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# SOUTH WALTON Life

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## Living Hope

BY MICHELLE RUSCHMAN

Cindy Smith has taught child abuse prevention in schools since the 1990s. This earlier work led her to become an advocate, author, speaker and founder of Living Hope for Today, whose mission is twofold: to teach our kids, even as young as age 3, how to deter a potential sex offender through the X Zone Body Safety Program and to remove the shame of abuse. Cindy knows firsthand the damage generational abuse can have on a family and is now working to be part of the solution.

"I married the wrong man," she said. "He was physically abusive, and we were only married for three and a half years. When I left him, my children were 18 months and my eldest daughter just turned 3. When she was 3-and-a-half, I found out through things she was saying and doing that he had sexually abused her.

"My daughter, who's now 40, doesn't remember the details of what happened and has left my granddaughter



alone with my ex-husband. He's charismatic and manipu-

lative. So, although she knows something happened to her, she says it couldn't have been him. I have told her, 'But I'm the one who lived it with you and chose to believe you. I'm the one who was with you through the daily nightmares and acting out. I'm the one that was there when you spoke to the counselor.' We knew what happened to her.

"When I found out my 4-year-old granddaughter was being left alone with my ex-husband, I decided I needed to get a book to teach my granddaughter body safety rules."

When Cindy looked, however, she was unable to find a resource that would make sense to young children, and she desperately wanted to give her granddaughter a tool she could use.

With a counselor's guidance, Cindy wrote her children's book, "Isabella's Treasure," which teaches specific words and actions to deter a potential perpetrator, especially when the potential victim is prompted to keep the abuse a secret. One of the strategies in the book encourages the child not to keep these "sad secrets." The significance of this comes from studies that reflect that an abuser is deterred when they know a child will tell.

Now including a music video, the book has become part

**LIVING HOPE**  
*continued on page 3*

## 'Theo' of South Walton Raises \$50,000 for Friends of South Walton Sea Turtles

BY HEATHER BENNETT

If you've read any of Life Media publications, South Walton Life, Destin Life, PCB Life, Bay Life, and now Fort Walton Life, you've probably noticed our sea turtle logo. That logo came to life in the form of Theodora "Theo" of South Walton, who represents all the endangered sea turtles.

Theo of South Walton, a loveable, cuddly plush sea turtle has been making waves along the Emerald Coast since her creation in 2018. Her mission is to raise awareness of sea turtle endangerment and raise funds for local organizations. One of those is the non-profit Friends of South Walton Sea Turtles (FOSWST), an all-volunteer organization started in 2015 dedicated to promoting sea turtle conservation through awareness and education, to locals and visitors alike. The organization deploys over 200 volunteers each year, walking the beaches, educating visitors and locals about the delicate ecosystem, and the necessity of keeping our beaches #cleandarkflat and what it means to #leavenotrace.

**THEO**  
*continued on page 3*

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## LIVING HOPE

*continued from page 1*

of the “X Zone Body Safety Program.”

Just as important, Cindy wants to support those who, like herself, live with their history of being sexually abused. In her novel for adults, “Whispered Truth,” Cindy shares her abuse through the characters and storytelling. She understands firsthand how important it is for victims to have an outlet for their stories.

“For me, it was very freeing,” she said. “When I first started dealing with my repressed memories from childhood, the first

people I told were my husband and my pastor. It was freeing to know I could talk about it and people weren’t going to reject me. I felt like I’d done something wrong, and I was full of shame, that something was wrong with me. When you talk about it, and people respond by sharing their own stories, or by offering you support and encouragement, those chains break off. That’s why we need to talk about it.”

Because child sexual abuse prevention isn’t being taught in most schools, Cindy is passionate about training parents, guardians and professionals how to recognize signs of abuse. If a community decided to

make an impact on prevention, the fruit of those efforts would grow exponentially. The results would include better mental health, less addiction, fewer kids in foster care and fewer adults in jail. Cindy Smith will be a guest speaker at the Back to Home-school Convention at the Crestview Community Center Aug. 13 and 14 from 9 a.m. To 4 p.m. Visit the event’s Facebook page for details. Cindy can also be booked for “Stewards of Children: Darkness to Light” training or other presentations with your school, company, church or organization by calling (513) 505-3690 or emailing [clsmith@livinghopefortoday.org](mailto:clsmith@livinghopefortoday.org). Visit

[www.livinghopefortoday.org](http://www.livinghopefortoday.org) to purchase “Isabella’s Treasure” and “Whispered Truth” and to find additional resources. The best way to support Cindy and her efforts is by connecting her to those who can help children through the education she offers.

Statistics reflect that many reading this article know a victim or, perhaps, are one. The most common perpetrator is someone who is known by the victim, not a stranger. Cindy’s efforts show that we are not helpless and, together, we can equip our children.

For additional resources, go to [www.livinghopefortoday.org](http://www.livinghopefortoday.org).



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## THEO

*continued from page 1*

Their mission is primarily educational, unlike the South Walton Turtle Watch Group, which focuses on locating and monitoring sea turtle nests and overseeing volunteers for the protection of the turtles and their hatchlings.

Since the summer of 2018, and with the help of over 30 local retail stores, Theo has raised over \$50,000 for the FOSWST. “Theo has been our amazing ambassador for over 4 years,” said Beth Coppedge, the founder and president of FOSWST. “The donations from the sales of Theo has enabled FOSWST to procure the Inwater Traveling Turtle Trunks which have greatly enhanced out educational program for all 5th graders in Walton County, our adorable Theo helps us deliver our critical mes-



sage to leave beaches #cleandarkflat. What a better way to educate our children about sea turtle conservation, we are so thankful for the Theo program.”

Theo has evolved from just a plush toy, to a growing product line that includes Theo keychains, Christmas ornaments, hats, and even a children’s book about her adventures. Theo branded products can be found online at <https://theotheturtle.com> or throughout South Walton

at places such as the South Walton’s Visitor Center, Pecan Jack’s 30A, Clint Eagar Design, Retail therapy in Santa Rosa Beach and 40th Street Pizza in Miramar Beach. By purchasing a Theo, you can support the ef-

forts in raising money for FOSWST and sea turtle awareness. We appreciate all of our supporters, and hope to gain many more.

“It has been a pleasure working with and for the amazing volunteers of the Friends of South Walton Sea Turtles,” said South Walton Life publisher, David White. “We look forward to a continuing partnership and hopefully reach \$100,000 even faster.”

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 Community

# Walton County School District Increases Student Achievement, Now Ranks 3rd in the State

The Florida Department of Education has released results from all state testing for the 2021-2022 school year. These results are based on Florida Standards Assessments (FSA), Florida Comprehensive Assessment Tests (FCAT), and End of Course exams (EOC). FSA tests are the subjects of English/Language Arts (grades 3-10) and Math (grades 3-8). FCAT tests are the subjects of Science (grade 5 and 8), and EOC tests are in the subjects of Algebra I, Geometry, Biology, Civics, and U.S. History.

During the 2020-2021 school year, Walton County ranked 6th of 67 Florida counties in overall proficiency levels on state tests.

With test results released today, Walton County now ranks 3rd of 67 counties in overall proficiency levels for the 2021-2022 school year. The only two counties scoring higher than Walton are St. Johns and Nassau, which are located on the east coast of Florida.

In an unprecedented year, Walton scored in the top 10 in 20 of the 21 tested items. The results are as follows:

- 10th in 3rd and 6th grade ELA
- 9th in Civics and 7th and 8th grade ELA
- 8th in 8th grade Science
- 7th in 3rd grade Math and 5th grade Science
- 6th in 5th grade ELA and

4th, 5th, 6th, and 8th grade Math

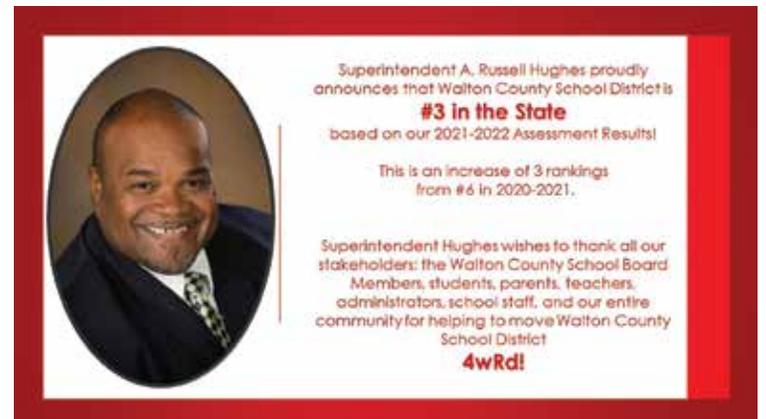
- 5th in 4th and 9th grade ELA

- 3rd in Geometry, US History, and 10th grade ELA

- 2nd in Algebra I and Biology

The one component below the top 10 in ranking was 7th grade Math, however in that specific area, Walton showed the greatest improvement from a 24th ranking in 2020-2021 to a 14th ranking in 2021-2022.

Walton County Schools scored above the state average in all areas of testing. The state average in ELA is 52% proficient; Walton is 60%, 8% higher. The state average in Math is 55%, with Algebra I and Geometry at 49%. Walton is at 64% proficient



in Math, 9% higher; 73% in Algebra I, 24% higher; and 69% in Geometry, 20% higher. The state average in 5th and 8th grade Science is 48%; Walton is 58% (10% higher) in 5th grade and 57% (9% higher) in 8th grade. In Biology, the state average is 61%; Walton is 78%, 17% higher. In Civics, the state average is 69%; Walton is 76%, 7% higher. In US History, the state average is 65%; Walton is 78%, 13% higher.

Superintendent A. Russell Hughes was left speechless by the test results. With his voice full of emotion, he finally states, “We have a vision to be #1 – to be the best school district in the state of Florida, and I’m sure some thought we were crazy or would never get to that goal. But every year, we continue moving forward. It really is awe inspiring! I am amazed over and over again by our faculty and staff and their love of students and the value they have for education.” Superintendent Hughes continued, “But, in that same voice, let me also say this – results don’t just happen by chance! In Walton County, we are intentional, we are purposeful, and we never give up – not on students, not on our-

selfes, and not on our goals – no matter the circumstances. We are EPIC, and we are moving 4wRd; I am overjoyed!”

Deputy Superintendent Jennifer Hawthorne echoed the Superintendent’s sentiments and provided additional data. “When the Superintendent shared his vision in 2016, #1 sounded daunting. But everyone went to work – moving our students from 8th to 6th and now 3rd! It truly is what vision is all about. Everyone in Walton County is behind the Superintendent’s vision, and as you can see, the vision is becoming reality for our students – the most important part of our work.”

Over the course of the next few days, the Walton County School District will enter state test scores into their district data system, FOCUS. Once that is complete, parents will be able to see student scores by logging into their child’s FOCUS account. Schools will be receiving the scores as well, as well as school grades in the coming months.

For more information on the Walton County School District, please visit <https://www.walton.k12.fl.us>.

## Caring and Sharing Hosts “Cost of Poverty Experience” Aug. 6

Caring & Sharing of South Walton, in Partnership with Communities of Transformation and WCHIP, is looking forward to hosting The Cost of Poverty Experience on Saturday, August 6th at Good News Church.

The Cost of Poverty Experience is a 2.5 hour immersive experience that offers a glimpse into the lives of low-income individuals and families living in our community. By being as-

signed particular family roles and interacting with community agencies and resource providers, participants get a taste of the obstacles that are faced, the decisions that have to be made, and the consequences that impact real-life families struggling to make ends meet. Afterwards participants and volunteers will reflect together on their experience and learn how they can get more involved in local poverty allevia-

tion efforts.

Registration and refreshments at 8:30 a.m.

Please register for the event at [www.caringandsharingsowal.org](http://www.caringandsharingsowal.org) - a \$10 donation is encouraged.

Volunteers are needed to make this event possible - email [outreach@carinandsharingsowal.org](mailto:outreach@carinandsharingsowal.org) to learn how to get involved.



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# July 2022 Coastal Seniors Update

## Fridays with Friends – July 8th and July 22th from 10 a.m. - Noon

Each “Fridays with Friends” program will be open from 10 a.m. 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 July 8th Vince Lovoy will teach beginning Bridge. You can contact us by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.

## Monthly Meeting – South Walton turtle Watch – July 19th from 11 a.m. – 1 p.m. (A BBQ lunch will be provided)

An informative view about the importance of sea turtles in maintaining a healthy ocean ecosystem. Questions and answers about the life cycle of these threatened and endangered species. The effects of

our encroachment on their nesting habitat. The indefatigable work of members of the South Walton Turtle Watch. What we all can do to help sea turtles!

If you have any questions contact Sonia at 850-280-5342 or message her at: coastalseniorsofsouthwalton@gmail.com.

## Beginner Pickleball 101 at Walton Sports Complex courts – Wednesdays, July 13th and July 27th from 6:30-7:30 p.m.

Space is limited. CSSW Members please contact Sandy at sowalpickleball@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 – July 13th 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.

## 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 via email at coastalseniorsofsouthwalton@gmail.com, or on the website at www.coastalseniorsofsouthwalton.org. Also, follow

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



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Community

# Not to be Missed – PRESTO!

On May 19, 2022, PRESTO! opened its doors and began dazzling attendees. The pop-up magic show, which features five internationally-renowned acts, will keep the enchantment alive through Aug. 28. Audience members have described the show as “a treat for the entire family” and “a must-see performance.”

One act that audience members can't get enough of is that of Chris Cox, PRESTO!'s resident mentalist. Cox's mind-reading skills have amazed more than 750,000 people worldwide and Cox stands as the only mind-reader in history to have performed on Broadway, at the Sydney Opera House and in London's West End.

Cox, the charmingly nerdy mentalist, has captivated audiences of all kinds with his incredible mind-reading stunts and his charisma. Spectators gasp with surprise when he randomly selects an audience member and tells them the most intricate details about themselves, from their wedding anniversary

to a celebrity they are thinking about. The stunned reactions aren't always from people in the audience as celebrities and magicians are left scratching their heads when they meet Cox and witness what he is capable of.

Cox is a self-proclaimed “mind-reader-who-can't-read-minds.” When doing his act, Cox brings the hilarity to the stage as he presents the perfect combination of witty chit-chat, psychology, and magic that leads you to believe Chris has fully entered your mind and knows what you're thinking.

While those in the audience will enjoy a variety of acts of illusion and showmanship, Cox refers to his specific act as “magic of the mind.” He enjoys connecting with the audience and using the many techniques he has learned over the years, including body language, influencing and “devilish good looks.”

Cox describes how proud he feels to be where he is today. “If you asked me at 6 years old what I wanted to do more than



anything in the world, my answer would've been to entertain people,” he said. “I love to entertain people, amaze them and make them realize how incredible our human minds are.”

Joining forces with some of the world's most talented magicians, Cox is now gracing the stage of The Magic Parlor, an antique theater from Belgium, which appeared almost overnight at Destin Commons in early May.

See more information on PRESTO! by following on Facebook and Instagram. To purchase tickets, visit prestodestin.com or call PRESTO! box office at (850) 688-1201.



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# PRESTO!

— AT THE MAGIC PARLOR —

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# Rockwell Tharp Ladies Boutique Sandestin Releases New Collection and Ladies are Dressing Up More!

By DAVID WHITE

While fashion and style cross many generations, demographics and personalities, one thing is certain - everyone makes some sort of fashion decision daily, whether they are aware of it or not. While we have reached the halfway mark in 2022 and with 2023 upon us, women are wanting to get dressed up again. "Life is being celebrated, and with that comes a more upscale addition to their wardrobe. She may not know what she wants, but she does know it's something new and exciting," says Kristi Rockwell of Rockwell Tharp.

Owner-Designers Kristi Rockwell and Cameron Tharp have firsthand knowledge, traveling world-wide and designing footwear and ladies' apparel. "It is a blessing to us when we can add confidence and joy to our customer's experience by curating outfits to fit an individual's style and needs," says Kristi Rockwell.

**The overwhelming, sweeping trend Rockwell Tharp is seeing is that ladies want to get dressed up again, wear unique apparel, classy boots and footwear.** Globally, Rockwell Tharp is seeing a huge increase in demand for boots - specifically, beautiful colorful boots and white or ivory boots. Other notable trends are European style layered tier dresses, ruffle cap sleeves and bell sleeves being a particularly hot trend. **Ladies, in general, want to be fashionable, get out of their leisure wear, attend events and live life!**

Rockwell Tharp Ladies Boutique is for the lady that loves that special outfit and appreciates quality. A lot of the apparel and footwear styles are designed exclusively by and for Rockwell Tharp's flagship Sandestin location inside The Village of Baytowne Wharf.

Rockwell and Tharp believe in providing great customer service and exceeding expectations by helping the lady that may be uncertain about fashion trends and styling. They are eager to help customers create a look for her needs, wants and sizing... pulling it all together and seeing ladies walk out feeling fabulous.

**One of the most gratifying endeavors Rockwell**



Rockwell Tharp's new Blakely dress, navy with beautiful embroidery and Bali pearl white leather modern cowboy boots



Italian silk layered tier dress with Rockwell Tharp St. Tropez leather modern cowboy boots

**Tharp enjoys is designing for other stores across the country.** They've enjoyed watching the brand grow and ladies embrace their uniqueness and individuality.

**"Life is short and precious - get what you want, when you want it, make a statement and don't worry about what others think. Every day is a gift from God,"** said Cameron Tharp, co-founder of Rockwell Tharp.

"Demand has been very strong and we feel well positioned to meet the needs of our boutiques across the nation, as well as our beautiful local Gulf Coast Ladies," continued Tharp. "Locally, it's realtors, lawyers, judges, interior designers, CPAs, professionals and ladies attending conferences that are seeking exquisite items that elevate their fashion experience."

**"We are so honored and excited to be able to provide our ladies and boutiques with special designs that cannot be found everywhere else,"** said founder, Kristi Rockwell-Tharp. "Cameron and I founded this company over



Comfortable cotton gauze pink tank & black pants pair perfectly with Rockwell Tharp's new Copacabana open toe bootie that is artistic hand-embroidered one-of-a-kind design

11 years ago. We have stayed true to ourselves, passion for creating unique designs and our faith in God," continued Kristi. **"Every day we thank God for this privilege. It certainly is a lot of hard work and not for the faint of heart, but we are grateful to call Sandestin home, and the opportunities to enrich others lives is a gift from God and something we take very**



Rockwell Tharp's exclusive Victoria white lace dress with our Lexington knee high boots



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**seriously,"** agreed Cameron and Kristi.

~II Cor 5:7



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 Community

# Improving Mental Health with Horses

By MARY CHRIS MURRAY

Alaqua Animal Refuge and Healing Hoof Steps have established a partnership to provide equine-assisted therapy to individuals struggling with mental health issues in our community. The partnership is an extension to Alaqua's Equine Interactions program, which has been used to help children and adults with emotional traumas and developmental challenges to promote social and life skills in a supportive environment.

The Equine Interactions program is open to anyone with mental, emotional, behavioral or development struggles in our community, and serves individu-

als, couples, families, active-duty military personnel, veterans, first responders, at-risk youth, and other groups through an experiential approach to healing through powerful engagement with horses. Focusing on relationship building and coping mechanisms, the program's goal is to foster positive change for individuals with anxiety or depression, autism, trauma such as PTSD, grief, ADHD or physical or developmental disabilities. Additionally, there are women and family services for foster parents, foster children, and domestic violence victims.

With mental health conditions increasing across our



country, the collaboration between Alaqua Animal Refuge and Healing Hoof Steps is a small step to address this crisis. Interactions with animals have proven powerful effects on the human spirit and body. By working together with a common goal, the two organizations can serve an unmet need and make a more impactful mark on society and our local communities to improve the lives of both humans and animals.

Alaqua Founder Laurie Hood said, "We witness the healing powers that all animals have on the human spirit every day. Our Equine Interactions program takes it to the next level and provides a much-needed service to humans who have experienced trauma of some kind. It's an honor to partner with such an amazing organization as Healing Hoof Steps on this venture so that we can offer

sessions in multiple parts of the Panhandle."

"We have found that with animals, people find the courage to begin their own journey of recovering to improve their emotional and physical well-being," she said.

The Equine Interactions program can help reduce symptoms of anxiety, depression, PTSD, and relationship issues, leading to improved self-confidence, self-efficacy, and an overall better and healthier quality of life.

Healing Hoof Steps has a team of licensed mental health counselors who provide counseling services in conjunction with horse interactions at Alaqua's original "Whitfield" campus at 914 Whitfield Road in Freeport. The peaceful environment offers a private and comfortable setting to conduct equine-assisted mental health counseling services. These ses-

sions use the horses, barn and adjoining pastures to create a unique multi-sensory space for personal growth. Utilizing a hands-on clinical approach, these program sessions take individuals out of the office and immerse them into a large pasture of loose horses as a member of a working herd – creating an environment of learning, self-discovery, and healing.

The non-riding activities in these sessions are designed to create an introspective view that can assist in overcoming anxiety, depression, PTSD and relationship issues. As prey animals, horses possess a keen sense of their surroundings while maintaining the goal of living a peaceful existence. They are hard-wired to live in the moment. Specializing in non-verbal communication, horses can convey the awareness, emotions, connection, respect, and structure that exist within the herd dynamics for their survival.

Horses are not distracted by the past or future events which could prevent them from identifying the level of safety in their environment and being able to respond. Unfortunately, humans are notorious for dwelling on past events, which causes depression, or projecting into a future that hasn't happened yet, which causes anxiety. Horses remind us of the importance of living in the moment, away from any anxiety or depression.

They are very sensitive to non-verbal communication and another's energy, even when it is subconscious. As prey animals, horses must be constantly aware of every environmental cue in order to survive. These unique qualities and sensitivities give them a special capacity to read and respond to non-verbal symbols and cues, which can lead to powerful emotional interactions, breakthroughs, and life-changing insights.

Horses also naturally react accordingly to the ebbs and flows of the stimuli that exist in their surroundings. They conserve energy until it is needed, and they have shown the unique ability to help humans learn and practice those same survival traits. This approach to experiential learning is what makes equine assisted mental health

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*Continued on next page*

# Chamber Seeks Speakers for 2022 Annual Symposium, "The Next BIG Thing"

The Walton Area Chamber of Commerce will host "The Next BIG Thing" on Tuesday, September 6, 2022, at the Hilton Sandestin Beach Golf Resort and Spa and is seeking speakers for this year's event. The Chamber is looking for experts in topics such as leadership, entrepreneurship, women in business, and women empowerment to speak at the annual symposium.

Those interested in being featured must fill out an application no later than Monday, August 1, 2022. Visit <https://bit.ly/2022WACCSpeakerApp> to view and submit an application.

The annual symposium has three distinctive growth tracks, including Leadership Development, Entrepreneurship, and Women in Business. Together, each track will bring in several



dynamic speakers who will address topics beneficial to empow-

ering individuals professionally and personally, grow emerging and existing entrepreneurs, and help create rising leaders.

Registration and check-in begin at 8:30 a.m. with a continental breakfast in the vendor ballroom. "The Next BIG Thing" will begin promptly at 9 a.m. with welcoming remarks from Walton Area Chamber of Commerce CEO, Megan Har-

ison. To conclude the event, the Chamber will host a cocktail reception featuring light bites, cocktails, and raffle prizes. More details to come soon.

Area businesses interested in sponsoring this year's event should contact Gabrielle Kilgore at 850-892-3191 or [Gabrielle@WaltonAreaChamber.com](mailto:Gabrielle@WaltonAreaChamber.com).

## Walton County Seeking Input for Strategic Plan

Walton County is seeking public input as it begins the creation of a new strategic plan. The result of the strategic planning will help guide the direc-

tion of County efforts based on strategic priority areas established by the Board of County Commissioners through two public workshops in May 2022.

Walton County residents can provide their views on the actions needed for each strategic priority area by filling out a short online survey at <https://www.surveymonkey.com/r/PJ79TRR>.

The deadline to complete the survey is September 30, 2022.

The feedback collected through the survey will be provided to the County's senior management team and the

County Commissioners for use in defining actions for the next 3-5 years.

For more information, please contact Rachel Jenkins, Public Information Officer, at (850) 892-8155 or [jenrachel@co.walton.fl.us](mailto:jenrachel@co.walton.fl.us).

### HORSES

*continued from previous page*

counseling more effective than traditional talk-therapy sessions.

"It is an honor to collaborate with Laurie Hood and Alaqua in overlapping our missions to improve our communities for animals and humans," said Narissa Jenkins, Healing Hoof Steps CEO and Founder. "Like Alaqua, the need we have uncovered within our community

for our services has surpassed our expectations. It is our responsibility to continue any and all efforts to meet that need. Thanks to this collaboration, Healing Hoof Steps is able to extend our mental health services while engaging the horses rescued by Alaqua to serve an even bigger purpose – turning trauma into triumph."

Prior horse knowledge or experience is not necessary to benefit from the Equine Interactions

program. The only requirements are closed-toed shoes, the ability to walk throughout a pasture and communicate with a treatment team. Military individuals and families may qualify for grant funding, and some insurance and Gardiner Scholarship accepted. To learn more about the program or schedule an initial appointment, email [EquineInteractions@Alaqua.org](mailto:EquineInteractions@Alaqua.org) or call (850) 764-1005.

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# Is this Contraction or Capitulation?



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The financial media are replete with reports that the markets in 2022 are off to one of their worst halves in recorded history. The stock market – the worst since 1970. The bond market, the worst ever. That begs the question, is the worst over or is the worst yet to come? We think that a lot if not all of this is in response to what the current environment is and is also part of the journey for long term investors. We encourage investors and clients to not try and predict where things (or the markets) might be going in the short run and instead to focus

on what strategies and allocations meet their objectives, time frame and risk tolerance. Nonetheless, some of the media leave people wondering if things are contracting or if the sky is finally falling. We think it is a contraction and that the sky is not falling. It's not different this time and the past keeps happening in the present.

## What then is driving the contraction?

The current drivers are inflation (caused by very expansive monetary policy and the pandemic), the fall for housing from rising rates (more than 2.5 times higher to borrow now than in January), the ongoing crisis in Ukraine, and stubborn supply chain issues. Wages have risen (although up over 5% they still are not matching inflation) and that adds to production costs. What is all adding up to the markets – traditionally a forward predictor of the economy – is that stocks and bonds were overvalued relative to where we were headed, and the sell offs began. What accelerated that was the Federal Reserve raising its short term rate and, we

think most importantly stopping the buying of bonds and hence shrinking the amount of money or liquidity that was out there.

Elevated risk and or speculative investments (like cryptocurrency) have been significantly impacted on the negative side. Add to that many technology stocks (over 25% of the market's value is in technology stocks) may have little to no earnings and investors bought those stocks in hopes for future growth vs current earnings. The fallout has been brutal for the tech heavy NASDAQ.

## The Business Cycle Considerations

So, while this may help explain a lot, what else might be important to consider? We suggest that investors look at the business cycle. In a recent issue of Utility Forecaster, they point out that there are four phases: early, mid, late and recession. They suggest that the current environment of rising rates, inflation, higher energy prices all point to late or recession. That makes a lot of sense to us and therefore we think the current environment (while the inputs may look different) is no different from past environments and that the past keeps happening. We think investors should take that into consideration at times like these.

## Lastly, the energy scenario

Raymond James projects that a barrel of oil will be selling around \$90 a year from now and \$80 two years from now. In either scenario that is well above the approximate cost of less than \$40 a barrel for most domestic producers. With world demand restored and growing, the legacy energy sector has continued to show strong revenues and earnings. That is for exploration and production companies. Also consider that refineries have less capacity (and little to none planned) and therefore the competition for a gallon of gas remains high and keeps gas prices high. Despite that, inflation, ex food and energy, has declined to approximately 6% from 6.2% as recently reported.

These are the times that test investors' will, confidence and patience. We urge investors to reflect on the past, think about the present and continue to pre-



pare for the future. There is a book out on the life of former Secretary of the Treasury and of State James Baker, (The Man Who Ran Washington by Peter Baker and Susan Glasser) and we reflect on a quote on something he learned early in life which he applied throughout his career in law and government (the five Ps): Prior Preparation Prevents Poor Performance.

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

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

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

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

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## Your usual?

Familiarity bias means sticking with what you know – but there may be a lot that you don't. Familiarity might be playing a role in some of your decisions.

### Think Before You Act

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- Don't rule out an investment or financial strategy because it's foreign to you.

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# Ascension Sacred Heart Emerald Ball Raises Nearly \$200K for CT Scanner at Ascension Sacred Heart

The Ascension Sacred Heart Foundation announced that the Emerald Ball raised \$190,666 benefiting Ascension Sacred Heart Emerald Coast's acquisition of a state-of-the-art CT scanner for Pediatric and Adult patients.

The black-tie event was presented by Howard Group, Grand Boulevard Sandestin Town Center, Silver Sands Premium Outlets and Jim and Tammy Pierce. More than 290 community members, physicians and supporters of the hospital attended the event.

The Emerald Ball was held



at the Hilton Sandestin Beach Golf Resort & Spa where guests enjoyed an evening of dinner and dancing, while raising funds to help purchase a new CT scanner for Ascension Sa-

cred Heart Emerald Coast. The scanner is considered one of the industry's fastest and most versatile scanning modes, allowing an entire adult chest, abdomen and pelvis study to be conducted

in approximately one second so patients don't need to hold their breath. This technology will be ideal for patients who have difficulty remaining very still during a scan. It represents a dramatic leap forward in CT technology, and exemplifies our commitment to excellence at Ascension Sacred Heart Emerald Coast.

"I am thrilled that the Emerald Ball was such a success," said Adrienne Maygarden, President of the Ascension Sacred Heart Foundation. "Our community hospital relies on our dedicated volunteers, partners, and leaders in our community who give

of their time, talent, and energy to ensure high quality, compassionate healthcare. We couldn't be more grateful."

Ascension Sacred Heart Foundation's next fundraising event is the 20th Annual Charity Golf Classic on Sept. 23, 2022, at Burnt Pine Golf Club at Sandestin.

For more information about the Sacred Heart Foundation or upcoming events, please visit GiveSacredHeart.org, call (850) 278-3702 or contact Lisa Wainwright at Lisa.Wainwright@ascension.org.



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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 construc-



his workers went floor by floor. A residential project that stands out took place on the West Coast. “A gentleman want-

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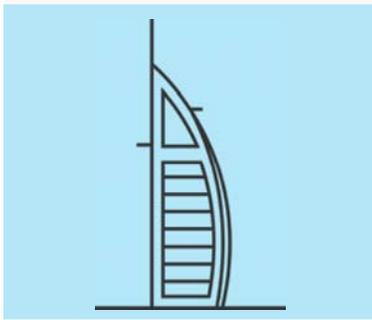
### Commercial



- Healthcare
- Offices
- Retail
- Wineries



### Hospitality



- New Construction
- Refurbishments
- Conversions



tion 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

ed 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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**- John Farrow**

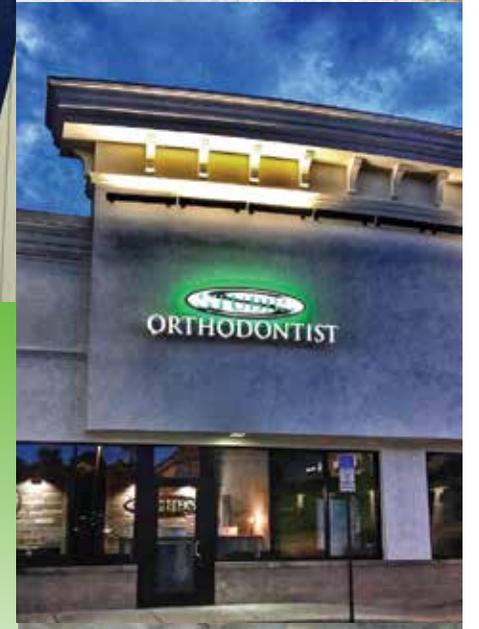
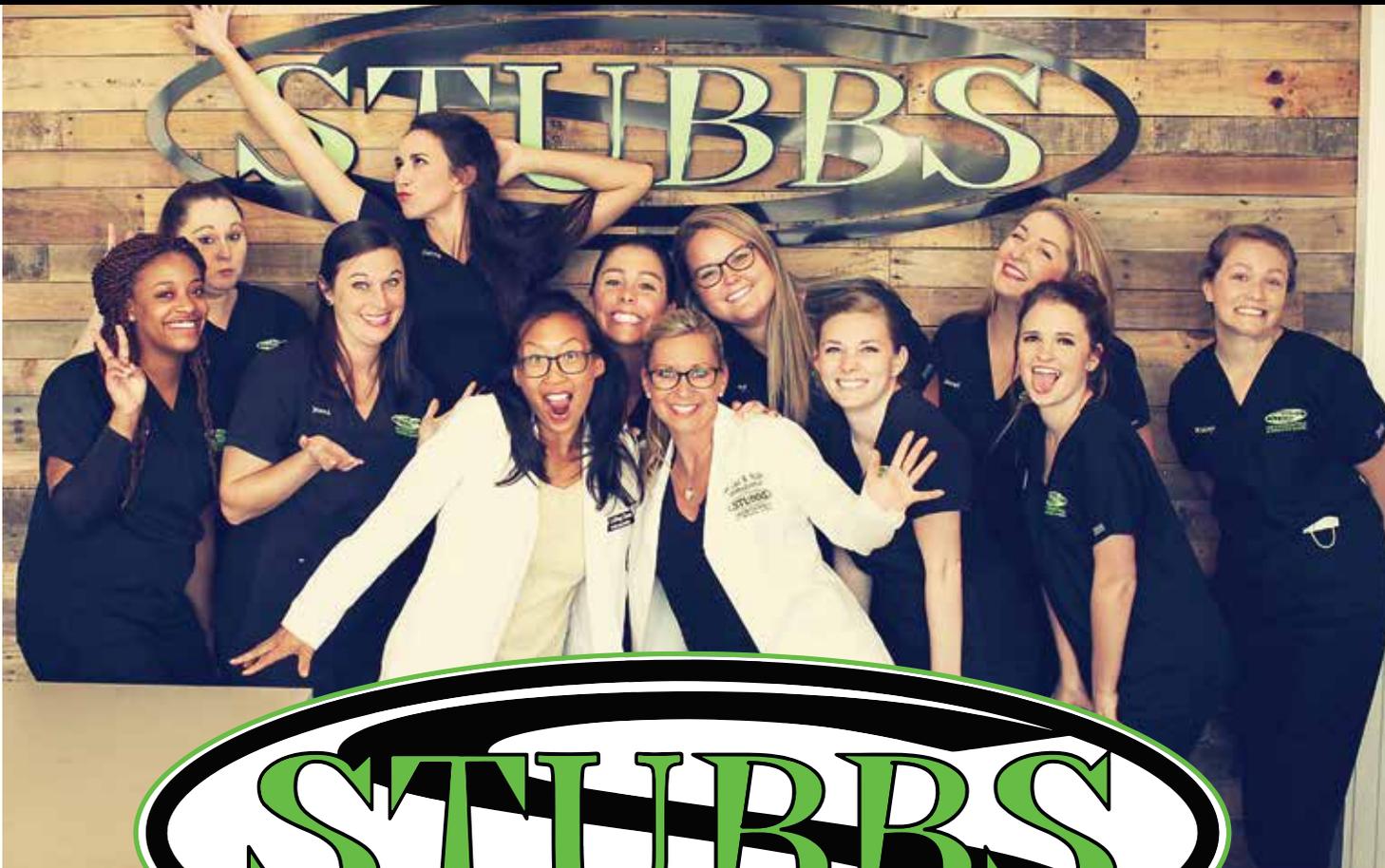
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Community

# Moving Kids from Hunger to Hope

BY LORI LEATH SMITH

In April, local business F45 hosted a "Playoff" event to raise money for the 4th Annual Hope for the Hungry Emerald Coast packing event taking place August 6. No small feat, on this day, community volunteers are planning to pack 300,000 meals at the Emerald Coast Convention Center in Fort Walton Beach.

Though local, the August 6th event has global impact; packed meals will go directly to Haiti

to feed hungry children. Hope for the Hungry Emerald Coast partners with an organization called Mission of Hope to make it happen. Mission of Hope partners with several meal-packing organizations, which procure the bulk food, transport food to the event, provide all packing equipment and secure shipping to Haiti. Donations of any amount are donated to the Mission of Hope foundation.

The reality is that millions of

kids in Haiti do not know where they will get their next meal.

Mission of Hope is currently feeding more than 100,000 kids a day through a network of schools and orphanages, but have about 73,000 more children on a wait list.

Last June, local volunteers packed 250,000 meals that ended up in Haiti right around the time of the August earthquake. The meals provided some relief for those impacted by the earth-

quake. "Our relatively small community also holds the record for the most meals packed on a single day in a single location in the U.S. (through Mission of Hope)," said Kim Bauman, a volunteer. On Saturday, August 6th, there will be over 800 volunteers at the Emerald Coast Convention Center who will pack a goal of over 300,000 meals for kids in Haiti. "Our community donated \$100,000 over the past year to make this happen," said Kim.

Mhari Turner and her son, Bryson, are the heartbeats behind this cause and head up the efforts in our community.

On January 12, 2010, a devastating earthquake hit Port-au-Prince Haiti. At just 3 years old at the time, Bryson spent the next year praying for Haiti daily. In 2014 and 2015, Bryson and his family were able to go on a mission trip with Mission of Hope to visit the country that had been on his heart for so many years. "It was amazing watching him with the kids in Haiti," said Mhari. "We had no idea what God was planting in his heart and how it would turn into literally leading a community into packing hundreds of thousands of meals."

The Hope for the Hungry event got started after young Bryson's two trips. Only age 8 after the second trip, he and Mhari knew they had to do something about it. "Seeing



Haiti, the poverty and everything about it, there's just no way to not do anything about what you see," said Bryson.

After that second trip, Bryson began continually asking about raising money to host a food packing event to help Mission of Hope to feed kids in Haiti. By 2019, through many fundraising efforts, Bryson raised \$6,000 and packed 22,000 meals. In the fall of 2020, they packed another 40,000. In June of 2021, Bryson, his family, several local churches, and the greater Destin community came together to pack a full container of food which was 250,000 meals!

This August, volunteers will pack 300,000 meals with the help of the community and businesses such as F45. "This really is a local event that has a global effect," said Bryson.

You can volunteer on August 6th to help pack meals: missionofhope.com/Hope-for-the-hungry.

For more information, visit the Facebook page: www.facebook.com/hopeforthehungryEC.

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# News from Your Local Republican Party

By JIM JAQUESS

Governor Ron DeSantis recently signed into law SB 524, the Election Administration bill, to ensure that Florida continues to have the most secure and accurate elections in the nation.

This new law strengthens election security measures by requiring voter rolls to be annually reviewed and updated, firm up ID requirements, establish the Office of Election Crimes and Security to investigate election law violations, and increase penalties for violations of election laws.

Florida has ended ballot harvesting, stopped drop boxes and mass mailing of ballots, along with private donations directly to cities and counties (Zuckerbucks).

Until now, there was not a dedicated office to investigate election crimes in Florida. This year's budget provides more resources to support the criminal investigation of election crimes with the new Office of Election Crimes and Security under the Governor.

"Governor DeSantis has made election integrity a top priority from the very beginning of his administration, taking steps to ensure we invested in our elections systems, strength-

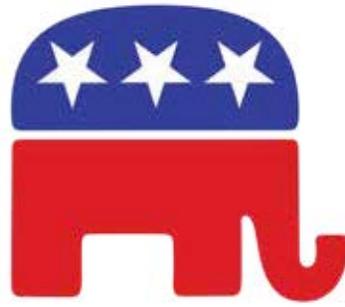
ened our cyber defenses, modernized equipment, updated voter rolls, and improved transparency, and we've seen results," said Florida Secretary of State Laurel M. Lee.

The new law also requires the Department of State to recommend a plan on how to strengthen ID requirements for mail-in ballots. The plan will include how to use a Florida driver license number, Florida identification card number, social security number, or any part thereof to confirm the identity of each elector returning a vote-by-mail-ballot.

Governor DeSantis also recently signed HB 7 into law giving businesses, employees, children and families more tools to stand up to discrimination and indoctrination.

The law aims to prevent discriminatory instruction in the workplace and in public schools, and defines individual freedoms based on the fundamental truth that all individuals are equal before the law and have inalienable rights. This law is the first of its kind in the nation.

"No one should be instructed to feel as if they are not equal or shamed because of their race," Governor DeSantis said. "In Florida, we will not let the far-



left woke agenda take over our schools and workplaces. There is no place for indoctrination or discrimination in Florida."

"We are in the initial stages down a dark path, but luckily community leaders have said not in this state, not in this country," said Christopher Rufo, Senior Fellow and Director of the Initiative on Critical Race Theory at The Manhattan Institute.

The law now protects civil rights in employment and K-20 education by specifying that subjecting an employee or student to a required activity that promotes, advances or compels individuals to believe discriminatory concepts, is unlawful discrimination.

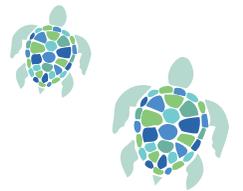
Concepts constituting unlawful discrimination include: That members of one race, color, national origin or sex are morally superior to members of another race, color, national origin or sex.

That a person by virtue of

their race or sex, is inherently racist, sexist or oppressive.

That a person's moral character or status as privileged or oppressed is determined by race, color, national origin or sex.

That a person, by virtue of their race, color, national origin or sex should be discriminated against or receive adverse treatment to achieve diversity, equity or inclusion.



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Lee Campbell

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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

# Ryan Messer: Experience and Integrity Are on the Ballot for Supervisor of Elections

By RON KELLEY

After nearly 20 years serving as Supervisor of Elections for Walton County, Bobby Beasley has decided to retire. His retirement will be much deserved, and all of us are grateful for his many years of service.

Assistant Supervisor of Elections Ryan Messer has worked in that office for over 15 of those years and is seeking the opportunity to become your next Supervisor of Elections. Ryan is a Master Florida Certified Election Professional as designated by the Florida Institute of Government at FSU and has a bachelor's degree in Business Administration.

In addition to these credentials, Ryan Messer has an unmatched level of experience in the election office and already has nearly 50 elections and 7

recounts under his belt. More importantly, each recount demonstrated flawless accuracy, without a single error. With regard to voter integrity, there is no greater confirmation of skill level and competency than a perfect score year after year.

During his 15 years working in the office, Ryan has seen the election process evolve significantly and played an important role in keeping Walton County elections secure and accurate by using the most advanced tools and techniques in the industry.

Ryan helped make the VoteWalton.gov website a valuable resource for voters, adding many online tools, statistics, and data. He helped implement a new state-of-the-art voting system and electronic poll registers to increase security, efficiency, and accuracy. He helped estab-



lish two new early-voting locations, in Freeport and Miramar Beach, to provide more options for voters and manage growth.

Ryan also initiated digitizing paper records. He established an online training platform and curriculum for election workers, and even manages a kid's voting platform to assist teachers with conducting elections in the classroom. Ryan is especially honored to have played a part in growing the Vote-In-Honor of a Veteran program at the Walton County Courthouse. Visitors to the Courthouse have seen the inspiring veteran's wall of fame, which continues to grow.

The development of Ryan's skill and insight was not a random event. His desire to serve and help others began at an early age. During high school, Ryan was fortunate enough to work for then Supervisor of Elections Melissa Beasley, help-

ing set-up polling places for elections. After her untimely passing, Ryan continued to help with elections under Supervisor Bobby Beasley, serving as a roving technician on Election Day, while also working other jobs and attending college.

While finishing college, Ryan began working at the Elections Office, becoming Systems Coordinator, and later, Assistant Supervisor, being primarily responsible for ensuring a successful election from start to finish, including databases, ballot creation, machine prep and testing, polling places, canvassing, results, recounts, audits, and reconciliation.

Throughout his career, Ryan has continuously taken the steps needed to keep our elections secure and up to date and has been a speaker at state-wide election conferences and meetings to share his ideas and best practices with colleagues.

Ryan is a lifelong resident of Walton County with family roots running back to the 1840s. His great-great-great-grandfather was a Walton County voting precinct clerk for the first Florida election in 1845. Ryan credits his success due to coming from a family of hard-working public servants who taught him to always do his best, to love God, and to love his country. Growing up, he spent much of his time helping his dad do odd jobs to provide for

the family. Those days instilled in Ryan the values of integrity, hard work, know-how, and common sense, which he wisely employed by marrying wife Cathlynn. Together, they have a beautiful daughter, Hannah.

When not working, Ryan enjoys spending time with his family, gardening, camping and cheering for the 'Noles. Ryan is also a deacon, teacher, and Information Technology/Audio Visual technician at his church. He loves working with his hands and helping those in need.

When elected, Ryan plans to keep raising the bar for election integrity, by focusing on ways to educate and demonstrate the efforts taken to secure our elections. Ryan believes that it will take knowledge, experience and common sense to spend tax dollars wisely, maintain friendly and fair customer service, develop a training program for candidates and create how-to and educational videos. He will continue to promote civics and government education and use state-of-the-art auditing tools to ensure the accuracy of our elections.

To assist the campaign, donate or to simply show your support, visit VoteMesser.com. To maintain secure, accurate elections, on August 23rd, please vote for Ryan Messer for Walton County Supervisor of Elections.

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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 can-



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

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

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

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



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 Community

## A Midsummer Soirée with Hugh Acheson to Benefit the Emerald Coast Autism Center

Hotel Effie has partnered with the Emerald Coast Autism Center for a special one-night event hosted by celebrity chef Hugh Acheson on July 15 at 6pm-10pm. The pre-fixe dinner will take place at the hotel's signature restaurant, Ovide, nestled in the heart of the Sandestin Golf and Beach Resort.

The spectacular culinary showcase will allow attendees to meet and interact with chef Acheson during the dinner, which will include a multi-course menu, showcasing Ache-

son's creativity and passion for distinctive ingredients and cooking techniques by fusing coastal cuisine with a sophisticated French influence.

The evening will also include wine pairings by Presqu'île Winemaker and Dieter Cronje, a silent auction, special guest speakers, and a magical cocktail reception. The reception will be hosted by renowned mixologist Kellie Thorn, who has received considerable recognition for her craft cocktails.

A portion of the night's pro-

ceeds will be donated to the Emerald Coast Autism Center (ECAC), a 501(c) 3 non-profit organization dedicated to educating and improving the lives of individuals with autism in Okaloosa and Walton counties and surrounding areas. Every dollar raised for this evening's event will be matched dollar for dollar by a matching grant that has been generously put in place by the Dugas family, a supporter of ECAC.

Ovide is the first restaurant in Florida by Chef Hugh Acheson,

a six-time James Beard nominee and 2012 winner for Best Chef Southeast. Aside from Chef Hugh's more recent debut to the Sunshine State, he has also made his mark in Hollywood. In 2010, Acheson competed on Bravo's "Top Chef Masters: Season 3" and he returned to the hit series as a judge on "Top Chef" as well as "Top Chef: Duels." He also hosted Bravo's online complement to "Top Chef Masters" Season 5, "Battle of the Sous Chefs."

The tickets to the event are

\$500, with 20% of proceeds benefiting the Emerald Coast Autism Center. Each ticket includes a copy of Chef Hugh's best-selling book and a complimentary one-night stay at Hotel Effie, situated on Florida's emerald coast, to be used from September-December 2022.

Ovide is located at 1 Grand Sandestin Blvd, Miramar Beach.

For more information visit [HotelEffie.com](http://HotelEffie.com) and visit EventBrite to purchase tickets.

## Democratic Women's Club: Active Summer Agenda

The Democratic Women's Club of Walton County has two summer events planned and non-club members are invited! On Tuesday, July 19 from 4:30-6:30 pm we will have a meet and greet at Eden Gardens State Park. We will be discussing the upcoming primary elections

and we will have a special guest speaker, Linda White of Sundog Books. Please bring a potluck dish to pass, along with diapers and wipes to benefit the Joanne Birge Center for addicted mothers and their children in Defuniak Springs.

On Tuesday, August 9 from

6-7 pm we will have a zoom meeting with featured speaker Emily Gray, an LGBTQ activist from Panama City, who will be speaking on the impact of the Don't Say Gay Bill on the LGBTQ population. Please contact Sue Bowden, club president, at [susanbowden4321@yahoo.com](mailto:susanbowden4321@yahoo.com)

for the zoom link closer to the time.

The Democratic Women's Club is also planning responses to the Supreme Court's ruling against Roe v. Wade. If you would like to be a part of our group's response supporting a woman's right to choose, please

contact Sue Bowden at the above email address.

For more information on the DWC of Walton County, please go to our webpage at [walton-countydw.com](http://walton-countydw.com).



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# Walton Republican Women Federated Candidate Forum August 3

The Wednesday, August 3rd candidate forum is your only opportunity to hear from all the candidates for both Walton County Commissioner and Republicans for District 2 State Senate, on the same night! With less than 3 weeks remaining before the primaries, it's time to finalize our ballot decisions, preparing for the polls on August 23rd! Plus, this is your opportunity to personally meet our next State Senator!

You are invited to this double forum to be held at Defuniak Springs Community Center, 361 N 10th Street in DeFuniak Springs, Wednesday, August 3rd, hosted by Walton Republican Women Federated. Arrive early and enjoy the delicious Rudy's Barbecue buffet dinner with all the sides and trimmings, plus iced tea and dessert. Bring a friend and make it a date night to enjoy fellowship with all our Republican neighbors and hearing from all these candidates. As the primaries approach, certain issues can become solidified, and these final forums can be eye-openers, so you don't want to miss this one!

The primary elections will be held on August 23rd. The

hotly contested District 4 Walton County Commissioner race will be decided that day between candidates David Buchanan, Chas Galloway, and Donna Johns. Incumbent Walton County District 2 Commissioner, Danny Glidewell, is running unopposed. He will be presenting his platform at this August 3rd forum. Republican candidates for District 2 Florida Senate are Regina Piazza and Representative Jay Trumbull. The winner of their primary Senate race will face their democratic opponent in November.

Both August 3rd forums will be covered by regional media, including recorded live by Driveway Liberty Podcast. The forums will provide the voters an opportunity to get to hear from all the Republican candidates, on equal footing, as Walton Republican Women Federated have a reputation of conducting fair and balanced forums, in a professional and secure environment.

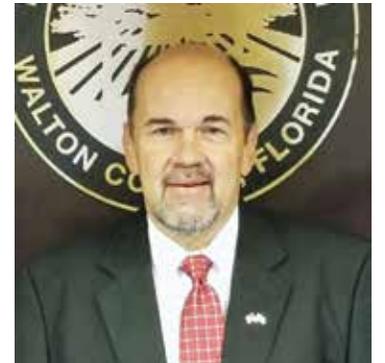
Walton Republican Women Federated is a premiere political club of over 130 members who work tirelessly on behalf of the entire county, with a commitment to be the "boots on the



David Buchanan



Charles Galloway



Incumbent Danny Glidewell



Donna Johns



Regina Piazza



Jay Trumbull

ground" supporting Republican candidates. WRWF is known for having "their heels dug in" for legislation upholding conservative, constitutional values. Although their logo is literally a stiletto, men are welcome to join as associate members, too. Members have recently enjoyed

hearing from high profile speakers including Senator Rand Paul, Congressman Matt Gaetz, Senator Marco Rubio, and Attorney General Ashley Moody.

Advance registration is required to attend this big Decisions Forum on August 3rd. Attendees are encouraged to register early as the WRWF events regularly sell out. The WRWF hospitality team always does an amazing job for their events, which are balanced with professional, timely information and fun fellowship! Guest

registration is available at: [www.waltonrepublicanwomenfederated.org/event-list/#!event-list](http://www.waltonrepublicanwomenfederated.org/event-list/#!event-list) or just Google search "Walton Republican Women Federated" website and look for the "events" option on the drop-down menu.

Questions, registration assistance, and forum topic requests may be sent to: [WRWFederated@gmail.com](mailto:WRWFederated@gmail.com).

WRWF members are always excited to meet new fellow conservative friends from across the county!

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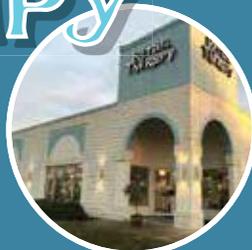
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Community

# Rooted in Community, Nestled Along the Bay, Connected to Everything That Matters

Open the door to your sweetest SweetBay life with single family homes starting in the \$400s. Choose from an array of beautiful floor plans and architectural styles. Neighborhood parks, pools, paths, and bayside trails await, and new home buyers enjoy priority admission to University Academy. Live in a community-focused development with its own bay access and boat dock. The place you already love to live just got even better.

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cess to provide boundless room to live, work and play.

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### The Next Big Thing, Next Door



Anchored by a top-performing public charter school, SweetBay will also feature a charming and bustling Town Center,

bringing new homeowners to the doorstep of lattes, groceries and great local menus offering the catch of the day.

### Future Marina



Imagine living a golf cart ride away from Florida's Intra-coastal Waterway. Or taking a short morning drive from the house and finding yourself on the Gulf of Mexico as the sun rises. Taking full advantage of our access to the bay, SweetBay's future marina will allow you to do that and more. The planned 11-acre marina will feature more than 100 wet slips and nearly 250 dry stacks, offering a variety of options for our residents to enjoy our beautiful bay and the Gulf of Mexico.

At SweetBay, we see things



differently. We don't design homes that are simply lived in. We design homes that inspire. And we build a community around them. Here, neighbors span generations and so do their stories. Because we believe true luxury is knowing what's really important. And celebrating it. It's home and family and friendship. It's morning excursions

on the water and sunsets from a neighbor's porch. It's parking your car on a Friday afternoon and enjoying a family outing at the pool, a great meal at your favorite restaurant and a sunrise paddle on the bay—without ever once having to put your car in drive.

Visit [sweetbayfl.com](http://sweetbayfl.com).

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**FRIENDS**  
*OF THE*  
**BEACH**



Community

# July 2022 Family Friendly Events in South Walton

### Camp Helen State Park: Guided Kayak Eco Tour Tuesday, July 12, 9 a.m.



Join Camp Helen State Park staff for a Guided Kayak Eco Tour on Lake Powell, the largest coastal dune lake in North America. Must be 12 years of age or older and able to independently navigate your own kayak. Reservations are required - call the park at 850-233-5059. Tours begin promptly at 9 a.m., meet in the Visitor Center. Cash only fee is \$30 and includes park entry, watercraft rental, life jacket, paddle, and a donation to the Friends of Camp Helen State Park. Kayak Eco Tour | 9 a.m. - 11 a.m., July: 19, 26, 23937 Panama City Beach Parkway, Panama City Beach.

### Turtle Talk Tuesdays July 12, 19 & 26, 9 - 10 a.m.

Join South Walton Turtle

Watch on Tuesday mornings in the park across from Amavida in Rosemary Beach for Turtle Talk Tuesday. The first talk is at 9 a.m. and the second at 9:30 a.m. Learn about sea turtles, paint, and adopt a hatchling! Grab a coffee at event co-host Amavida Coffee Roasters while the kids take their Jr. Ocean Ranger pledge to help keep our beaches clean, dark and flat for nesting sea turtles and baby hatchlings! Amavida Coffee, 104 N Barrett Sq., Unit 1, Rosemary Beach.

### Stories by the Sea at Seaside Amphitheater Tuesday, July 12, 19 & 26, 4 p.m.

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 p.m. You can catch this complimentary event at the top of the Seaside Amphitheater. 25 Central Square, Seaside.

### Boomin' Tuesday at The Village of Baytowne Wharf



### Tuesday, July 12, 19 & 26, 7:15 to 9:15 p.m.

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 p.m. Then watch as they light up the night sky with a breathtaking fireworks show over the Lagoon at 9:15 p.m.! Music: 7:15 - 9:15 p.m. | Fireworks: 9:15 p.m.

### The Adventures of Little Red Riding Hood at Rosemary Beach Wednesday, July 13 & 20, 6:30 p.m.

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 p.m., 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 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. Rosemary Beach. North Barrett Square, Rosemary Beach.

### Movie Night at Alys Beach Amphitheater Wednesdays, July 13-27, 8 p.m.

Movie Night returns to Alys Beach this summer! Bring blankets and low back chairs to enjoy films under the stars at the Alys Beach Amphitheatre on

Wednesday nights at 8 p.m. All outdoor movies are free and open to the public. Summer Movie Night | 8 p.m., JULY 13 | Zootopia 20 | Shark Tale, 27 | Matilda, AUGUST 3 | Monster University. Alys Beach Central Park, 100 Penny Ln., Alys Beach.

### Sounds Like Summer Series Each Thursday at Watersound Town Center

The Sounds Like Summer Arts & Culture series at Watersound Town Center is scheduled for June 2 - August 18, including plays, music, movies and more - with three nights set to feature artists from the annual 30A Songwriters Festival. Enjoy a different children's play every month from The Seaside REP or movie nights featuring classic films and new family favorites. The 30A Songwriters Festival concert nights will feature nationally known artists like Shawn Mullins Trio and The Honeycutters. With ample parking, a covered pavilion, and even ceiling fans - the Pavilion at Watersound Town Center is quickly



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becoming South Walton's destination for outdoor events. July Lineup: July 14: Amanda Anne Platt & The Honeycutters – 30A Songwriters Festival Summer Series 6 p.m., July 21: Encanto – Outdoor Movie Night 8 p.m., July 28: Kids Crafts and Music 6 p.m. August 4: Beauty and the Beast – The REP (children's play) 6:30 p.m.

**Camp Helen State Park: Movies & S'mores Series Thursday, July 14 & 28, 7 p.m.**

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, July 14 and 28. The evenings begin at 7 p.m. with music, hula hoops, crafts and a new interpretive program each week. Attendees are encouraged to bring chairs and blankets. Complimentary hotdogs, chips, water, and s'mores will be provided by the FOCH. This event is FREE and open to the public. July 14 | Encanto, July 28 | The Goonies.

Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.

**RUN/SUP Summer Races Friday, July 15 & 29, 8:30 a.m.**

The RUN/SUP Summer Races Friday, July 15 & 29. Beginning at 8:30 a.m., 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](http://www.runsup.com/classes).

Prizes given each race to top female, male and youth finisher (12 and under). The BoatHouse Paddle Club is located on the shores of Western Lake in WaterColor. They're open daily for paddle board rentals, instruction, and fitness classes. Visit the [runsup.com](http://runsup.com) website. Join in the movement, get updates on races, new products, retreats, and events by signing up for news. BoatHouse Paddle Club, 250 Watercolor Blvd W, WaterColor.

**Seaside Central Square Cinema**

**Fridays, July 15-29, 8 p.m.**

Grab a blanket and come out to the Seaside Amphitheater on Friday night for Central Square Cinema, a family movie on the lawn. Free and open to the public. Show begins at 8 p.m. Movies Include: July 15 | Encanto, July 22 | The Lorax, July 29 | Sing 2. Seaside Amphitheater, Seaside.

**Wildlife Monday at The Village of Baytowne Wharf**

**Monday, July 18 & 25, 5:30 to 8 p.m.**

The Village of Baytowne Wharf is hosting Wildlife Monday Enjoy wild face painting and animal crafts from 5:30 - 6:30 p.m. Then from 6:30 - 8 p.m. join Emerald Coast Wildlife Refuge to meet all their animal friends while you learn all about the Emerald Coast ecosystems, wildlife rehabilitation, and more! 5:30 - 6:30 p.m. | Face Painting & Crafts, 6:30 p.m. - 8 p.m. | Animal Showings, Education & More.

**Camp Helen State Park: Guided Kayak Eco Tour**

**Tuesday, July 19 & 26, 9 a.m.**

Join Camp Helen State Park staff for a Guided Kayak Eco Tour on Lake Powell, the largest coastal dune lake in North America. Must be 12 years of age or older and able to independently navigate your own kayak. Reservations are required - call the park at 850-233-5059. Tours begin promptly at 9 a.m., meet in the Visitor Center. Cash only fee is \$30 and includes park entry, watercraft rental, life jacket, paddle, and a donation to the Friends of Camp Helen State Park. Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.

**Alys Improv Hour**

**Wednesday, July 20 & 27, 10 a.m.**

Alys Improv Hour is a free, fun, interactive, and fast-paced comedy show that's fun for groups of all ages. Join The REP's improv troupe as they play improv games, and make up scenes and songs on the spot based on audience suggestions. Don't worry, if you suffer from a bit of stage fright you're free

to hang out and watch and get some laughs. Proudly presented by the Alys Foundation. Alys Beach Amphitheatre, 9581 E. County Hwy 30A, Alys Beach.

**Scratch Biscuit Kitchen Brunch & Live Music**

**Saturday, July 30, 10 a.m. to 1 p.m.**

Scratch Biscuit Kitchen, located in WaterColor Town Center, invites you to enjoy brunch featuring live music every Saturday from 10 a.m. - 1 p.m. It's hard to compete with biscuits, brunch and beats near the beach! July Lineup: 16 | Joey Shaling, 23 | Mike Whitty, 30 | Nate Pennington. 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 [scratchbk.com](http://scratchbk.com).



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# ECTC: Kids On Stage, Fall Educational Programming

By ANNA FISHER, ASSOCIATE ARTISTIC AND EDUCATION DIRECTOR

We always have a little break in August between our children's summer camps and our fall classes here at Emerald Coast Theatre Company. The building becomes eerily quiet and empty and I don't like it one bit. There is just something about the joy and life that our students bring that can't be replaced by any Spotify playlist. They always return with fresh excitement and energy, ready to tackle whatever challenges come their way. It renews my hope in the future to see these young children and teens come together as a team and work towards a common goal. Recently, we surveyed parents and asked what benefits their children have experienced, whether social, emotional, or



educational, from ECTC's educational theatre program. 90% of parents have seen a major rise in confidence in their children. I get to see this in action as they practice lines, learn music and dance their hearts out to the choreography. I see that rise in confidence that can only come from hard work and dedication happening in tangible real-life

settings and not in front of a screen.

We've decided to "up our game" at ECTC for Season 10 and that includes not only our Professional and Theatre for Young Audiences shows, but also our Theatre Education programming. We can't wait to bring one of my absolute favorite musicals to life with Disney's "Beauty and the Beast!" Students will have a chance to materialize that memorable little French village on stage with Mrs. Potts, Lumiere, Cogsworth, and the rest of the iconic characters from this classic tale of love and overcoming. 2nd-5th and 6th-12th grades will "be our guest" at ECTC this fall semester in production classes that culminate in a final musical production performance in November. We are dedicated to giving local

youth a professional theatre experience. We have students auditioned by theatre professionals who design the set, costumes, and lighting plus provide stage, choreography, and musical direction. This, coupled with some incredibly talented area youth, results in a pretty fantastic theatrical experience for everyone.

We're also expanding our educational class offerings for this coming fall! In addition to our regular production classes and Mini Player classes (K-1st grade), we will have a wide variety of offerings including tap, ballet, and musical theatre dance classes. Other offerings will include musical theatre voice, vocal performance, acting for kids (after school and homeschool), and acting technique and audition workshops.

In addition to the Youth Education classes, we are thrilled to announce that Adult Education Classes will be added to our Fall Schedule. This is something I have wanted to offer for a long time, because honestly, I need a class where I can dance to my heart's content!

We have something for everyone this season at Emerald Coast Theatre Company. Come join us for music, dance, and life that is happening in real time. Registration for fall classes will open mid-July so sign up for the ECTC newsletter at [www.EmeraldCoastTheatre.org](http://www.EmeraldCoastTheatre.org) to receive all the latest information!

See you at the theatre!

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# Nation's First Underwater Museum Of Art Expands

Nine new sculptures and a Super Reef Anchor Point were added recently to the nation's first permanent Underwater Museum of Art (UMA) in the Gulf, off the coast of Grayton Beach State Park in South Walton.

Named by Time Magazine as one of 100 "World's Greatest Places," the UMA is the first presentation of the Cultural Arts Alliance of Walton County (CAA)'s Art In Public Spaces Program and is produced in collaboration with the South Walton Artificial Reef Association (SWARA). The purpose of the UMA is to create art that becomes marine habitat, expanding fishery populations and providing enhanced creative, cultural, economic and educational opportunities for the benefit, education and enjoyment of residents, students and visitors in South Walton.

The 2022 installation includes the following pieces of sculpture: Currents and Tafoni by Joe Adams (Ventura, CA), Pirate Shipwreck by Sean Coffey (Pittsburgh, PA), Bloom Baby Bloom by Brit Deslonde (Santa Rosa Beach), The Seed and The Sea by Davide Galbiati (Valreas, France), Fibonacci Conchousness by Anthony Heinz May (Eugene, OR), New Homes by Janetta Napp (Honolulu, HI),

Arc of Nexus by Tina Piracci (Richmond, CA), We All Live Here by Marisol Rendón (San Diego, CA), and Common Chord by Vince Tatum (Santa Rosa Beach).

More than 60 onlookers, including several of the artists and project partners, were on site June 21 to view the historic deployment.

With support from Visit South Walton, Walter Marine/The Reefmaker, and the Florida Department of State; Division of Arts and Culture, the sculptures were deployed with SWARA's existing USACOA and FDEP permitted artificial reef project that includes nine nearshore reefs located within one nautical mile of the shore in 58 feet of water. This installation joins the 25 sculptures previously deployed on a one-acre permit patch of seabed off Grayton Beach State Park, expanding the nation's first permanent underwater museum to a total of 34 sculptures. The UMA patch will continue to be filled with several new sculptures annually.

Individual sculptures are sponsored by Beachy Blooms, Buddy's Seafood Market, the



PHOTO CREDIT: SPRING RUN MEDIA

2021-22 CAA Staff, the Ellis Family, Hilton Sandestin Golf Beach Resort & Spa, the St. Joe Community Foundation, SWARA, and Walter Marine/Reefmaker.

"The CAA is grateful for the dedication of the artists, fabricators, deployment team and partners," said CAA Executive Director Jennifer Steele. "We could not be prouder to work alongside project co-founders Allison Wickey and SWARA to build this unique environment

for creativity and education."

"With 34 total sculptures now, you can really start to see and feel the vision and future of the Underwater Museum of Art - 58 feet down, you are literally surrounded by these fantastic art pieces and the colorful reef life that calls the museum home," said SWARA President Walt Hartley. "More sculptures will be added each year, growing the dive site and providing valuable new habitat to our precious marine life. We owe the continued success of the UMA project to the amazing support from our community and our sponsors, the creativity, expertise, and professionalism of the Reef-

maker Crew / WalterMarine, and the hard work of our most favorite partners in the whole world - the CAA Team!"

Admission to the UMA is free, however, the site is only accessible in person as a dive location. Divers who wish to visit the site can take a dive boat .93 miles off the coast of Grayton Beach State Park. The coordinates for the new Super Reef UMA entrance are N 30°18.754/W 86°09.521. Out of respect for the art, boaters are asked to anchor on or near the Super Reef Anchor Point to protect the sculptures from unintended contact or damage.

Visit [UMAFL.org](http://UMAFL.org) for more information. Artists interested in submitting artwork for consideration to the 2023 UMA installation can visit [UMAFL.org](http://UMAFL.org) to complete a pre-application.



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 Wellness

# Life with ADHD Part 1: In the Words of a 10 Year Old



BY STEPHENIE CRAIG

Our 10-year-old son, Will, suggested our monthly article should be an interview with him about ADHD to help other kids who might be struggling. We decided to turn it into a two-part series addressing the perspective of both kids and parents. The following interview took place while Will was dancing, throwing a ball, playing with the dog and generally wiggling, all while actively engaging in the conversation.

**What is it like to have ADHD?**

ADHD makes it hard for me to focus and stay still and sit in my chair at school.

**What are the positives of having ADHD?**

I am very musical, artistic, funny and have a lot of ideas to invent things.

**What are the negatives of having ADHD?**

I work really hard to sit still

and focus. When I'm supposed to be focusing on one thing, my mind drifts and gets interested in something different and I completely forget I was supposed to be focused on the first thing. School is especially hard because there often isn't a time to move around when I need to let out energy. Sometimes I take bathroom breaks to move and pace around so I can try to be more still in class.

**How has ADHD challenged you at school?**

I have so much energy and have trouble sitting still and sometimes teachers get on to me a lot. Kids noticed I was getting negative reports on my communication card and started saying I was a bad kid. Every day I started thinking I didn't want to go to school because it's going to be another bad day. I'd go to the nurse most days, thinking I was sick, but really I was stressed because I got in trouble a lot. This turned into a loop until I found a medication that worked for me.

**How has ADHD challenged you at home?**

I'd be asked to do homework, chores or take a shower several



times and I would get distracted. It would take an hour to finish things that could take 15 minutes because I would forget what I was doing and would start playing. My parents would get frustrated from asking me over and over to do things. I felt stressed because I was in trouble at home and school a lot. It felt like there wasn't a place where I wouldn't get in trouble or people weren't annoyed with me.

**What does NOT feel supportive to you in managing ADHD?**

When kids are mean to me because of my struggles, that doesn't help. When teachers made my behavior charts public in the classroom, that felt bad.

I felt like I could never get ahead in behavior points and the whole class could see that I didn't have as many points. Some people don't really know or understand what ADHD is and they end up thinking I'm just a kid who doesn't behave right and judge me. When my parents get frustrated, raise their voices, or get firm, that doesn't help.

**What DOES feel supportive to you in managing ADHD?**

My parents apologizing for getting frustrated and helping me calm down with deep breathing and restarting my day. Taking medication before school helps me focus, sit still and I started getting good reports on my school communication card. I forgot to go see the nurse and didn't feel stressed and sick every day. Medicine didn't eliminate all the effects of ADHD, but it made them much less noticeable to me and others. My teachers told me how much better I was focusing and sitting still. We do daily lists at home that remind me what I'm supposed to do each morning,

afternoon and evening. Now I check off what I have done, which keeps my parents from having to repeat themselves and keeps me on track. Instead of taking an hour to do my jobs, I can sometimes get them done in less than 15 minutes. I talked to adult family members or family friends who struggle with ADHD. They helped me know I'm not alone and other people think like me and are figuring out ways to manage ADHD. It helps when my teachers understand ADHD and encourage me.

**What's one thing you want people to know about having ADHD?**

ADHD is a problem with focusing, sitting still and managing impulses. It doesn't make someone a bad kid. And kids that struggle with ADHD mostly aren't trying to be disrespectful when they are moving around and having trouble following directions.

Stay tuned next month for Life with ADHD Part 2: In the Words of Parents. As you're navigating life's twists and turns, connect with us at [journeybravely.com](http://journeybravely.com).

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# Hormones Aren't For Me



to your clinic with minimal or no training. I know some doctors who have learned how to do pellet therapy from watching videos on the internet. The same is true for Botox and fillers. Just because someone can perform a procedure does not always mean they are capable or should be performing that procedure.

Hormone pellet therapy is more than just an algorithm and more than just a procedure. There are a lot of seemingly minor details that are vitally important to proper dosing. Many clinics have a dosage based on weight only or a standard dosing that just doesn't work for a good portion of patients. Some patients may want something their insurance will pay for, something closer to their home or perhaps something cheaper. Some providers incorrectly counsel against hormone therapy, because of decades old, dis-proven and incorrect information. I wish we could get patients to our clinic first, but this



is an impossible task. Thankfully, most patients who get their hormones from someone else will eventually find us.

Whatever your previous experience, don't give up on hormone therapy. I'm certain we can help you feel better than you are feeling now. Come see us

and give us a chance to give you the symptom relief you deserve.

*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 right here in our local area. Dr. Chern might even be treating your doctor or nurse practitioner since he treats many of the doctors and nurse practitioners in the area and their staff as well. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call Dr. Chern today for an appointment at The Hormone Restoration Center at 850-837-1271.*

BY DR. RICHARD CHERN, MD

Have you or a friend tried hormone therapy in the past and had no results or minimal results? Worse are the patients who have tried hormone therapy and had bad results. It's not uncommon for us to hear this from patients who have tried hormone therapy with other providers in the past.

Fortunately, in medicine there is an enormous amount of training involved to become a provider. Unfortunately, once you are a provider, it can be easy to add treatments and procedures

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 Wellness

# Plastics, from Storage Ware to Water Bottles



By KAY LEAMAN,  
HEALTH ARCHITECT

Do you know what the two most toxic plastics are that can be found in most kitchens today? Wait for it... plastic wrap and silverware.

How many plastic storage containers do you have and how many of them come from restaurant leftovers, the deli or the 24 container box deals?

One of the most toxic products we come in contact with is styrofoam. In one study, eggs that were stored in a styrofoam container were tested. After several hours they found that the chemicals from the styrofoam had leached through the shell into the egg.

Now, back to plastic. Many of us are familiar with the term BPA-free and even though this is a good thing it does not mean that it is healthy or safe. Here are some lingering

dangers of plastics:

**Dioxin production:** Direct exposure to the sun. Such heating (including microwave) releases a toxin called dioxin, which, when consumed, can accelerate breast cancer.

**BPA generation:** Biphenyl A is an oestrogen-mimicking chemical that can lead to a lot of health problems like diabetes, obesity, fertility problems, behavioural problems and early puberty in girls. It's better not to store and drink water from a plastic bottle.

**Impact immune system:** Our immune system is immensely affected when we drink water in plastic bottles. The chemicals from plastic bottles are ingested and tend to disturb our body's immune system.

**Liver cancer and reduced sperm count:** Because of the presence of a chemical called phthalates in plastic, drinking water from plastic bottles can also lead to liver cancer and a reduction in sperm count.

A recent study done by the State University of New York in Fredonia shows that there are excessive levels of microplastics in bottled water, especially in popular brands. Microplastics are small plastic debris pieces measuring 5 millimetres or smaller. Microplastic is found in over 93 percent of bottled water and while The World Health



Organization says that there is no evidence consumption of microplastics affects your health, it is still an area of concern.

Here is a mini guide to plastic bottles and other plastics. The numbers refer to the number in the triangle on the bottom of the container.

- 1 - PETE or PET (polyethylene terephthalate)
- 2 - HDPE (high density polyethylene)
- 3 - V (vinyl) or PVC
- 4 - LDPE (low density polyethylene)
- 5 - PP (polypropylene)
- 6 - PS (polystyrene)
- 7 - Other or miscellaneous

The safest numbers are 1, 2, 4, or 5. Number 3 is the worst followed by 7. As a rule of thumb, the softer the plastic the more likely than leaching will occur.

So, what can we do? Begin

by replacing water bottles with a stainless steel water bottle. When plastic bottles are a necessity (a long road trip or a day on the boat) ensure the bottles stay cool and out of the sun. If you're on a trip, bring the water into your hotel room for the night and never leave a water bottle in your vehicle.

For the kitchen, begin replacing food storage containers with glass. When using plastic wrap, either place parchment paper under the plastic wrap or ensure the wrap does not touch any food. Finally, NEVER heat food in the microwave in a plastic container or plastic wrap.

Here's to health.

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# Ascension Sacred Heart Adds Third Women's Diagnostic Center in Watersound Origins

Ascension Sacred Heart is opening a new Women's Diagnostic Center that offers 3D mammography. The center also features a breast health navigator who provides support, from diagnosis to treatment, for new patients newly diagnosed with breast cancer. This is Ascension Sacred Heart's third women's diagnostic center of its kind in the region.

"After opening Ascension Sacred Heart Emerald Coast Women's Diagnostic Center last June, we saw the need for another center to improve access for women in the region," said Mario Pulido, Chief Medical Officer. "The addition of 3D mammography in Watersound Origins will make it easier for women to get their annual screening where they live or work."

Designed with a woman's



comfort and convenience in mind, Ascension Sacred Heart

Watersound Origins Women's Diagnostic Center is located at 75 Origins Main Street, Suite 201

in Watersound. That's inside the Watersound Town Center Building on the second floor. The center is conveniently located near Ascension Medical Group Sacred Heart at Watersound that includes primary care and OB/GYN services.

The center will provide a variety of services including:

- 3-D mammography
- A patient navigator to guide and support women, provide



resources and facilitate coordination among caregivers and patients

- Bone density imaging and ultrasound

"At the sister facility at Emerald Coast, we have found that approximately 30-percent of women who were screened needed follow-up testing", said Pulido. "It is recommended that women are screened annually starting at age 40, although some women's doctors may recommend screening earlier."

The care team at the new women's center will work closely with Ascension Sacred Heart surgical and cancer care teams to provide reconstructive breast services. Ascension Sacred

Heart employs one of the only breast oncology surgeons in the region, Dr. Jonathan K. Smith. Dr. Smith is a board-certified general surgeon with more than 20 years of experience. Dr. Smith is also fellowship trained in breast surgical oncology with an office in Miramar Beach and he performs surgeries at

Ascension Sacred Heart Emerald Coast. A second fellowship trained

Breast oncology surgeon, Dr. Alison Moody, will join Ascension Sacred Heart Bay in September.

Ascension Sacred Heart Emerald Coast Women's Diagnostic Center celebrates its one-year anniversary June 11. Ascension Sacred Heart Bay's Women's Diagnostic Center opened in February 2022. Plans are in the work for a new Ascension Sacred Heart Gulf Women's Diagnostic Center. Currently the location offers 2D mammography, ultrasound and breast biopsy. For more information about the Women's Diagnostic Centers, visit [ascension.org/sacredheartmammogram](http://ascension.org/sacredheartmammogram). For more information about Cancer Care, visit [ascension.org/sacredheartcancer](http://ascension.org/sacredheartcancer).

# Ascension Sacred Heart Emerald Coast Nationally Recognized as a Best Maternity Care Hospital

Ascension Sacred Heart Emerald Coast was named to Newsweek's 2022 list of Best Maternity Care Hospitals. The hospital also received this designation in 2021. Ascension Sacred Heart Emerald Coast is one of only three hospitals in Florida named as a 5-ribbon facility on the list. The Best Maternity Care distinction recognizes facilities that have provided exceptional care to mothers, newborns and their families based on three data sources. These include nationwide online surveys of hospital managers and maternity health-care professionals, medical key performance indicators relevant to maternity care and patient satisfaction data.

"Care teams at the Family Birth Place work hard to ensure the experience exceeds the expectations of each family that chooses the hospital for their care," said Erica Bottom, MSN, RN-C, OB, Manager, Family Birth Place at Ascension Sacred Heart Emerald Coast. "The hospital has the only NICU in Walton County and is also the only hospital in the area to hold the Baby-Friendly designation

in recognition of its commitment to the highest level of breastfeeding support and education."

Approximately 1,470 babies were born last year at the Emerald Coast hospital in

South Walton County. This is a new record for Emerald Coast. The hospital also received a

Leapfrog Hospital Safety Grade of an A for Spring 2022.

Children in need of follow-up care have access to the Ascension Sacred Heart's network of office locations in Santa Rosa Beach, Niceville, Crestview and Panama City, including pediatric orthopedics, pediatric cardiology, pediatric gastroenterol-

ogy, pediatric urology, pediatric hematology/oncology, pediatric

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Community

# Let's Get Growing with Julie: Targeting Biting Flies



BY JULIE MCCONNELL, UF/IFAS EXTENSION BAY COUNTY

Other than moving to the Arctic, how can you minimize the risk of being attacked by blood feeding insects this summer? Understanding the habitat needs and behavior of mosquitoes, yellow flies, deer flies, and horse flies is key. Mosquito control does a great job of educating the public with dump, drain, or treat standing water campaigns, but what about those other pesky biters?

Yellow, deer, and horse flies are in the Tabanidae family and are collectively referred to as Tabanids. Although they do have some differences, there are enough similarities that manag-



ing for one will help prevent the others, too.

Tabanids lay eggs on aquatic vegetation, saturated soils, or objects (plants or inanimate) overhanging water bodies or similar surfaces. Larvae (juvenile stage) of these flies feed on moist decaying organic matter, aquatic and semi-aquatic invertebrates, small crustaceans, or earthworms (species dependent) so you are very likely to find adult Tabanids in these environments.

Females are responsible for

bites to humans and other animals because eggs require a blood meal to develop. Although they are strong fliers, they tend to congregate near larval habitat sites – typically shady areas near water bodies and forests or other areas with dense vegetation. They are active during the day, with the highest incidence of activity during late afternoon or on cloudy days, and are attracted to dark colors and movement.

To reduce the likelihood of bites avoid potential habitats at



and hanging black ball traps in shady areas can also be employed in management practices. Ball traps can be purchased as kits or you can make your own by following instructions found here [https://sfyl.ifas.ufl.edu/media/sfyifa-sufledu/baker/docs/pdf/horticulture/ThePerfectYellowFly-Trap\\_000.pdf](https://sfyl.ifas.ufl.edu/media/sfyifa-sufledu/baker/docs/pdf/horticulture/ThePerfectYellowFly-Trap_000.pdf)

To read more about the life cycle of Tabanids commonly found in Florida visit <https://edis.ifas.ufl.edu/publication/IN595>.

*An Equal Opportunity Institution. UF/IFAS Extension, University of Florida, Institute of Food and Agricultural Sciences, Andra Johnson, Dean. Single copies of UF/IFAS Extension publications (excluding 4-H and youth publications) are available free to Florida residents from county UF/IFAS Extension offices.*

peak times, wear light colored clothing that covers skin and apply repellents containing DEET, citronella, or geraniol. Eliminating larval habitats near buildings or where people congregate

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# Road to Redemption: Shanna's Story of God's Intervention

BY VICTORIA OSTROSKY

Domestic. Backyard barbecues, washing dishes, mowing lawns, bedtime stories, popcorn and a movie on the couch. Peaceful, happy scenes that give us warm fuzzies. Everyday tasks performed with people we love making our lives worth living.

Abuse. Fighting and yelling. Screaming and threats. Bullies and bruises, contusions and broken bones, broken spirits and broken hearts.

These two words don't belong together. But they are too often found right there grasping each other in a dance of death.

Domestic abuse has been going on for millenia, but that doesn't make it unworthy of our notice. The vast majority of domestic abuse is aimed at women and children and you can find it in every neighborhood and every church.

Shanna was an abused wife and mother of five children. She was submissive for years to her manipulative and physically abusive husband. His bad behavior devolved as he became addicted to cocaine. "I could see the darkness behind his eyes." One day he almost beat her to death and that was finally the last straw for Shanna. She ended up at Hosanna House, a safe place for abused women, and it took her nine months to get her children back.

Shanna was born and raised in Fort Walton Beach and got married right out of high school. He was her knight in shining armor, swept her off her feet and promised to take care of her. When she became pregnant with her first child, he began to isolate her from her family and friends. She was no longer allowed to spend time with them. Her mom did periodic welfare checks over the years but was unable to foster a relationship with her daughter and grandchildren.

While Shanna was at Hosanna House, she grew in Christ and learned more about what being a daughter in Christ meant. She was uncomfortable going to church at first, because she was embarrassed about being divorced, but the people at Destiny welcomed her and spoke life and healing and en-

couragement into her.

Anyone who has researched what abuse does to the victim, knows that it's more than physical, as bad as that is. It's mental and emotional, too. Victims are verbally beat down over a period of months or years, and come to feel that they are worthless, ugly, unworthy of love, and hopeless. The bruises and broken bones heal, but broken spirits and broken hearts take a lot longer.

Shanna's story hit a little close to home for me. I could feel her pain and her shame, because I experienced my own abuse many years ago, and I can testify to the healing power of God. We hear the phrase 'being the hands and feet of Jesus', and



maybe you've wondered exactly what that means for you.

For the Shannas in the world, it means stepping up and speaking life and love and healing into someone who is broken inside. It means taking the time to provide for their physical needs and emotional needs as well.

It means time, and more time. Because growth and healing do just that – they take a lot of time.

God has given back to Shanna what the difficult years took away. She is now remarried to a wonderful man who adopted all five of her children, and who loves Jesus like she does. "It's not a religion, it's a relationship. We've grown together in the Lord."

"Don't lose hope and

get on your knees and cry out to Him," Shanna says. "You need to invite Him into the situation. The moment you seek Him with all your heart is when things change. On the other side of fear is everything you ever wanted."

You can listen to Shanna's complete story of redemption and many other incredible interviews on the weekly Road to Redemption radio show and podcast at [www.roadtoredemptionpodcast.com](http://www.roadtoredemptionpodcast.com).



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Musing

# The Lotus Life: Happiness

BY LAUREN CATANESE

The flutters in your heart. The smile that will not stop. The beaming of joy that radiates through your soul. The powerful feeling that comes over you effortlessly, and washes away, instantly, any fear. "Life is too short to wake up with regrets. So love the people who treat you right. Forget about those that don't. Believe everything happens for a reason. If you get a chance, take it. If it changes your life, let it. Nobody said life would be easy, they just promised it would most likely be worth it."- Paulo Coelho.

Happiness is a rip-roaring emotion that can turn your

world upside down. We love to feel it and believe it is the "rightful" emotion to bestow. And in all its glory it is and does stand up to its name. But it is not something to be taken for granted. In its fleeting moments, we can be in a rush of joy too quickly to fall back into pain. This is where happiness becomes our guide. It is our life gage on how we are doing and where we need to stop, release, and come back. It's a guiding force, happiness. A force to be reckoned with. Tempting us into a life that is up-leveling who we are, closer to where we dream of being. Life wants for us, what we want from life. We are creative beings, having a hu-



man experience. Full of all the juicy and raw emotions to be felt. So, feel them all. Let them come and go as they need to. And rejoice in the flow of life and experiences that it will bring you through. And when you feel it, that ecstatic feeling that you are just going to burst with so much love you cannot wait!

Pause and let yourself soak it in. And keep moving towards anything that brings you to utter happiness. That is following your bliss. Where is yours leading you?

### Happiness 101

**Believe in it.** Believe it is possible for you. Anything that

you want to be, have or do. You are the captain of your ship.

**Let it happen.** Give yourself the freedom to surrender into all your emotions, that is the only way to fully experience the greatness and depth they have in store for you. When you let yourself fall into your emotions, even the ones you don't want, you are also giving yourself permission to experience the most amazing ones on another level. You deserve it, so let it be.

**Give thanks.** Accepting the world as you experience it, and allowing life to bring to you, what you put in. It's a beautiful dance of co-creating that can spawn magic in your life. Yes magic. So be grateful for all that you see around you. It's life happening in its purest form, and that in itself, is a happiness miracle.



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# Sean of the South: Happy Fourth



BY SEAN DIETRICH

We had a major potato salad crisis at our Fourth-of-July barbecue. Someone forgot to designate a family member to be the official “bringer of potato salad.” So everyone took it upon themselves to bring potato salad. We had 2,927 varieties.

There are few things more American than a full-scale potato salad war. When I saw all that Corningware and outdated olive drab Tupperware lined up on the buffet, all filled with concoctions of boiled potatoes and mayonnaise, it made me feel warm and patriotic inside.

I don’t have to remind you

that it’s been a long year. A really long one. This backyard barbecue was long overdue.

Last year my family didn’t even do a Fourth-of-July cook-out. There was a pandemic going on. Instead, my wife and I sat at home and played dominoes. We had no covered dishes. No potato salad. I think we ate cold leftover Chinese takeout and watched a “Laverne and Shirley” marathon. And I hate dominoes.

Thankfully, that sad year is miles behind us now.

Today, the aunts and uncles arrived by the dozens, all carrying 30-pound jugs of potato salad. My mother-in-law made several kilos of her special celery-pimento potato salad. Even a few of the little kids had prepared some potato salad, which tasted pretty good once you picked out the Lego pieces.

Meanwhile, my brother-in-law was manning the charcoals, flipping hamburgers, trying to remember everyone’s picky food orders. No two burgers at our get-together were the same. In this modern age everyone is on

some kind of special diet.

We had the beautiful people who only wanted 99-percent lean hamburgers. We had “keto” and “paleo” people who wanted high cholesterol beef. And lastly, we had those who chose to eat tofu and grain burgers. “The tofu is colored with delicious beet juice,” reported one vegetarian.

Me? I went straight for the potato salad. My wife had prepared enough potato salad to ruin the rear suspension of our SUV. We transported her fare in five-gallon plastic buckets that required two able bodied men to lift each heavy container.

As I write this, Uncle Herschel is still lying flat on his sofa, icing his back, popping anti-inflammatory meds like peanut M&Ms.

But anyway, all the coolers were stocked with plenty of cold stuff. And our buffet table was adorned with all the traditional finery.

We had sliced heirloom tomatoes, backyard cucumbers, pantry pickles, peeled Chilton County peaches, fresh corn

on the cob, Methodist deviled eggs, Baptist deviled eggs, and Church of God eggs—which are just deviled eggs with the Devil cast out of them.

There was homemade ice cream, and cheese casseroles galore, fresh brewed iced tea, homemade lemonade, blueberry cobbler, pound cake, and many other items that cause your cardiologist to disown you.

We sat at splintery wooden picnic tables with our full plates and bowed our heads for the blessing. And when someone asked the Lord to make us truly grateful for all the wonderful things we have all taken for granted in years past, I nearly cried.

Because I was realizing that this holiday felt so incredibly normal. So marvelously run-of-the-mill. So much like olden times. Today was the kind of laid back affair that wouldn’t have seemed like a big deal to me before the pandemic came along. But it is a big deal. In fact it’s the biggest of deals.

Last year was a bummer. There were few festivities, people were losing their jobs, Major League Baseball had been cancelled, and birthdays were celebrated in drive-by fashion. It seemed like everyone was arguing about something trivial, and most of my friends were communicating exclusively with memes.

But today, the heaviness of the previous year is becoming a memory, and life holds something new again. I can’t believe we’ve come this far.

Today we had a barbecue. Today we had each other. Today I listened to elderly people tell stories, and I watched humans do what they were designed to do. Be together.

I will likely be eating leftover potato salad until they write my obituary. But after the kind of great day I’ve had, my request is that they bury me with a bowl of the stuff.

I hope you had a happy Fourth.

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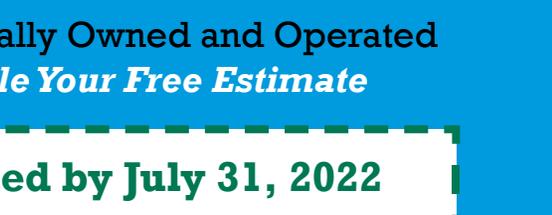
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Musing



BY KIRK MCCARLEY

Do you sometimes find yourself drifting?

One of the companies I work for in the career development/

job search arena requires coaches to develop “value propositions” for clients. The purpose is in order that these statements can be crafted into an individual’s resume by our writing team so that the candidate can most effectively be marketed to hiring authorities. The format has a marketing/advertising appeal designed to spark and generate interest in the applicant.

The exercise demands a writing style that is direct, targeted, and bold.

As a writer my natural tendency is observational and often “heart driven.” Given that I began college as a journalism major with a goal of eventually

# Centering

being a sportswriter, there are admittedly still times that I find myself commenting like I was attending a sporting event—more describing a well-executed running play or a set of snappy passes resulting in a slickly successful three point shot, for instance.

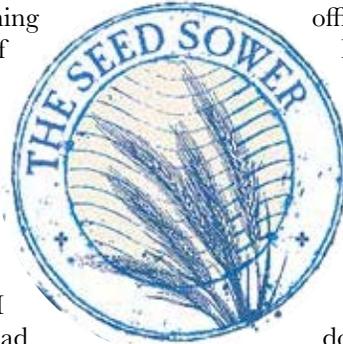
Given my predilection, I realized that I had likely drifted off task just a bit. Admitting to the need for some “centering” I asked for some examples of successfully powerful statements and was able to refocus and redo the assignment, this time with a more successful outcome.

So, what are the tools in your toolbox that you pull out in those instances that you realize you’re headed down a rabbit hole?

Like many things for me, I first try to muster up the discipline to step away from the project at hand to gain a broader perspective. Am I on course with where I had originally aimed, do I need to retreat a bit and course correct, or maybe go back to the beginning and start over? I confess to taking the latter approach more often than I would like when writing.

Next, I assess the reasons that the intended target was never going to be achieved in the first place. Distraction is of-

ten a culprit. My mind is consumed with other thoughts. A meeting is coming up soon and more preparation is needed. I hear other voices near my



office, subconsciously I’m listening in on what’s being said.

Next step, eliminate or minimize the interference. That may mean setting the task down for a more opportune time. Almost

always for me it will look better or easier, even an hour or two later. Maybe the interruption needs my attention. Given the high energy that seems to be drawing me towards planning for the upcoming meeting, perhaps that needs my focus. Or, if I hear grandkids might now be a good time to play with them for a while?

Following these steps on any project it seems helpful to start with the end goal in mind. What is it that I’m aiming to achieve? The objective for me is to cause the reader to pause, consider, and think. Although I suppose that there are some elements of “passive persuasion” included, to me a successful outcome is determined by engagements, reflections, and comments.

I’ll also try to recall times when I was most focused. What were the circumstances? What stimulus precipitated the intensity of the emotion? Was it at

a time of being relaxed or more impassioned?

The Writing Center at the University of Kansas gives practical advice for all who write by listing five useful strategies that are referred to as “brainstorming techniques.” They include:

1. Listing. Generating a lot of information within a short time through broad ideas.
2. Clustering. After grouping the ideas, think of other ideas and link them to the earlier ideas.
3. Free Writing. Writing for five to ten minutes quickly and non-stop, then highlighting the most prominent ideas.
4. Looping. Free write again, except this time identify the key idea.
5. Journalists’ Questions. Who, What, Where, When, Why, and How?

Be encouraged by the words of Cristie B. Gardner, “In a self-centered world, be the centered self.” Stay centered, my friends.

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





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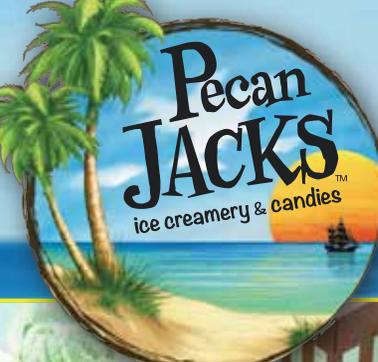
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# The Bait



BY RICK MOORE

An attention getting picture with an enticing headline is often called click-bait. Here are a few of the most viewed click-bait statements on the internet: *These Photos Will Make You Think Twice, Here Is What They Look Like Now, You Won't Believe What She Said*, and the list goes on. Choosing to fall for certain click-bait can lead to your computer being infected, and even worse, it can lead to an infection of your mind. No one ever plans to get hooked on bad things, but one click leads to another, and pretty soon, addiction sets in.

George was a ten year old

who loved to fish. His family reunion was only a day away, and he was determined to catch a larger fish than anyone else in his family. He woke-up before the break of dawn to start digging for worms. George would shovel in the rich dirt along the banks of the water for night-crawlers. The lid to his mason jar had holes in it to preserve the worms he would catch. As he was just about to finish filling his jar and walk to his favorite fishing hole, he saw it. There it was, in the corner of his eye. It was the biggest, the longest, the juiciest worm he had ever seen. He scooped it up, placed it in the jar and said out loud, "this worm is going to catch me a big one!"

Now, let me tell you about Sammy. Sammy was a fish, and his family was also starting their family reunion that morning. Relatives from all over the lake swam to Sammy's for the big day. Sammy noticed his grandfather had a big scar on his lip. His grandfather said it happened when he was a young fish just like Sammy. He was swimming around with his friends,

when out of the corner of his eye, he saw it. It was the biggest, the longest, the juiciest worm he had ever seen. Grandpa said he swam up to it and gave it a nibble just to make sure it wasn't a trick. He swam around it once, swam around it twice, and on the third time, bit down on the worm as hard as he could. When he did, he felt an awful pain in his mouth. He was hooked! He called for his friends to help, but they just swam away. He was being pulled to the top of the water, when he tugged as hard as he could. That is when the hook went right through his lip. Sammy said, "That's horrible, but I'm glad it will never happen to me."

Tired of hanging around old people, Sammy and his friends swam off to play. That is when, out of the corner of his eye, he saw it. It was the biggest, the longest, the juiciest worm he had ever seen. Sammy wanted to make sure it wasn't a trap. He swam around it once, swam around it twice, and on the third time, bit down on the worm as hard as he could. When he did, he felt an awful pain. He

was hooked! He called for his friends to help, but they just swam away. His grandfather had just warned him moments ago, but he didn't heed the warning. As Sammy was being pulled to the top of the water, he remembered how his grandfather was able to yank real hard and get off the hook, but Sammy was not as fortunate as his grandfather.

Back to George. That day he was smiling from ear to ear because George caught the biggest fish of them all. Before his father cleaned and fried it for lunch,



George took a picture with the fish and named it Sammy. Sammy had ignored his grandfather and fallen for the bait. If only we...I mean he would have listened.

*Rick Moore is Communications Pastor at Destiny Worship Center.*



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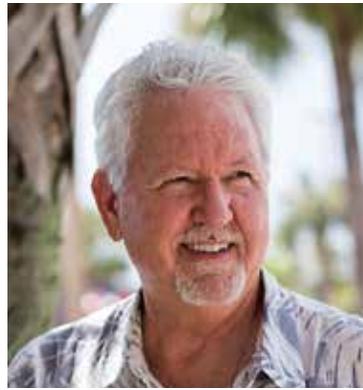
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 Musing



By PASTOR DAVID HOLLAND

# A Pastor's Ponderings: The Way of the Eagle

*I must keep going today and tomorrow and the next day — for surely no prophet can die outside Jerusalem!*

*“O Jerusalem, Jerusalem, you who kill the prophets and stone those sent to you, how often I have longed to gather your children together, as a hen gathers her chicks under her wings, but you were not willing! Look, your house is left to you desolate.*

— Luke 13:31-34, NIV

At that time some Pharisees came to Jesus and said to him, “Leave this place and go somewhere else. Herod wants to kill you.”

He replied, “Go tell that fox, ‘I will drive out demons and heal people today and tomorrow, and on the third day I will reach my goal.’ In any case,

What do you do when you see loved ones falling from the nest? Watching my younger brothers chasing the party lifestyle was like standing on the sidewalk watching a house slowly burn. I learned people rise or fall by their choices.



of humanity’s denial of His Messianic destiny. He cries out in verse 34, “...How often I have longed to gather your children together, as a hen gathers her chicks under her wings...”

Jesus harmonizes with the Father’s devotion revealed in Deuteronomy 32:10-11, “He shielded

him and cared for him; he guarded him as the apple of his eye, like an eagle that stirs up its nest and hovers over its young, that spreads its wings to catch them and carries them on its pinions.”

It took over three years for him to recover and pay off the various legal fines he incurred from his mischief. Today he is a graduate and living on his own. But he travelled a long-jagged road. God met the longing of this dad’s heart.

God cares for us like a mother eagle cares for an eaglet that escapes the nest too soon. God longs for each of us far more than I longed for my son. Jesus walked death row to return us to the Father’s care because His heart throbbed with the longing of God’s heart. The way of the Eagle is to hover over us until we come home.

Oh Lord my God, guide me to choose the path that reveals Your great love. Give me the courage to walk in the way of suffering that reveals Your compassion. May I not be deterred by danger nor intimidated by rejection. Use me to gather chicks under your wings.

*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.*

Jesus chooses to love despite the danger and therein lies redemption. Even Christ’s enemies warned of the perils waiting for Him in Jerusalem. The Holy City beckons Christ like an executioner silently calling out, “Dead man walking!” The cross awaits Him, and Jesus knows it.

Death foreshadows the Lord’s purpose. Christ’s determination to love people and do God’s will sheds the warnings.

As Jesus approaches the Holy City, He casts His eyes upon it and sees their blind disregard for His offer of grace. Through the eye of prophecy, Jesus knows that their rejection of His mission would end with their destruction in 70AD. In terrible judgment, the Romans crushed the people and reduced the city to rubble. But it is Christ’s reaction to this revelation that is most telling.

Jesus shows compassion even as he unveils the consequences

him and cared for him; he guarded him as the apple of his eye, like an eagle that stirs up its nest and hovers over its young, that spreads its wings to catch them and carries them on its pinions.”

God longs for His people, longs for you and I. Christ personifies this love even to the point of death. He wants to gather us under His wings.

I remember a tough period in my son’s life when he was about age 17. He had dropped out of High School and been gone from the house for over a week. I agonized with worry as I heard rumors of various places he had been. How I longed to get him home safely. There was no rest while he was gone.

Finally, my wayward boy called. “Stay right where you are and I’m on my way to pick you up,” I said. He looked and smelled like a homeless person. He was gaunt, and his eyes



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# Off the Hook:

## A Work of Art Takes First Place at EC Blue Marlin Classic

BY CALI HVALAC

The Emerald Coast Blue Marlin Classic at Sandestin (ECBC) is a multi-day event that happens at Baytowne Marina at Sandestin during the peak of blue marlin season. The 20th annual tournament June 22-26 welcomed 84 boats with a total of \$1,987,100 in cash awards.

If you've never been to the Baytowne Marina at Sandestin for the blue marlin weigh-ins, put this on your list for next year. Watching these charter boats roll in with monster fish being wheeled to the weigh station is a sight like nothing else. The all-time record marlin weighed in at 1,402 pounds, although most caught will average in the 500-800 lb. range.

This year's top three blue marlin winners were:

Raise 'Em Up, weighing in a 513.30-pound blue marlin for third place; Benedetta, weighing in a 547.90-pound blue marlin for second place; and A Work of Art with a 638.70-pound first-place blue marlin.

Other categories include heaviest dolphin, heaviest tuna, heaviest wahoo, as well as top angler, top release angler, top lady angler and top junior angler. There is also a release division for those boats that release the blue marlin back into the water.

Blue marlin have brilliant colors on their skin, with bright cobalt blue on top and a white silver belly. They are a beautiful fish that primarily stays offshore, but will move closer to shore from July to September.

Once caught, it's common at

ECBC to paint the fish and take an imprint of it on canvas, to be painted in full as a memory of the catch. ECBC welcomes children to paint the fish, a unique experience for kids of all ages.

Also available during the event is a golf scramble, sponsor booths and a fireworks show. Guests also have access to all recreational activities at the Village of Baytowne Wharf.

Mark your calendars for the third weekend in June 2023 to be at the Baytowne Marina at Sandestin to experience the weigh-ins.

*\*\*Information sourced from www.fishcebc.com*



## Recreational Red Snapper Season Has Begun!

The recreational red snapper season started June 17 in Gulf state and federal waters off Florida and will remain open through July 31 with 12 days in the fall.

For-hire operations that do not have a federal reef fish permit may also participate in the season, but are limited to fishing for red snapper in Gulf state waters only.

If you plan to fish for red snapper in any state or federal waters off Florida from a private recreational vessel, even if you are exempt from fishing license requirements, you must sign up as a State Reef Fish Angler (annual renewal required). Sign up at GoOutdoorsFlorida.com. To learn more, visit MyFWC.com/SRFS.

When catching red snapper and other deep-water fish, look out for symptoms of barotrauma (injuries caused by a change in pressure), such as the stomach coming out of the mouth, bloated belly, distended intestines and bulging eyes. When releasing fish with barotrauma, use a descending device or venting tool to help them survive and return to depth. Learn more at MyFWC.com/FishHandling.

To learn more about the recreational red snapper season in



Gulf state and federal waters, including season size and bag limits, visit MyFWC.com/Marine and click on "Recreational Regulations" and "Snappers," which is under the "Regulations by Species - Reef Fish" tab. Looking to keep up to date on Florida's saltwater fishing regulations? Find them on Fish Rules App. Learn more at FishRulesApp.com or follow Fish Rules at Instagram.com/FishRulesApp or Facebook.com/FishRulesApp. The Gulf federal season for for-hire operations with federal reef fish permits begins June 1 and will close at 12:01 a.m. on Aug. 19.



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 Dining

# Restaurant Review: Señor Frog's

BY MARTA ROSE-THORPE

It was Saturday night and Señor Frog's was alive! The loud eighties rock (which would continue for the duration of our visit) welcomed us, and the place was vibrant with activity. Jen, the manager, greeted us and took us to our outside table overlooking the Gulf while a beautiful fresh sea breeze passed through. The DJ was playing "Name That Tune," our server Bennett brought waters, and Executive Chef Paco came out to meet us. Señor Frog's, he shared, began in Cancun, Mexico, with eight other establishments throughout resort towns in Mexico, four establishments in the US: in Orlando, Las Vegas, Myrtle Beach, and now, as of April, Panama City Beach, one in Puerto Rico, and two in the Bahamas. The Congo Line was getting rowdy, and the natives were



getting restless... time to order a cocktail! I ordered a Cadillac Margarita – cool, tart, and refreshing with fresh citrus fruit afloat, and Bennett brought us bowls of guacamole, salsa, and

queso with homemade corn tortilla chips. The guacamole was delicious, and I could taste the fresh garlic, lime, tomatoes, and cilantro. Same with the chunky salsa, and the queso was warm and creamy with diced tomatoes, peppers, and onions. Now, you're going to hear me say two words repeatedly throughout this Restaurant Review, Fresh and Homemade, because – well – everything on the menu is. Everything is also colorful, beautifully presented, and tastes scrumptious!

It felt like we were on a cruise ship as the glorious sun set behind the Gulf's horizon. A Señor Frog's Experience is all about having FUN... letting loose a little and having a memorable time. Kool & the Gang was belting out "Celebration," and I'm pretty sure at that point



every guest was as well. Chef Paco brought out the stunning Shrimp Ceviche Trio with corn tortilla chips and plantains... a culinary work of art. The House Ceviche mixes red onion, tomato, and fresh cilantro alongside fresh whole Gulf shrimp; the Tropical Ceviche added diced sweet mango, and the Aguachile Ceviche intermingled jalapenos, diced cucumbers, and cilantro. Every so often manager Frank would stop by to check on us. We felt well taken care of, and the service was excellent (kudos to Marco, GM, for hiring such a great staff!). Another appetizer soon arrived, the magnificent Wings Platter. Four kinds of wings – BBQ, Honey Mustard, Buffalo, and Mango Habanero – took their own quadrant on the platter separated by wedges of cheese quesadillas and a central mountain of shredded cabbage, diced mango, and fresh cilantro. But wait – there's more!

Chef Paco arrived again with a glorious Taco Platter consisting of five types of tacos in soft tortillas: Pulled Chicken, Carnitas, Grilled Shrimp, and Carne Asada (all with corn tortillas), and Blackened Mahi. The latter I found to be absolutely mouthwatering – the tender mahi tossed with cilantro lime slaw, chipotle aioli, and grilled street corn relish wrapped in a warm flour tortilla. All tacos were served with a rich and spicy Morita sauce – a marriage of jalapeno and smoked chipotle. (I fell in love with this condiment and found that it goes well on ALL FIVE tacos, especially the Carne Asada.) At this point the DJ, sitting up in the Crow's Nest above the big screen, proclaimed, "Here at Señor Frog's we like to have fun, party, and dance!" The drum choir whistles started blowing, the music got louder, and the guests started dancing. We were full and very satisfied. But Bennett told us it wasn't time to leave yet... and Chef Paco again appeared, this time with a trio of desserts. He told us the tall dish was a traditional Mexican dessert called Strawberries & Cream with a rich, sweet blend of sour cream and sweetened condensed milk at the bottom, folded into the fresh strawberry chunks, and fluffy whipped cream atop. The Homemade Key Lime Pie sat on a thick bed of sweet graham cracker crust topped with a dual drizzle of mango and banana sauces. And the Cinnamon Churros were coated in crunchy cinnamon-sugar and served with small bowls of Mexican chocolate sauce and thick, rich caramel sauce for dipping. Delectable! It's nice to see that the new Señor Frog's has maintained some of the best parts of Hang Five – the former establishment in this location – like including a few of Hang Five's favorite dishes such as the Fried Pickles, Pretzel Bites, Seafood Gumbo, the Beach Burger, Mardi Gras Pasta, and Pan Seared Grouper on their menu. Señor Frog's is open from 10 a.m. to 2 a.m. seven days a week and is located at 15005 Front Beach Road. Overflow parking is directly across the street. Visit [senorfrogs.com/panama-city-beach](http://senorfrogs.com/panama-city-beach) for more information.

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# 30A Eats Recipe: Summer Cocktails

BY SUSAN BENTON

Shaken, stirred, infused or spritzed, nothing beats a great cocktail, and in South Walton we have some of the finest mixologists that are passionate about honing their craft. One of them is Corey Jernigan who is artistic with his creations, and during the Food Film Festival South Walton came up with a refreshing libation for The Local Palate called “Summer On 30A.” The drink features the finest Oryza Vodka and Oryza Gin from Donner-Peltier Distillers. The fresh flavors are cooling and invigorating, perfect for the warm days and balmy nights spent in the summer on 30A..

### Summer On 30A

**Ingredients:**

- 2 ounces Oryza Vodka or Gin
- .75 ounce basil infused simple syrup
- 1 ounce fresh squeezed lemon juice
- 3 two inch watermelon cubes
- .25 ounces of St. Germaine
- 2 English cucumber slices
- Watermelon rind for garnish



Summer on 30A creator Corey Jernigan (left)

**Preparation:**

Muddle all produce together in shaker tin. Add alcohol and shake vigorously fifteen times. Double strain over crushed ice.

Garnish with slice of watermelon rind.



### New Orleans Hurricane

**Ingredients:**

- 12 ounces light rum
- 12 ounces dark rum
- 10 ounces grenadine, or passion fruit syrup
- 10 ounces fresh orange juice
- 10 ounces sour mix, or fresh lime juice
- 3 tablespoons super fine sugar, or more to taste
- 1 large orange, cut into 1/4-inch thick slices

**Preparation:**

Mix all the ingredients in a tall pitcher or large pot and stir to dissolve the sugar.

Pour into a punch bowl and add the ice cubes and orange segments.

Serve in tall glasses over ice with straws.





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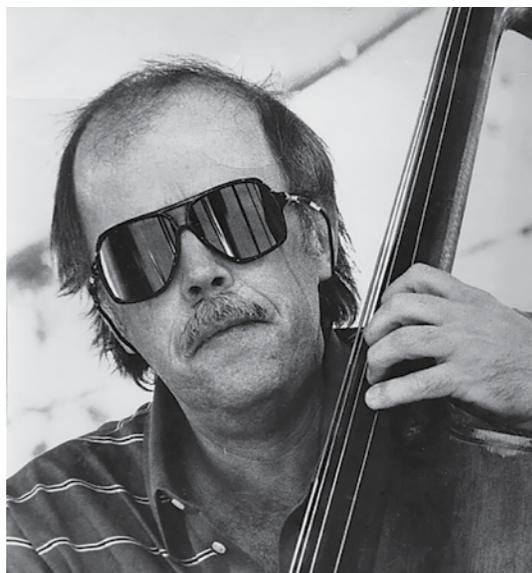



 Music

# Know Your Neighbor: Steve Gilmore, Gulf Jazz Society

BY MARTA ROSA THORPE

Meet Steve Gilmore, Panama City local and lifelong American jazz bassist. Throughout his 50+ musical career Steve has performed at length and recorded with many great jazz and pop legends. Steve currently heads the local Gulf Jazz Society as Artistic Director, booking jazz talent from nearby cities including Destin, Pensacola, and Tallahassee to perform locally in Bay County. "I try to bring in the best possible musicians and keep our standards as high as I can."



Steve was born in Trenton, New Jersey and grew up in the Philadelphia area. He was 12 years old when he first picked up the bass, and 14 when he started gigging, having no formal training, just playing and practicing a lot on his own. After high school, Steve attended a music school for three months in Toronto, Canada, and became a protégé to Ray Brown (one of the greatest bass players in the world), who took Steve un-

der his wing. "I got most of my musical training by working gigs with players who were better than myself," he shares. "People better than you draw you up to their level... it starts to rub off on you. Eventually I found myself playing at their level. I've played all over the world and have been fortunate to have played with some famous people, including Phil Woods, The National

Jazz Ensemble, Thad Jones-Mel Lewis Orchestra, Tony Bennett, Michele LeGrand, Tom Waits, Dave Liebman, Al Cohn, Zoot Sims, Susannah McCorkle, and Eddie Jefferson, to name just a few.

In 1967, on a whim, Steve moved to Miami, intending to visit for a few weeks to check out the scene. He ended up staying, meeting his wife Shirley (who

was born and raised in Panama City, Florida), and four years later he relocated back to the NYC area with a wife and two children. It's then that his career started to heat up. "I got very fortunate and started working with some great people," he recalls. "My musical career started to escalate. Things started to happen; the Lord moves in mysterious ways! I got lucky and the

talent I was blessed with took hold." The years went by, and in 2007, when Shirley came down to Panama City to take care of her ill mother, Steve followed. He joined the Gulf Jazz Society which had been in existence since 2000, started by two well-known local jazz musicians, Danny Knowles, a trumpet player aka "Captain Hornblower," and Suzanne Stewart. Danny had previously owned a jazz club in Key West, Florida and in 2012 he opened Captain Hornblower's on Grace Avenue in Panama City. In the beginning, the Gulf Jazz Society consisted of local guys getting together and having a jam session once a month, playing everything from Traditional Jazz to Dixieland Jazz and Fusion. "I managed to help Danny get some good musicians to come down and play from NYC," shares Steve. "The snowbirds and locals really enjoyed the shows. These days we collect dues and are trying to exist as a business entity." And up until to Covid it was a thriving entity. As with many art and cultural events, attendance in the past few years has waned. In March of this year the Society moved to a new home venue, The House of Bourbon at Shrimp Boat. "We agreed to not charge admission for the first three months, just to get people back in and enjoy jazz again," he says. The first March show had a good crowd, and the Society put out a donation box for contributions for the musicians. The second performance was on April 19 with The Cheryl Jones Trio. The Gulf Jazz Society will continue hosting monthly performances at The House of Bourbon; check their Facebook page or website for upcoming details at [gulfjazzsociety.org](http://gulfjazzsociety.org). They are also at work organizing their annual Jazz Festival which takes place at Oaks by the Bay in Panama City on November 4 and 5 and is free to the public.

The Gulf Jazz Society relies solely on sponsorships and donations; for more information contact Steve Gilmore at [stevegilmorebass@gmail.com](mailto:stevegilmorebass@gmail.com) or (570) 236-7042.

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# Studio 237 Music Lessons: A Dreamy Vacation by the Beach - How Does Music Help Us Chill?

By LISA CYR

As temperatures are soaring into the 90s, there is no doubt that the greatest way to spend your time is soaking up the sun at the beach or pool (don't forget the sun protection!) and cooling off with a refreshing beverage.

When chilling on vacation, having a barbecue, swimming, or going out for a jog, we naturally reach for our portable speakers or headphones and a playlist of our favorite tunes. But why?

Listening to music is a fantastic tool for beating stress and boosting your mood, especially with relaxing genres like classical or ambient. The science agrees - a study in 2021 showed that adults listening to both their personal selection and a 'neutral' selection of music for ten minutes had significantly lowered their cortisol levels (the stress hormone) in both home and clinical environments.

As well as reducing stress, music can also bring feelings of happiness and wellbeing. In a 2011 research paper by Nature Neuroscience, researchers reported a release of dopamine while listening to music,

a hormone which plays a role in many functions including a happy mood, lower heart rate, and blood pressure. Dopamine (the happiness hormone) was found to be greater both in anticipation of and during the rewarding parts of a song which suggests our brains will reward us for familiarity and predictability. Listening to music we've heard before gives us a greater dopamine reward as we wait for those predictable song parts.

Is there any one genre which is best for relaxing? You might expect that some genres are 'better' for reducing stress, but the American Music Therapy Association says that "all styles of music can be useful in effecting change in a client or patient's life." The sense of community and connection created in different musical circles can be greatly beneficial, like when we gather around a campfire on the beach and sing memorable songs together. We make memories which draw us back to the same vacation place, year after year.

How can we best enjoy the benefits of listening to music? Here are some ideas for incor-



porating music into your summer vacation:

**Listen to aid your memory.** Do you have any nostalgic memories associated with music? Listening to music can help us better remember the things we never want to forget, like big events or personal experiences while visiting a new place or revisiting an old one.

**Boost your energy for physical activity.** A game of beach volleyball? A morning jog? Listening to music can increase your excitement levels and give you extra endurance.

**Recover from traveling.**

A long car or plane ride can really fry the nerves. Put your headphones in and take a moment to escape and relax whenever you need to.

**Enjoy music with others.**

Music is best enjoyed with a group. Tune into a favorite radio station at your next family barbecue, or why not check out local performances at the many venues along route 30a and 98.

*Wishing you a fun and relaxing summer with family and friends as you enjoy the beaches and activities that our beautiful area offers. Studio 237 Music Lessons teaches private lessons in Santa Rosa Beach on guitar, ukulele, piano, drums, voice, and more. For info, call 850.231.3199 or visit the www.Studio237Music.com.*



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 Business

# The Back Stories: A Superior Air Conditioning HVAC Giveaway

By MARTA ROSE-THORPE

A Superior Air Conditioning Company hosted two Appreciation Lunches in April, honoring our community's veterans and first responders. Veterans and first responders who are in need of a new HVAC unit, but may not have the means to afford it, are invited to apply online for the A Superior's HVAC Giveaway. Each quarter, three deserving veterans and first responders win a unit. They all have compelling, sometimes sad, but heartfelt stories of their need. Here are a few.

On April 12, at "The Rock & Roll Church" – the nickname of Faith Assembly Church in Miramar Beach, first responder Tina Wilken was awarded a new air conditioning system. "I've been a full-time deputy sheriff for a year and a half," she said. "I'm a single mom of five children, and needless to say, I have a full house!" Tina's current system was between 11 and 12 years old, and she'd spent around \$2,000 in only a year-and-a-half to keep it running. "I love what I do, but I have to budget my spending to provide for my family," she continued. "This means choosing the most appropriate places to direct my finances. The choice of either purchasing a brand-



new HVAC unit – or having my home insured – was not much of an option for me." Tina attended the lunch and was present to accept her award, stating what a blessing it is for her family.

One week later, on April 19, another Appreciation Lunch was held at Texas Roadhouse in Bay County. Kevin Fordred, an Army combat medic vet who currently works as an EMT, is a newlywed whose wife works in oncology. They just purchased their first home together in Panama City, and. With the currently inflated

housing market there were limited homes to choose from in their budget. They landed on a two-bed, two-bath fixer-upper built in the 50s. Little did they know that multiple large projects would need to be completed, such as replacing the HVAC unit. Along with new insulation, both bathrooms needed work, the future nursery had no flooring and they had to deal with pests. Along with fertility medical expenses as they tried to start a family, it all added up to a huge financial strain. Kevin was present at the

lunch to accept his award.

Local veteran Jay Mabry is a four-year honorably discharged Navy veteran. He lived and worked aboard the USS Seattle during his enlistment. Originally from Galveston Island, Texas, Jay has lived in Bay County for the last 19 years and works at Edgewater Beach Resort. "Because of the price of rent and long-term leases, my wife and I bought a home in the Cove area this past May," he said. "We love the home and the quiet of the area." Unfortunately, Jay was recently told he'd need to begin radiation treatments at the Cancer Research Center Monday through Friday for the next nine weeks.

"The AC unit in my home is an older system that I know needs some work," he said. "Between missing my work hours and the cancer treatments, there's no way I'm going to be able to afford to replace the AC system any time in the near future." Jay was present at the lunch to accept his award and acknowledged what an amazing

thing it was.

Changing the lives of vets and first responders in need is why A Superior AC does what they do. They are blessed to work with many local businesses and organizations who support and sponsor these lunches, including Texas Roadhouse, Faith Assembly Church, Panama City Toyota, Edward Jones, Beachy Beach Real Estate, Coastal Wildlife Removal, Emerald Coast Hospice, Meeks Construction, Hare Taylor Accounting, By the Sea Resorts, Harley-Davidson of PCB, Coastal Waste & Recycling, High-Definition Coaching, Arc of the Bay, Military Media, Century 21 Blue Marlin Pelican and HerbaFex.

The next two lunches are scheduled for Tuesday, July 12, at Faith Assembly Church in Miramar Beach and Tuesday, July 19, at Texas Roadhouse in Pier Park North. All vets and first responders and their spouses are invited to attend. To apply for the Q3 HVAC Giveaway, go to [ASuperiorAC.com](http://ASuperiorAC.com).

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# Beach Time – ECES Style

## ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

When planning your next beach day, take some extra time and enjoy the beach ECES style (Emerald Coast Energy Solutions). Of course, we like the traditional beach things; sitting by the water, watching the waves curl ever so slightly, looking for that pod of dolphin fins, listening for and watching low fly-bys or watching a sea turtle grab breakfast. You know, the ordinary beach stuff. Going to the beach here is anything but ordinary; we are blessed to have air and sea shows on a regular basis almost every time we go to the beach. Here are a few more things to think about on your next beach day.

One of the first things you should know is what the heat index is. The **heat index** is the “feels like” temperature to the body when relative humidity is combined with the air temperature. It could be 93 degrees with a “feels like” 102.” Heat indexes of 103 degrees or higher are considered dangerous. Use caution when planning beach days or outings with a high heat index.

While checking the weather forecast and heat index, be sure



to check the **UV forecast**. Checking UV (ultraviolet radiation) should become as much as a habit as checking the weather. UV forecasts include many factors, so don’t assume cloud cover or lower temperatures mean low UV, as anyone who has gotten sunburn on a cloudy day understands. Checking UV is particularly important if you plan to spend several hours outside and even more so at the beach where UV radiation can be increased by reflecting off our white sands and water.

**Wear reef safe sunscreen.** The best way to protect yourself from UV radiation is by staying in the shade or wearing protective clothing. Another way is slather on reef safe sunscreen. Be sure to check the back of the sunscreen bottle, some sunscreens contain chemicals that can harm marine life including corals, fish and even dolphins.

**Get to know the sand between your toes.** We have some of the whitest beaches in the world, all thanks to the Appalachian Mountains and the Apalachicola River. Some 20,000 years ago, when world temperatures began warming after the ice age, large volumes of water were carried by rivers to the world’s oceans. The Apalachicola River carried small quartz particles to the Gulf of Mexico and continues today. These unique quartz particles created our shorelines and beautiful white beaches.

**Share the shore.** Our beaches are great, but they aren’t ours; we’re all just visitors. Snorkeling, diving and even sitting, one can experience a whole world coexisting at the beach. Share the shore and take the pledge that you will find out how to keep yourself and the marine animals around you safe.

As tempting as it is, keep your distance from marine life and leave that shell souvenir behind. Some shells play a vital role in our beach ecosystem and taking some washed up items can actually be illegal. If you are looking for that perfect souvenir, try an airbrushed T shirt reading “my friends visited the beach and all I got was this lousy T shirt.”

The next time you plan to go to the beach, do it ECES style; check the heat index and UV forecast, use reef safe sunscreen,

enjoy the sand, share the shore and beat the heat!

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



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 Business

# Florida Insurance Market Conditions Deteriorate



By JOE CAPERS,  
INSURANCE ZONE

The unpopular, but familiar topics and headlines continue. Florida now has the highest premiums in the nation. It has been two and a half years since we started to feel the impact of the changing (hardening) insurance marketplace in our state. Because we are nearly surrounded by water with the possibility of storms and other natural di-

sasters so evident, the market cycles here are much more pronounced.

Florida's hard insurance market is tougher than any other market cycle in most other states. The challenges are exacerbated by other "unique" market conditions such as natural disasters, litigation, fraud and increase in claims frequency and severity. In this hard market, premiums increase while capacity, or the ability to write more premiums is diminished. These past two years for the Florida insurance market have certainly been one for the records. Higher premiums, more stringent underwriting and less competition is playing into the advantage of insurance carriers, and make it difficult on consumers.

Just in this past week alone, another Florida property insurance company went into

receivership, a roofing industry lawsuit was dismissed, Citizens Property and Casualty had its rate hikes trimmed and it's official, Florida now has the highest homeowner premiums in the country. Southern Fidelity was ordered into receivership and this makes the fourth insolvency this year. Efforts failed to find other carriers to take some of the 78,000 homeowners' policies in Florida, and another 69,000 in Los Angeles, Mississippi and South Carolina. Some of these policies will be picked up by Citizens Property Insurance, our state backed insurer of last resort, and the Florida Insurance Guarantee Fund is now having to pay their outstanding claims.

Citizens, who continues to lose about \$100 million a year, has its policy count driven up to 900,000 due to the recent insol-

encies. This is up from slightly over 400,000 in late 2019. Although Citizens asked for a 15% rate increase, the Office of Insurance Regulation has approved an increase of 6.4% to be effective September 1.

The biggest loser in all are the approximately 7.5 million property insurance policyholders. The average policy is \$4,231, almost three times the national average, and up from \$2,505 just two years ago, for reasons other than the exposure to hurricanes and named storms. Most of the cost can be attributed to a lot of needless litigation and many fraudulent schemes.

In many cases, frivolous claims are creating unnecessary litigation. One recent study shows that 8% of all homeowners' claims nationwide are in the State of Florida, but 76% of all homeowners' claims lawsuits are in the State of Florida!

Fortunately, one of the lawsuits filed by the roofing industry was dismissed. They were claiming that SB 76 infringed on First Amendment free speech rights. The legislature last month passed SB 2-D which gives clarity to the law, so the case is now moot.

COVID and inflation have definitely impacted the insurance industry as well. The pandemic has certainly highlighted coverages that are included in contracts. Insurers have seen an increase in insurance claims while suffering investment losses.

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

Whether you are seeking personal or business insurance, navigating the market can be challenging. The bottom line for the Florida insurance market right now is that the industry is on life support and consumers are still facing double digit rate increases. Policyholders are paying more money for less coverage. Regardless of what you're after, it's important to find an insurance professional who can help you manage your insurance program during the market cycles. This is a good time to have a comprehensive insurance review.

*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), Niceville, Valparaiso, Fort Walton Beach, Freeport and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch several informative videos on 'Homeowners, Condo, Business and Umbrella' or call 850.424.6979.*

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