

- 3/4 cup chili sauce
- 2 to 3 tbsp horseradish
- 2 to 3 tbsp lemon juice
- 1 tsp Worcestershire sauce
- 1 tsp grated onion
- 1/4 tsp salt
- Few drops of Tabasco sauce
- Finely chopped celery, optional
- Lettuce, for serving, optional

Preparation

Prepare the Shrimp:

In a medium pot, combine the lemon, parsley, onion, peppercorns, and salt and 6 cups of water. Bring to a boil over medium-high heat. Fill a large bowl with ice and cold water and set it next to the sink. Bring to a boil and add the shrimp. Simmer for 2 to 4 minutes, depending on the size, until shrimp are pink and cooked through. Do not overcook. Drain the shrimp in a colander and then

immediately plunge them into the ice water to shock them and stop the cooking process. Let sit until chilled, about 15 minutes.

Peel the shrimp, leaving just the tails attached. Transfer to a platter filled with crushed ice, if using, and serve with cocktail sauce on the side.

Make Cocktail Sauce:

Combine all cocktail sauce ingredients in a small bowl. Mix and refrigerate.

To serve as individual appetizers, mix shrimp with finely chopped celery (if desired) and serve in lettuce-lined sherbet glasses. For a party snack, fill a large bowl with crushed ice and center with a small bowl of cocktail sauce; arrange shrimp over ice. Top with finely diced celery (if desired). Serve with wooden picks for dipping shrimp into sauce.

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

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Music

June 2022 Live Music in South Walton

Scratch Biscuit Kitchen Brunch & Live Music

Saturday, June 11, 10:00 am to 1:00 pm. Scratch Biscuit Kitchen, located in WaterColor Town Center, invites you to enjoy brunch featuring live music every Saturday from 10AM - 1PM. It's hard to compete with biscuits, brunch and beats near the beach!

June Lineup: 11 | Dion Jones, 18 | Joey Shaling, 25 | Mike Whitty. Follow Scratch Biscuit Kitchen on Facebook for updates on music, events, and more! Scratch Biscuit Kitchen serves up delectable made-from-scratch biscuits and original coffee blend in a casual, family-friendly environment. A St. Joe Hospitality



concept, Scratch Biscuit Kitchen is located in WaterColor along Highway 30A. Open daily with counter, indoor and outdoor seating available, along with a carry-out window. Learn more at scratchbkc.com.

Dueling Pianos with Nate Sangsland @ Old Florida Fish House

Saturday, June 11, 8:00 pm to 11:00 pm. Enjoy a lively night of Dueling Pianos with Nate Sangsland on the inside stage at Old Florida Fish House every Wednesday thru Sunday! The music gets started at 8:00 PM. Throughout the week, catch artists playing inside the coveted bar and lounge as well as in the large outdoor dining space situated among the palm and oak trees under the twinkling lights next to Eastern Lake. 5235 E County Highway 30A, Seagrove Beach, www.oldfloridafishhouse.com.

Red Bar Jazz Band

Friday, June 17, 5:30 pm to 9:00 pm. Visitors and locals love the Red Bar, a jumpin' little joint off of Scenic 30A in the cozy laid back beach town of Grayton Beach FL - and The Red Bar Jazz Band is a fixture thanks to restaurant owners Oli and Philippe Petit. Visit their website at TheRedBar.com

TKO @ Stinky's Bait Shack

Friday, June 17, 7:00 pm to 10:00 pm. Head on over to Stinky's Bait Shack for some local live music! Join TKO in the Shack from 7 - 10 PM every Friday. No cover! The TKO Show is a blend of country blues, outlaw country, southern rock, folk, and some "B side" covers. Their sound features Kyle's ferocious and unique guitar style and cavernous cowboy timbre vocals, beautiful haunting harmonies and TK's wide open singing style. 5994 County Hwy. 30A West, Santa Rosa Beach. Learn more at www.stinkysbaitshop.com.

Michael Johnson @ Havana Beach Bar & Grill

Saturday, June 18, 5:30 pm to 9:30 pm. Havana Beach Bar & Grill, located in The Pearl at

Rosemary Beach, hosts LIVE MUSIC with Michael Johnson. Havana Beach Bar & Grill is inspired by Hemingway's Cuba with all the nuances of living, eating and drinking well. A destination restaurant on-property at The Pearl Hotel in Rosemary Beach, the restaurant is open for breakfast, lunch, dinner, and drinks. 63 Main St., Rosemary Beach.

Forrest Williams Band @ Baytowne Wednesday Night Concert Series

Wednesday, June 22, 7:00 pm to 9:00 pm. Welcome to The Village of Baytowne Wharf where live music concerts take place in the Baytowne Events Plaza every Wednesday night from 7-9pm. Various local and regional artists perform throughout the year - see the lineup. Bring your lawn chairs and blankets. Free and open to the public. June 8 | Shenanigans, June 15 | Modern Eldorados, June 22 | Forrest Williams Band, June 29 | The Hoodoos.

Donnie Sundal @ North Beach Social

Thursday, June 23, 6:00 pm to 9:00 pm. North Beach Social will host live music on the spacious outside deck. Spend your evening on the bayside with cold drinks, delicious eats and local live music. Thursdays | 6 - 9PM Funk Thursdays with Donnie Sundal North Beach Social is a beach restaurant and bar located at the foot of the 331 bridge in Santa Rosa Beach on the Choctawhatchee Bay. Guests order from the counter and bar and enjoy beach games, toys and seating in a very laid back atmosphere. Follow North Beach Social on Facebook to stay informed. See menus, hours of operation and more at northbeach.social.com

Bruce Salmon @ Growler Garage

Saturday, June 25, 5:00 pm to 8:00 pm. Bruce Salmon LIVE at Growler Garage from 5PM - 8PM. Get your growler and relax on the deck with great live music while watching the town go by. Scott Rockwood || June 8 & 22, Ed Wrann || June 9, 11, 15, 23, 30, Colby Branson || Sundays & June 10, 16, 24, 29, Bruce Salmon || June 25.nd motorcycles. The tap room is located at 4368 West County Highway 30A - across from the beach near Gulf Place.

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Studio 237 Music Lessons: 'Proud to Be an American'

History Behind the Nation's Most Patriotic Music

BY LISA CYR

Patriotic music comes in all shapes and sizes from anthems and marches to folk and rock but is united by one sentiment: a sense of pride and belonging in the country we call home. Especially as we enter into summer and with the 4th of July activities fast approaching, a reliable playlist of patriotic tunes is the perfect accompaniment to a barbecue party, road trip, or family get-together.

Musicians over the years have provided us with countless heartfelt tunes to celebrate the United States and those who have served it. Let's look at the history behind some of the nation's favorite tracks.

'God Bless the USA' - Lee Greenwood

Also known as 'Proud to Be an American', this soulful ballad written by country artist Lee Greenwood in the early 80s is sure to be a morale booster. Its message is simple: a devotion to the country, the people, and respect for the armed forces. Released in 1984, it reached No. 7 on the country charts and was played at Reagan's Republican National Convention in the

same year. It is a popular anthem during times of crisis in America and has many notable versions, including Beyoncé's version which premiered in 2011 and raised funds to aid those affected by the 9/11 terror attacks.

'America the Beautiful' - Ray Charles

Considered one of the greatest moments in history for patriotic music, Ray Charles took to the stage at the World Series in October 2001 to sing 'America the Beautiful'. Just weeks after the tragedy of 9/11, his performance left the sold-out stadium of grieving Americans inspired to unite and rebuild after the tragedy. The song is based on a poem by college professor Katharine Lee Bates, written in 1893



after she visited the summit of Pikes Peak in Colorado - one of the tallest mountains in the US. In 1976, Ray Charles' 'America the Beautiful' was chosen as the theme for the nation's 200th anniversary celebration for the Declaration of Independence and

later changing the location to better match the rhythm. The song became a hit almost immediately after release, reaching No. 2 on Billboard's U.S. Hot 100

has since been used as an anthem for American citizens to unite together as an endlessly loving and resilient force.

'Take Me Home, Country Roads' - John Denver

Released as part of his 1971 album 'Poems, Prayers and Promises', Denver's hit country song was a love letter to the stunning landscape and laid-back lifestyle of the rural South. Surprisingly, his co-writers Bill Danoff and Taffy Nivert had never actually been to West Virginia and instead wrote the lyrics about Maryland,

singles chart and remains today a cultural phenomenon, especially amongst West Virginia natives.

'The Stars and Stripes Forever' - John Philip Sousa

This song is often played during 4th of July fireworks. Except for "The Star-Spangled Banner," no musical composition has done more to arouse the patriotic spirit of America than this most beloved composition. Symbolic of flag-waving, it has been used with considerable effectiveness to generate patriotic feeling ever since its introduction in Philadelphia on May 14, 1897.

There are, of course, countless other patriotic songs from a whole variety of backgrounds and musical styles. They are all united by one overarching message: what it means to be an American and to demonstrate the core values of our country.

Studio 237 Music Lessons is in Santa Rosa Beach. Our staff 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

10 Signs Your Home or Commercial Building Has a Mold Infestation



BY JEREMY NEEL

It's a well-known fact that mold destroys homes and ruins people's health. Yet, some people aren't aware of how to find out if there is mold in their homes. While mold is a problem anywhere, Florida's weather creates more risks for mold. Florida's high heat and severe storms increase the risk of mold in homes and commercial buildings.

How Mold Gets into Your Home or Building

Mold starts with dampness and condensation. According to the CDC, mold occurs both inside and outside of homes and

buildings.

The ways mold can enter your home are:

- On your clothes
- Open doorways and windows
- Vents
- Heating and air conditioning systems storm damage and flooding water damage such as broken pipes
- Exterior water leaks

How Mold Affects Your Health

Mold impacts people's health. Some people may experience symptoms at the beginning of mold growth. Others may never experience any symptoms at all. Symptoms of mold exposure range from mild to serious.

Some mold exposure related symptoms are:

- Runny nose
- Allergies
- Skin and eye irritation
- Asthma
- Infections
- And more

People with weakened immune systems may experience chronic illness and infections. Thus, it is important to know where to look for mold and how to recognize it.

Signs of Mold in Your Home or Building

Mold growth can occur un-



detected. It likes to hide under floors, on ceilings, on the carpet, on drywall, and even behind wallpaper. There may be a full-blown infestation before someone notices mold.

If you recently experienced a storm or flooding, or if you suspect mold may be in your home, here are some signs to look for:

Complaints of mold-related illnesses

- Headaches
- People feel fatigued
- A stinky smell coming from your air conditioner or vents
- A dark substance growing in tile grout

- Peeling wallpaper
- Discoloration or fuzzy growth on walls, ceilings, and furniture
- Condensation
- Pools of water from structural or plumbing leaks
- An earthy or musty smell

What Mold Looks Like

If a home or commercial building owner suspects mold, it's important to know what to look for and where to look for it. According to the Florida Department of Health, mold has more than one look. It may be fluffy, like cotton, have the texture of velvet, or look leathery. Mold also comes in a variety

of colors such as brown, black, white, yellow, green, and gray.

Where to Look for Mold

As mentioned before, mold likes to hide in not-so-obvious places. That does not mean that there aren't telltale signs. The best places to look for mold are where there is visible water or condensation. This can include air conditioners, vents, and dehumidifiers. Another place to look is where the musty mold smell is strongest.

It is best to have a professional deal with it for you. Prolonged exposure is harmful. By the time someone finds signs of mold, it's possible that the mold has been around for a while.

Professional mold removal and remediation experts safely expedite the removal of harmful mold. They can also take steps to prevent further outbreaks. When choosing a mold removal and remediation company, make sure to pick certified experts.

Apex is the local's choice when it comes to water, fire, wind or mold damage. Should you have an emergency water loss or mitigation needs, please contact Apex at 850-660-6900. Or visit www.apexdisasterspecialists.com.

Small Business Connect Hosts Florida's Small Business Development Center's Asst. Director Wed June 22nd



The Florida SBDC provides no-cost consulting services to current or aspiring small business owners. FSBDC at UWF services includes training programs, market research, business plans, access to capital, feasibility studies, sales growth, marketing plans, government

contracting, and assistance to minority-owned businesses.

If you manage a small business and are looking to grow, or you are considering starting a small business, this presentation will be of interest.

Terry Mauer, recently promoted to Assistant Director of the Florida SBDC at UWF, Panama City region, is a hospitality professional with over twenty years of specialized experience. He has held leadership positions in both corporate and independent hospitality organizations. For the majority of the past decade, he has devoted his time to assisting independent restaurateurs develop, launch, and expand new and existing lodging,



food and beverage, and entertainment concepts throughout the region.

Terry's expertise includes:

- Concept Development & Planning
- High-performance Team

Building

- Financial Management & Analysis
- Grassroots Marketing
- Guest Service Strategy and Implementation
- Continuous Performance Improvement
- Operational Analysis & Process Development

The meeting will run from 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 call Minh Nguyen, 850-376-3412 for more information.

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



Because You're Worth It

ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

If you are like most people, when your electric bill arrives every month, you place it in the "to pay" folder and open it later. When we do get around to opening the electric bill, we look at the amount owed; some sigh, some grunt, some grin, mainly in November, and we get out our checkbooks or log into our accounts and pay the amount without fail. Don't get me wrong, I love using energy. I'm currently writing this article in a very comfortable air conditioned office while it is 88° with a "feels like" 92° outside. I gladly pay the electric company and am thankful for all the hardworking employees who keep me in comfort.

However, there are ways to lower our electric bills. We can turn our thermostats to 85°; we can draw the blinds to prevent natural sunlight to illuminate our homes; we can use the fire drill exercise by running out the front door and closing it quickly behind us so our bought air condition does not escape; or we can take measure to become more energy efficient. It's not rocket science, its building science. A well-insulated and properly sealed home uses less energy while maintain-

ing the same comfort.

So how do we make our homes more energy efficient? Outlets and switches on exterior walls can waste up to 1% of energy. Adding insulating cover plates can reduce the amount of conditioned air leaking to the outside saving you money. Up to 12% of energy loss occurs from drafts around doors and fireplaces. Seals around doors can and will fail over time and should be checked and replace as needed. Creating a tight seal on exterior doors will keep that cool air in. Thermal imaging can detect these leaks easily. If you don't have access to a thermal camera, simply look for daylight or use a flashlight at night; if you see light, adjust or replace the seals.

Windows can contribute up to 14% of energy loss. Replacing windows can be expensive. If there are cracks or fog-like film between the panes on windows, these will most likely need to be replaced. If the window is clear but you feel heat when the sun shines through or have a single pane, there are spectrally select films which can be applied to the window which dramatically increase efficiency, almost eliminating UV destruction and at a fraction of the cost of replace-

ment windows. What's great about these films are that they are virtually clear, blocking the heat, not the view.

Up to 33% of energy loss occurs through our attics and roofs. Recently, Florida has required new construction homes built by 2017 and newer to undergo a blower door test. A blower door is a powerful fan that mounts into the frame of an exterior door. The fan pulls air out of the house, lowering the air pressure inside. The higher outside air pressure then flows in through all unsealed cracks and openings. This test determines the air infiltration rate of a building. Prior to 2017, these tests were not required and rarely used. The importance is now builders seal electrical and plumbing penetrations with a fire block expandable foam making your home more energy efficient. Prior to the requirement of blower door testing, many builders did not seal these penetrations allowing for energy loss. Sealing these penetrations increases comfort, increases air quality and saves energy. Having proper attic insulation is extremely important, so much so that if your home is 15 years or older and you have not added insulation to your attic,

you most likely have 61% less insulation than what is required today for new construction. If you see joists or wood beams where the insulation should be, adding insulation will increase your comfort and increase energy efficiency saving you money.

There are many ways to increase comfort while lowering your electric bill. Why? Because you're worth it! If you have concerns with your electric bill or energy loss and want to be more energy efficient, we are happy to

schedule an inspection and educate you on how to increase comfort and save energy.

Chris Balzer is founder and president of Emerald Coast Energy Solutions which is a Smile Provider Company. It provides smiles to its 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 and Beat the Heat!



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 Business

Hurricane Season and Your Insurance Program in a Hard Market



By JOE CAPERS, INSURANCE ZONE

With 70% confidence, NOAA (National Oceanic & Atmospheric Administration) has just released its 2022 Hurricane Season Forecast calling for an above average season with 14 to 21 named storms. Last year's 21 named storms was the second season in a row – third overall – in which the designated 21-name list of storm names was exhausted. NOAA forecasters estimate 14 to 21 named storms, six to 10 of which will become hurricanes, with three to six of those developing into major hurricanes.

The 2022 Atlantic hurricane season runs from June 1 to Novem-

ber 30. The areas covered include the Atlantic Ocean, Gulf of Mexico and the Caribbean Sea. The National Weather Service defines a hurricane as a “tropical cyclone with maximum sustained winds of 74 mph (64 knots) or higher.” And in recent years, storms have grown increasingly intense.

If you own a home, investment property or business, you are probably aware that having the right homeowners, rental and business insurance policies in place are of utmost importance. Without proper coverage, you could be responsible for expensive damage in the event of a weather-related incident. In fact, as this year's hurricane season kicks off, now is a really good time to review your insurance policies and make sure you are satisfied with your level of coverage.

We recommend you initially review your Hurricane/Wind

coverage. Most personal lines policies (HO3, DP3, HO6, HO4) in Florida include either hurricane, named storm or wind/hail under a separate deductible. Consistency of coverage is important in any policy, but this type is typically preferred. When it comes to wind coverage, the best option is to attempt to secure it on a Hurricane basis, rather than Named Storm or Wind/Hail. Keep in mind there are several deductible options available that can have a large impact on what would be your out-of-pocket responsibility if you file a claim as well as the amount of premium you would pay for the policy.

In last month's article, we discovered that Inflation may be leaving you more underinsured. Adequate Dwelling and Building Limits coverage to rebuild your home or structure in the event of a loss is also important. Local and na-



tional data indicates that nearly two out of three homes and structures are underinsured.

The cost of lumber and other common building materials has soared in the past year as a result of supply chain disruptions and shortages, and this is the main reason new home construction has grown more expensive in recent years. As such, the homeowner and insurance policies that were once sufficient for your property might now fall short.

Another important coverage to review is Loss of Use that pays for you to live somewhere else while repairs are being done to your temporarily unlivable home. This also goes for rental properties with Loss of Rents coverage. To trigger this type of coverage, there needs to be direct physical damage.

An often misunderstood coverage not offered with each carrier, but always recommended, is Law or Ordinance coverage. Most carriers, if they have it available, offer either 10%, 25% or 50% coverage tied to your Dwelling or Building Limit. If there is extensive hurricane damage, like we saw with Hurricane Michael, there might be new building codes you must adhere to in order to rebuild. The additional Law or Ordinance coverage is crucial to your protection, since your policy is designed to rebuild your home as it was before the damage, with similar materials and quality, and not with more costly materials that could now be required by more stringent construction codes that may have come into play.

Our coastal properties are threatened by hurricanes and tropical storms each year, and flooding can happen anywhere, anytime—even in non-flood prone areas. We encourage everyone to purchase flood insurance from the National Flood Insurance Program (NFIP), or a reputable, private flood insurance facility which may be a better flood insurance alternative to the NFIP for your home, investment or commercial property.

It is also good to remember that flood and water damage from a

wind event are not necessarily the same thing. There are a few carriers who will add flood coverage as an endorsement to a home policy. For most insured homeowners, your flood policy will be a separate policy written through the NFIP (National Flood Insurance Program) or a private market, and this is the method we prefer. Unless your lender requires the policy, or you are closing on a new purchase, there is a standard 30-day waiting period through the NFIP before your flood policy will become effective. Many of the private markets in the country, and especially in Florida, offer broader coverages than the NFIP and these should be considered as an alternative to maximize your protection.

The insurance marketplace continues to deteriorate with premiums increasing, guidelines and appetites tightening and some carriers losing the ability to offer new coverages and renewals. According to the Insurance Information Institute, property insurance premiums in Florida are expected to jump 30-40% on average in 2022, with many likely seeing renewal increases well over 50%. Citizens Property Insurance Corporation, the state's insurer of last resort, is again becoming a popular and vital player in Florida. Although Gov. Ron DeSantis just signed two pieces of legislation during the special session focused on insurance reform, there's nothing in this legislation right now that's going to provide immediate relief, or even the hope of some rate relief for a year or two.



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 the Video Library on www.ins-zone.com and watch several informative videos on 'Homeowners, Condo Unit Owners and Flood,' or call 850.424.6979 and talk with one of our experienced Team Members.

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