



SEPTEMBER 2022
VOL. 7. NO. 5

South Walton Life

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International Coastal Clean Up Slated for Sept. 17th in South Walton

Friends of South Walton Sea Turtles, (FOSWST) in partnership with Visit South Walton, will once again host the International Coastal Cleanup on Saturday, September 17th. Registration Opens at 8:45 with Beach Cleanup beginning at 9 till 11 a.m.

International Coastal Cleanup is a worldwide event sponsored by Ocean Conservancy; they engage countries around the globe to organize citizens from large cities to small villages in the cleanup of their oceans, gulfs, lakes and river beaches. Walton County is one of these coastal areas and has the opportunity to participate with millions across the globe to clean up the coastline and prevent debris from polluting Gulf waters.

The Volunteer Beach Ambassador Team invites all community members and visitors to the Emerald Coast to join in their efforts "with little pomp and circumstance but rather with a heart for serving our community and our beautiful



coastal environment." Please consider coming together to gain the sense of serving for the greater good of Walton County and the health of the marine and bird life that make the Gulf of Mexico their home. FOSWST is asking:

Will you join us? Can we count on you?

The "Friends" will be hosting clean ups at five Regional Beach Accesses:

Inlet Beach Regional Access, 139 S Orange St., Inlet
Santa Clara Regional Access, 3468E Co Hwy 30A, Seagrove

Ed Walline Regional Access, 4447 W Co Hwy 30A, Gulf Place

Dune Allen Regional Access, 5999 W Co Hwy 30A, Dune Allen

Miramar Beach Regional Access, 2375 Scenic Gulf Dr., Miramar Beach

"We encourage and welcome local, private homeowners and condo/resort HomeOwner Associations to join us and organize a cleanup on their private properties", Says FOSWST founder and president Beth Coppedge.

All participants may choose to count their collected debris

COASTAL CLEAN UP
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Child Fostering: Could It Be Right for You?



By MICHELLE RUSCHMAN

Foster parenting helps kids and enriches families. A common misunderstanding about fostering is that foster families are gatekeepers between children and biological parents. April Hight, the Foster Home Recruitment Specialist with FamiliesFirst Network for Okaloosa and Walton County, wants to clarify that a foster parent is more in the position of being a bridge between a child and their parent(s), with the ultimate goal being reunification. A foster family is part of their healing process.

It's important to make these distinctions, because as our community looks at the aftermath of Covid and lockdown, foster family recruiters like April are finding that a critical area that has been directly affected is

FOSTERING
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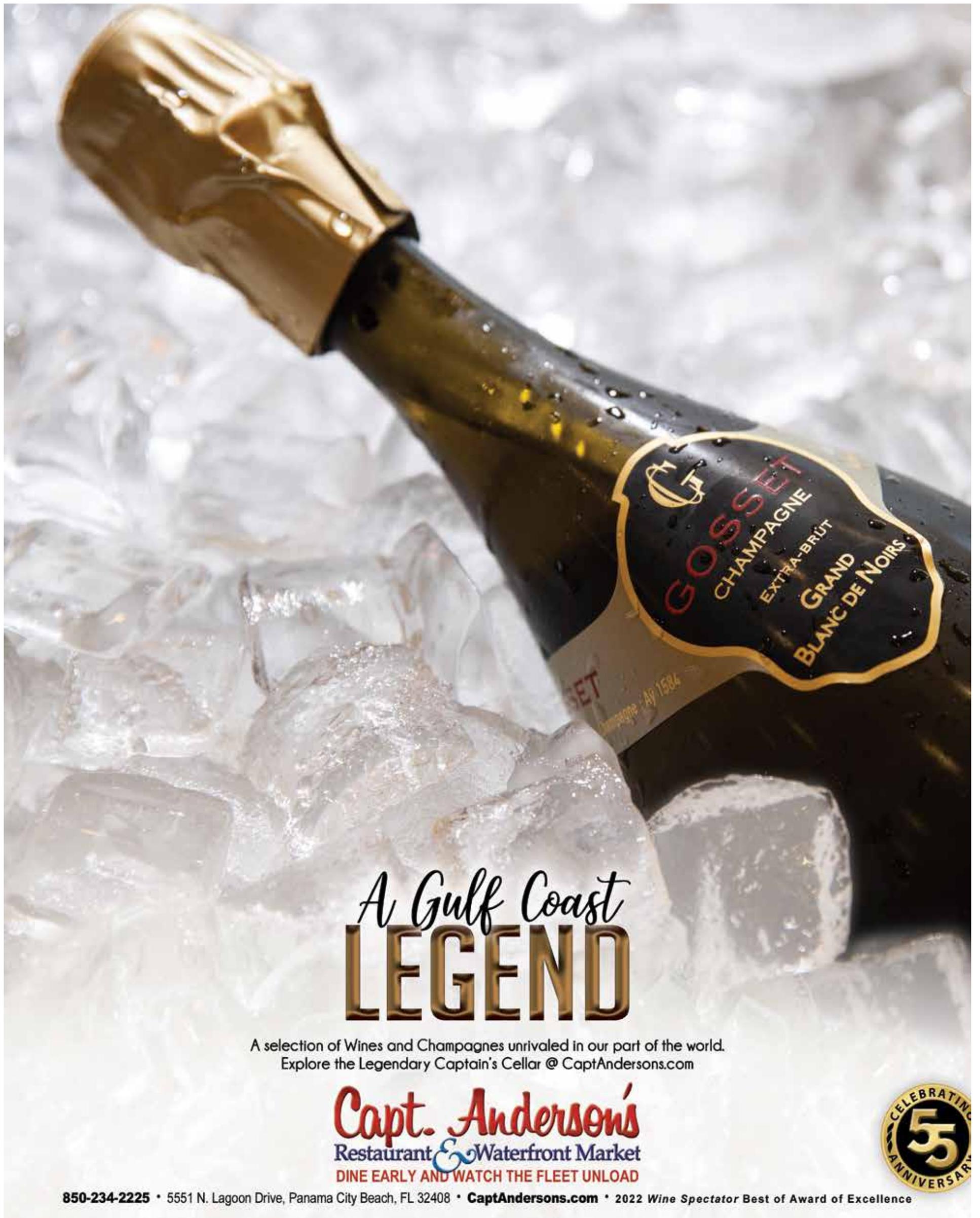


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FOSTERING

continued from page 1

the available beds for displaced children. The hope is that local families will consider becoming part of the fostering community, so the losses from 2020 are recovered. Not having beds for this vulnerable group creates additional hardship in an already difficult situation. “In our area, we have about 460 kiddos, give or take, in need of foster care every day,” said April. “Across our county, we have about 360 available beds. That’s approximately 100 children who don’t have a local bed each day.

When families are in need, our agency is going to call every licensed home to make sure there is a place here where we can put these children, but oftentimes, they will be sent out of our circuit which includes Okaloosa, Walton, Santa Rosa, and Escambia counties. If we don’t have a bed in these areas, they may be sent to a different part of the state and sadly, that is pretty common. Due to the lack of beds, it’s very unlikely that they’re going to stay in their community once they are removed from the home. This means they’re not going to stay in the same school, be near the things that they know, or be anywhere that is familiar. They have to go where there’s an available bed.

What is sad is that a lot of our kids bounce. A foster home may be full, but will take a child for a few days to give us time to find a permanent spot. At

the end of those few days, just as they’re getting comfortable, they have to go to a whole new home. These kids have to say goodbye again, go to another strange place, and it’s just more loss and grief every time they have to move.”

There are multiple reasons children are removed from their homes. But, the top two are substance abuse and neglect. When a child is moved into a home where even the community isn’t familiar, it leads to more trauma.

April and her counterpart in Escambia and Santa Rosa county, Thomas Williams, provide education and support to potential foster families as they on-board into the foster licensing process. There are five levels of licensure in which a family can qualify: Level one is a family member, level two is the largest group with traditional foster care, and levels three to five are more specialized in physical and therapeutic needs. “To receive a license as a level two home, they need to have adequate space in their home to accommodate the children and every child must have their own bed,” said April.

Sleeping arrangements can vary based on the age and gender of the child, but some children also come with the specific stipulation that they need their own room. If a higher level is applied for, it may require that the home has a medical bed. “The initial step in getting a license is to talk to a foster home recruiter like myself.”

The profile of a foster family can vary. In addition to tradi-



tional families of all sizes, April has also seen great success with single parents and those who are old enough to be grandparents.

“The ideal foster parents are those who can have empathy for biological families,” said April. “They are willing to learn about trauma and have a flexible parenting style.”

April also stresses the importance of internal work before an individual, a couple or a family considers opening their home. “Have conversations with those who are closest to you, whether that’s your extended family, your church, people you work with or your friend group.

Make sure you have adequate support, because you’re going to need a support system,” she said. “Couples have to be on the same page and both have to be fully vested. Include the children in the conversation, because they sacrifice space and time while sharing their home.”

Once you become a foster family, there is ongoing support. In addition to a small stipend to help with the cost of the additional child(ren) in your home, a care coordination arm of FamiliesFirst Network helps navigate challenging situations while offering practical solutions. Online support, Facebook page support and Zoom calls are available for even easier access. “The best support is other foster parents and it’s a great community ready to help,” said April.

If you’re interested in providing one of the needed beds in Okaloosa and Walton counties, or you’d like to know how your church, business or agency can support local foster families and displaced children, visit www.elakeviewcenter.org, contact April Hight at april.hight@bh-cpns.org or call 850-982-5364.



Published Monthly
Mailed FREE to the Communities of 32459, 32461 and 32413
Circulation: 12,500 households
P.O. Box 1424
Santa Rosa Beach, FL 32459

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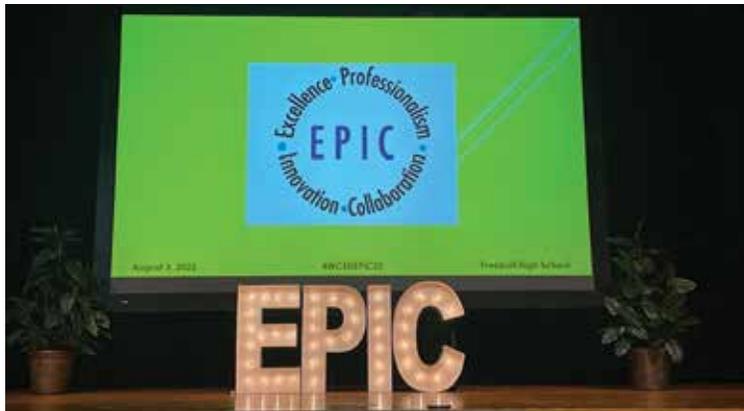
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Community

Walton Teachers Kick Off School in EPIC Fashion

On Wednesday, August 3rd, Walton County kicked off the 2022-2023 school year by hosting a district-wide event for teachers at Freeport High School. The day started with a welcome and celebration of last year's success by Superintendent of Schools, A. Russell Hughes.



Superintendent Hughes could hardly wait to share with teachers that the students of Walton County rank #3 in the state according to both proficiency across all state tested areas and school grade status. He also congratulated teachers as the Walton County School District achieved an "A" rating, for the fourth consecutive year. In addition to the district rating, all Walton County Schools achieved either an "A" or "B" status out of the "A-F" rating scale. This is a first-time feat for the Walton County School District. This portion of the program was filled with celebration, applause, and many pats on the back. The Superintendent continued his welcome by introducing his yearly theme, "Get On, Go On", and reminded all teachers about The Walton Way, which is EPIC – Excellence, Professionalism, Innovation, and Collaboration.

Bearden, the co-founder of The Ron Clark Academy in Atlanta, Georgia. As an award-winning educator, Ms. Bearden has been inducted into the National Teachers Hall of Fame, selected as a Disney American Outstanding Teacher of the Year, and honored with the Milken Family Foundation's Award for Excellence in Education. Ms. Bearden's message to teachers was one of hope about the dif-

ference they are making daily. While many teachers are leaving the profession, she praised Walton County's teachers and pushed them to continue with a vision and mission of helping and educating all children. She discussed a positive mindset, going the extra mile, and truly listening to families and students. Teachers were thrilled to see a mentor in education face-to-face, and all teachers were gifted with one of



Ms. Bearden's three books, Crash Course.

The remainder of the day focused on teachers learning from teachers. The day, set up much like a conference, provided time for teachers to hear from speakers who provided best practices within their grade group or subject area, as well as choice sessions on a wide variety of topics that were exciting to all. There were also guest presenters, such as an area attorney who provided best practices to coaches and Florida Department of Education representatives.

The day provided a great way to unify the district towards the vision for the 2022-2023 school year. Those in attendance even described it as, "powerful", and "full of so much Joy", "impactful", "truly EPIC", "contagious", and "the best beginning"

You can get a special behind-the-scenes look into this incredible event by visiting www.youtube.com/watch?v=xHXVqkQmV9Y.

For more information on the Walton County School District, please visit www.walton.k12.fl.us.

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September 2022 Coastal Seniors Update

Fridays with Friends - September 9th and 23rd from 10 AM - Noon

Each "Fridays with Friends" program will be open from 10 AM until noon. Coastal Seniors will welcome members, who are 50 years and older, to our office to participate in activities, such as: card games, board games, ping pong, bingo, art classes, exercise classes, etc. If you are interested in any of these activities, please let us know so that our volunteers can prepare. On September 23rd 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- How to Live Safely as a Senior - Friday, September 16th from 11:00 AM - 1 PM (Light lunch provided)

Sheriff Michael Atkinson will talk about topics relating to safety for seniors. If you have any questions contact Sonia at 850-280-5342 or message her at: coastalseniorsofsouthwalton@gmail.com.

COASTAL SENIORS OF SOUTH WALTON

Pickleball - Beginner Pickleball 101 at Walton Sports Complex courts - Wednesdays, September 7th and September 21st from 6:30-7:30 PM

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. You can use this play scheduling site to set up matchers: <https://playtimescheduler.com/login.php>

Coastal Seniors Book Club - The second Wednesday of each month - September 14th at 1:00 PM. Join the Coastal Seniors of South Walton (CSSW) at The Coastal Branch Library to discuss books you've enjoyed by par-

ticipating 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(c)(3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Directors.



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History and tradition run deep within the full-service law firm that is Emmanuel Sheppard & Condon. For nearly 110 years, the firm has stood unwavering through the test of time, economic highs and lows, hurricanes, oil spills, and still proudly opens its doors each morning to serve the great people along the Gulf Coast.

In November of 2015, ESC saw the need to have a physical presence to serve clients in Walton, Okaloosa, and Bay counties. The firm made the move to expand its footprint with the addition of the Miramar Beach location in the Grand Boulevard professional complex, 195 Grand Boulevard, Suite 101. This location includes attorneys, paralegals, and staff serving in the areas of law ranging from business, tax, real estate, community associations, construction, and employment law, to contract and commercial litigation, estate planning, trust, and probate, and more.

The Managing partner of the Miramar Beach location is Attorney Scot B. Copeland. Scot is board-certified by The Florida Bar in Real Estate Law and his practice includes real estate and business law. He has represented numerous individuals, lenders, business entities, and insurance companies in a broad range of litigation and transactional matters. Scot is "AV Preeminent" rated by his peers through Martindale-Hubbell®.

Additionally, Attorney Van P. Geeker, who holds a LLM in Taxation, practices primarily in the areas of taxation, trusts, estates, and corporate law. He represents clients regularly in IRS tax controversies and works in the areas of tax-exempt organizations and employee benefits, including deferred compensation planning. Van is "AV Preeminent" rated by his peers through Martindale-Hubbell®.

Serving and supporting the SOWAL community is ingrained in the fiber of the firm, and is shown through various volunteer efforts, community and chamber sponsorships, professional organizations, particularly, Copeland serves as a board member of Early Learning Co-



Scot B. Copeland,
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alition of the Emerald Coast, whose mission is to support the

success of every child and their family through quality early ed-



ucation and care. Geeker is a long-standing board member of the Destin Wine Charity Auction which supports numerous charitable organizations in Northwest Florida and has raised more than \$25 million to impact 100,000 local youth.

Today, the firm is comprised of 28 attorneys and more than 50 supporting staff members who proudly serve clients from

offices in Pensacola, Pace, Miramar Beach, and Tallahassee, Florida. The firm remains active in local and state bar associations, and through the commitment of the attorneys remains poised to best serve its clients.

For more information about Emmanuel Sheppard & Condon, visit esclaw.com or call 850.460.8000.



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Seascape to Host Moon Crush "Harvest Moon" Oct 27-29

Single Day Passes on Sale Now!

The beloved Moon Crush music vacation is set to make its return to Miramar Beach, October 27-29, 2022 for the Moon Crush "Harvest Moon" installment. Locals are encouraged to purchase Single or Multi Day Passes for this exciting and renowned event!



"Harvest Moon" will feature Thursday night with Turnpike Troubadours with special guests to be announced soon, Friday night with Eric Church and Grace Potter and Saturday night with Eric Church and Flatland Cavalry.

In addition to weekend vacation packages, local residents can also purchase a single day pass. Tickets are on sale at www.Topeka.Live.

"We are so excited to offer two special nights with Eric Church and an evening with Turnpike

Troubadours in an intimate setting for 4,700 guests," says creator Andy Levine. "Spend your days at the beach and then head over in the evening to enjoy food and drinks delivered to you in your own reserved cove."

From the makers of Topeka and in partnership with Seascape Golf, Beach & Tennis Resort, Moon Crush offers a one-of-a-kind shared experience, bringing friends and families together

to enjoy a wonderful evening of music from some of the biggest household names performing on one huge outdoor stage. Moon Crush is an innovative experience unlike any other: a boutique festival providing an intimate and connected environment to around 5,000 guests, bringing attendees closer to their loved ones and their favorite artists. Seascape Resort is the home of Moon Crush and together with

Topeka, they have created, The COVE, an intimate outdoor concert venue with VIP treatment for all.

Guests can also continue to enjoy shows from their own personal, reserved Cove, complete with on-demand beverage and food delivery from local restaurant partners. The Previous Moon Crush events saw a successful "Pink Moon" editions in 2021 and 2022 with performances by Sheryl Crow, Jason Isbelle & the 400 Unit, The Revivalist, Need to Breathe, Brandi Carlile, My Morning Jacket, Tedeschi Trucks, CAAMP and a host of others.

Created by Andy Levine, To-

peka has enjoyed growing success since its inception, connecting you with your favorite people and artists through meaningful shared music experiences. Topeka's Moon Crush is the curated boutique Music Festival that you've been waiting for. As a guest, you'll enjoy truly reconnecting with friends and family in your Cove under the stars for an evening of shows, or around a bonfire. It's the experience Topeka can't wait to deliver.

For more information ,on The Harvest Moon & The Pink Moon in April of 2023 please go to www.topeka.live or text 785-390-8615

COSTAL CLEAN UP

continued from page 1

on the Clean Swell App, available through the App Store www.apps.apple.com/us/app/clean-swell/id985692119 or at Google Play www.play.google.com/store/apps/details?id=org.oceanconservancy.cleanswell

Community Cleanup Volunteers may also sign in with a VBA host and count total time served. Or, participants may count both their debris and time. Others may simply choose to go about the task of cleaning the beach and disposing of their debris without keeping track of items or time. All participants are encouraged to provide their own trash bags or buckets, gloves, hat, sunscreen, water bottle, etc. There will be limited bags/gloves available for those without.

In past years, Walton County residents and visitors have turned out in large numbers to support the cleaning of our beaches and subsequently the Gulf during the International Coastal Cleanup. Each piece of debris collected is one more piece of trash saved from our ocean systems.

Information about where ICC events occur, and the type of trash collected are communicated to the Ocean Conservancy TIDES database. This trash Information and data is used for education and local, national and



worldwide actions and solutions to the ever-growing ocean trash problem.

In 2021, 446 South Walton volunteers participated, and

cleaned 35.35 miles of beach, collecting 15,825 items weighing 2,109 pounds. The Top Five (5) Items Collected were:

- Cigarette butts
- Tiny Trash (plastic pieces)
- Bottle caps (plastic)
- Food wrappers (candy, chips, etc.)
- Plastic beverage bottles

We hope you join the South Walton community in their participation in the world's largest volunteer effort on behalf of ocean health.

Visit www.oceanconservancy.org/trash-free-seas for more information.

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Community

Furniture South is Celebrating their 10th Anniversary

Furniture South announced today that 2022 marks 10 years in business. This milestone is a major accomplishment for the company considering the volatility of the economy over the past few years with the Covid pandemic. Frank and Julie Kovach have been in the Furniture and Interior design business on the Emerald Coast for over 25 years and have completed hundreds of jobs for homeowners and commercial clients alike and have seen many turns in the market.

Julie Kovach has a degree in Interior Design and has earned a NCDIQ certificate. She is one of the few designers on the entire Emerald Coast with these qualifications. Julie says, "We treat every customer very special, and I personally have hundreds of repeat customers on my growing list of satisfied clients."

Furniture South offers many lines of quality merchandise, much of which is on display in their beautiful 10,000 Sq Ft showroom on Hwy 98. In addition, Furniture South has over 10,000 Sq Ft of storage filled with furniture, lighting and ac-



cessories. Julie continued, "With 20,000 Sq Ft of inventory we can easily offer immediate delivery. If you like something, we can usually deliver it the same day. Of course, if you need the entire house furnished, it may take a few days."

When asked if she is available

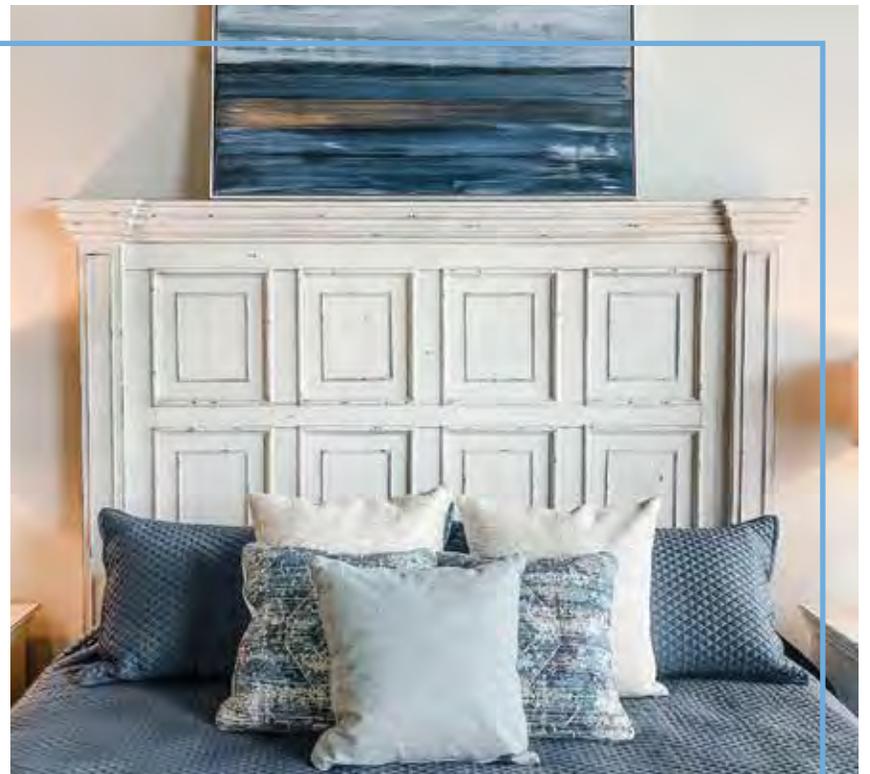
to help with custom home design, Julie said, "Oh yes, we do it all turnkey - from paint selections, to flooring and of course furnishings. Properties include multi-unit high rise condos, commercial buildings and residential homes. Currently, we have five sizeable beach homes under way,

many of which are investment or rental properties. Thankfully, we have a staff of dedicated people who strive to exceed the expectations of every customer."

You can Expect Something Different at Furniture South, and now is the best time to shop

their showroom. In appreciation to their loyal customers over the past 10 years, they have also kicked off a Tenth Anniversary Sale. Customers will find everything, including new inventory, is marked down up to 50% off regular prices.

Furniture South boasts a fully stocked design center with touch screen monitors which display over one hundred thousand items from America's top lines. Furniture South offers professionally designed furniture packages and has installed the interiors of hundreds of homes and condos, commercial suites, banks and hotels on the Emerald Coast. Furniture South offers free in-home consultations and same-day delivery for minimum fee. Furniture South is conveniently located next to Louis Louis on Hwy 98 at 4552 US-98, Unit 8, Santa Rosa Beach, FL 32459. Hours are 10AM until 5PM Monday through Saturday. Closed Sunday. For more information call (850) 267-1411 or visit them at www.furnituresouth.net or facebook/FurnitureSouth-ofSouthWalton.



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Mountainfilm on Tour Returns to WaterColor Inn & Resort | Nov. 4-5 | Tickets on Sale Now!

Mountainfilm on Tour returns to WaterColor Inn & Resort's Marina Park Amphitheater Nov. 4-5, with films that reflect Mountainfilm's themes of exploring cultures, preserving environments and promoting adventure, while using the power of film, art and ideas to inspire audiences to create a better world.



A two-night outdoor film festival dedicated to educating and motivating audiences about issues that matter, WaterColor Resort's 22nd Annual Mountainfilm on Tour brings a selection of cultur-

ally rich, adventure-packed and inspiring documentary films to Northwest Florida.

The films will be shown in Marina Park Amphitheater,

which offers a breathtaking outdoor setting against a backdrop of longleaf pines, under a starry sky to enhance the inspiring films. A Mountainfilm presenter will guide the audience through the program, providing insight on the films, filmmakers and subject matters.

"This is one of our favorite events of the year," says Gabrielle Testa, GM of WaterColor Inn & Resort. "It's a great time of year to explore WaterColor, but more than that many of our guests return every year to reignite the

spirit of adventure and curiosity that keeps them charged up for the rest of the year. It's an honor to be a part of making that happen, and it's worth all the hard work that our staff puts into hosting the film festival."

Tickets are available at www.mountainfilmfl.com with discounted pricing offered for advance purchase. Each evening, gates open at 5:45 p.m., with films beginning at 7 p.m.

Mountainfilm is a documentary film festival that showcases stories about environmental,

cultural, climbing, political and social justice issues. Mountainfilm is held every Memorial Day weekend in Telluride, Colorado. Along with exceptional documentaries, the festival goes beyond the film medium by bringing together world-class athletes, change makers and visionary artists for a multi-dimensional celebration of indomitable spirit. Mountainfilm's mission is to use the power of film, art and ideas to inspire audiences to create a better world. To learn more about Mountainfilm, visit www.mountainfilm.org.

Café Thirty-A to Host Annual Christmas Charity Ball in December

Proceeds to benefit Caring and Sharing of South Walton Café Thirty-A, located at 3899 East County Hwy 30A, will host its annual Christmas Charity Ball benefiting Caring and Sharing of South Walton on Friday, December 2, 2022.

From 6- 10 p.m., the restaurant will be transformed with festive holiday décor for the annual evening event. Attendees will be greeted upon arrival with complimentary valet sponsored by Corcoran Reverie along with a glass of champagne. Inside, they'll enjoy passed heavy hors d'oeuvres, a dinner buffet, and a cash bar sponsored by Foundation Title and Escrow Series, LLC.

There will be music by DJ Wub Control sponsored by Centennial Bank, along with a commemorative Epic Photo Co. photo booth sponsored by McNeese Title Company. Guests are encouraged to dress in evening attire, black tie optional.

The event will boast a large silent auction featuring items from various local businesses, as well as a generous raffle package from Hotel Effie, with all proceeds benefiting Caring and Sharing of South Walton's efforts to provide food and financial assistance to local area families and individuals in need. In 2021, the annual Christmas Charity Ball raised over \$35,000 through ticket sales,

donations, raffle tickets, and auction sales. For area businesses interested in silent auction donation, please contact Jessica Bracken at jessica@proffittpr.com.

"We look forward to this event every year and we know a lot of our regular customers and loyal patrons do too," said Café Thirty-A owner, Harriet Crommelin. "We invite everyone to join us to kick off the holiday season and give back to those who need it most in our local community. The holidays can be tough for a lot of people so we hope this event will bring relief to a lot of those families."

Ticket prices will be \$125 per person with one hundred percent

of the ticket sales and auction proceeds benefiting Caring and Sharing of South Walton. Funds raised from ticket sales will go directly to providing neighbors in need with access to food, fi-

nancial assistance, mental health counseling, case management, and connection to other community resources. Tickets can be purchased online at www.cafethirtya.com.

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Insights for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Inflation, interest rates and the current state of things

Inflation has had more impact over the past than at any time in almost the past 40 years. After peaking at 9.1 percent in July, inflation came in a little lower in August at 8.5 percent. Producer and import prices remained high and the supply change problems persisted. The chip shortage affected just about everything (would you believe more than 300 chips go into a car?).

Going back in history, inflation in 1981 was above 10 percent and by 1982 the unemployment rate was over 10 percent

and interest rates were well above that. The USA and the world experienced two recessions in the early '80s and those followed a very difficult period of the 1970s where the markets underperformed and the economy struggled. The Dow Jones Industrials Average was higher in 1972 than it was in 1982. And then, things began to change. It started with changes in tax legislation, private and public investment and believe it or not, the decline of the US dollar. The economy grew, interest rates came down, unemployment came down, and inflation made its way down to less than 2 percent over the past two decades. Prosperity was more than norm than the exception. Fast forward to today and the Dow is over 33,000 at this writing, which is up from 742 in August of 1982.

Today, a lasting labor shortage

Investors are right to wonder just how we ended up here. There is no one answer – it is a combination of things. First is the tremendous monetary and fiscal stimulus throughout the pandemic. That unleashed a lot

of capital which many still have saved, invested or can borrow and at still historically low rates. Next, many left their jobs (38 million in 2021) and either went to other jobs or, at a significant pace, started their own businesses. Third, the combined impact of stock market and real estate markets over the past few years had many people feeling more confident of retiring early. What do these things add up to? Wage pressures, which keep inflation elevated. Investors should take note to consider those investments that have historically outpaced inflation.

Real Rates of Return or more important now

The real rate of return is what is left after inflation (and don't forget taxes). As inflation has risen many investments (cash, CDs, many bonds) have had a low to negative real return. That is not always easy to realize so investors and savers are encouraged to take a step back and consider the real return. Most people want to keep pace with inflation at the very least and to outpace it at the very best. Stocks and real estate still command the lead for returns vs inflation and other asset classes. Of course those asset classes come with higher degrees of risk and volatility.

Vanguard says bonds are back

In its recent paper "Active Fixed Income Perspectives Q3 2022: Bonds are back," Vanguard points out several key things for investors to consider. Most important of these is that bonds have had the worst performance in history over the first six months of 2022. They point out however that real returns, or positive returns, now exist. They argue "with bond yields higher than expected inflation over the next five years and beyond." We agree with their sentiment that bonds once again offer diversification and less risk for investors' portfolios after not having done so in the recent past. We also look at the returns on municipals (for those in higher tax brackets), and according to Raymond James, some of the best values may exist with maturities in the 8-20 maturity range. Raymond James also makes available to investors the important statistic of



duration, which is a measure of risk for a given bond which considers its maturity and call dates.

Energy Commentary

Europe continues to adapt to the crisis and is bringing some coal-fired plants back and Norway recently vowed to out-produce Russia in natural gas supply as long as the crisis lasts. Natural gas prices at this writing are at their highest levels in the past 14 years. The implication for investors in our opinion is to continue to overweight holdings in the energy sector relative to its current weighting (in the S&P 500) which is 4.4 percent. That is significantly lower than it was just 10 years ago. Another way we see it is that despite the pandemic, and the crisis in Europe, the world continues to grow and more and more people in emerging and developing countries are increasing their standards of living. The demand for electricity might continue to grow significantly in the US. In a recent editorial, the Los Angeles Times pointed out that California alone could see energy consumption grow as much as 68 percent by 2045. They argue that in line with the electrification of cars, that would be a key driver. The world will need more energy from whatever form it may come. We also think investors should pay attention to the reemergence of nuclear power. States and countries are hard at work solving for waste storage and there is also the long-term promise of small modular reactors which create a fraction of the waste. While a lot of companies are working on that technology it is not near being scalable.

Interest rates and savings rates

Investors can finally enjoy more competitive returns on their most conservative invest-

ments. Many brokerage firms and financial institutions are now offering CDs over 3 percent for one year and many money market fund yields have increased as short-term rates have increased. Many are left wondering how long rates will continue to climb. We are not convinced that it will become a long-term trend. We agree with a lot of the sentiment we hear and read that short term rates are likely to peak at 3.5 percent. We will have to see what the future brings.

Important Disclosures

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone (850) 654-8122.

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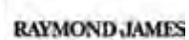
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There is an inverse relationship between interest rate movements and fixed income prices. When interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

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Investors should consider the investment objectives, risks, charges, and expenses of an exchange traded fund carefully before investing. The prospectus contains this and other information and should be read carefully before investing. The prospectus is available from your investment professional. The companies engaged in the communications and technology industries are subject to fierce competition and their products and services may be subject to rapid obsolescence. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.



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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

To help you keep familiarity from overly influencing your financial plan:

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

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



Maurice Stouse
Financial Advisor

The First Wealth Management
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Amy Parrish
Financial Advisor

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The South Walton Fire District Releases Free Smartphone App

The South Walton Fire District (SWFD) is thrilled to announce the

release of its new smartphone application. This free app will serve as another way for SWFD to connect with South Walton residents, visitors, and responders, providing information quickly and efficiently to anyone with a smartphone.

The app offers streamlined access to information from SWFD related to public safety and the customer services the District provides. With the use of the app, users can access features such as:

- Applying for a Beach Bonfire Permit
- Access to Beach Safety information and Double Red Flag push notifications
- Links to SWFD's social media



accounts and press releases

- Active calls SWFD units are responding to
- Fire and Life Safety Inspection Requests and Fire Prevention information
- Natural Disaster Preparedness information for events like wildfires and hurricanes
- Up-to-date push notifications for major emergencies happening in South Walton

“As we continue to see unprecedented growth in the South Walton community, we know the demand for SWFD’s services will continue to grow as well,” says SWFD Fire Chief Ryan Crawford. “The release of this smartphone application will help us in providing our residents and

visitors with the information they need to be informed and prepared. It also better connects them with the resources we have available as their local Fire District.”

The South Walton Fire District app is available for download for free in the App Store

and Google Play. Search “South Walton Fire District, FL” to download. The South

Walton Fire District app was developed by TheFireDepartmentApp.com, a division of OCV, LLC.



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South Walton Firefighters Lead 15th Annual Back-to-School Safety Campaign

BY MACKENZIE McCLINTOCK,
SWFD PUBLIC INFORMATION
OFFICER

While the first day of school often comes with nerves and anxious excitement for South Walton children and parents, their worries are quickly forgotten thanks to the friendly faces of local first responders welcoming them back to class.

South Walton Fire District (SWFD) held its 15th Annual Back-to-School Safe Driving Campaign from August 10-12, 2022, to connect with the community and remind motorists about the importance of practicing safe driving, especially in school zones.

“We started this campaign in 2007 to let drivers know kids would be back in school,” said SWFD Fire Marshal Sammy Sanchez. “This may be evident to our locals, but we still have a lot of tourists in town who are here on vacation in August. Both locals and tourists alike will be encountering school buses, children in crosswalks, and potentially more children riding bicycles for the rest of 2022. It’s incumbent upon all of us to remain aware of this school traffic and protect our local students with safe driving.”

To make the campaign successful in reaching multiple areas

of South Walton County, SWFD firefighters park their apparatus near four local schools during the morning hours of school drop-off. Firefighters then greet commuters with a friendly wave and shake of brightly colored signs. The signs contain a safe driving message and reminder about SWFD’s presence in the community.

While these reminders are important, the campaign’s impact on local children during the start of a new school year has proven just as effective and worthwhile throughout the 15 years of its existence.

“We’ve spoken with many parents over the years who have told us that their kids were having back to school jitters,” Sanchez said. “Once they saw the firetrucks and the firefighters waving, it was almost like a sigh of relief for these children. This campaign isn’t just for the drivers, it’s also for the children. It’s very meaningful for them and that’s why we love to welcome them back. We want them to feel safe and to know we care.”

Despite the rainy weather’s attempt to put a damper on the 15th Annual Campaign, multiple shifts of firefighters were able to welcome the area’s students back to school and continue this well-loved tradition for another year.

Community

Walton Republican Women Federated 2022 Election Updates

Walton Republicans Open Headquarters

The Walton Republican Party kicked off the election season with the opening of

the Walton County Republican Headquarters, located at "The Little White Cottage," 9745 Highway 98 in Miramar Beach. Many Party members volunteered as poll watchers and poll workers during the early voting as well as election day on August 23rd. Honored guests stopping by to celebrate included Congressman Matt Gaetz and his wife Ginger, District 5 Representative Brad Drake and Candidate Shane Abbott, Bill Fletcher, Walton County Republican Party Chairman, Charlotte Flynt, Republican Committeewoman, Tim

Norris, Republican Committeeman, Brett Lindell, President of 30A GOP and his wife Kelly, and Jeri Michi, Walton County School Board and past president of Walton Republican Women Federated.

Walton Republican Women Federated (WRWF) President, Stephanie Phillips said, "Our

local elections are important elections. I am often disappointed that we have lower voter turnout in local elections than during the national elections. Our county and state representatives impact our lives daily, deciding school curriculum, roads we drive on, parks, beach access and so much more. It is my hope that in November Floridians show up in large numbers to vote and support our amazing Republican candidates."

The Headquarters will be open Monday - Friday from 12:00 to 6:00 p.m. daily and Saturday from 10:00 - 3:00. You are welcome to stop in and pick up campaign signs, T-shirts, hats and all kinds of fabulous jewelry items to show your support of our Governor and all Republicans running for office in November. You may get information on candidates as well as information on other Republican clubs in Walton County and exciting upcoming events. We look forward to seeing you. Keep our beautiful state "the Free State of Florida."



Executive Board of Walton Republican Women, Stephanie Phillips, Ryan Messer, Donna Johns, Christine Zelm, Julie Bogenreid, Mary Howard and Marinell Lightfoot

Primary Election Winners

Congratulations to three WRWF members, Donna Johns, County Commissioner-Elect, Ryan Messer, Supervisor-Elect of Elections and Shane Abbott, State Representative-Elect for winning their respective races in the August 23rd primary. Their hard work campaigning has paid off, and the Walton Republican Women Federated is proud to have had a role in their success by hosting a Candidate Forum in DeFuniak Springs.

Donna Johns, as County Commissioner, plans to concen-

trate her efforts on infrastructure. Donna states, "she is passionate and will do what is best." She would like to hold town hall meetings and promises to be transparent and communicate with constituents. Donna "would like to be our voice."

Ryan Messer, Supervisor-Elect of Elections, has 15 years' experience with the Board of Elections with 100% accuracy. After a four year course, Ryan has achieved the Master Certified Elections and has raised the bar in security, integrity and education and says maintaining an impartial office has been his top

priority. He states, "We do not do politics - we do elections."

Shane Abbott, State Representative, states education is a priority, but he is against CRT. Having served on Advisory Boards, he sees the need for tech training, as 15% of high schoolers do not go to college. As a Registered Pharmacist, he is well aware of the challenges in keeping HealthCare affordable.

WRWF Hosts Congressman Neal Dunn

Walton Republican Women Federated is very excited to hear Congressman Neal Dunn at our monthly meeting Wednesday, October 5th at 4:00 - 6:00 p.m. in Santa Rosa Beach. Dr. Dunn is running for Congress, District 2 which, after the election, will also include the eastern half of Walton County.

The Walton Republican Women Federated will continue to work and support the Republican Candidates running in November's General Election. For more information, please visit www.waltonrepublicanwomenfederated.org.

Thank you, Walton County Citizens

Donna Johns

Walton County Commissioner District 4

Hello Walton County Citizens,

THANK YOU for voting for me to serve you as a Commissioner on the Walton County Board of County Commissioners. I deeply appreciate you putting your trust in me to help move this county forward in a very responsible way. My promise to you is to serve you with honesty, integrity and common sense. I believe in the Walton County seal - Pride, Conservation and Preservation.

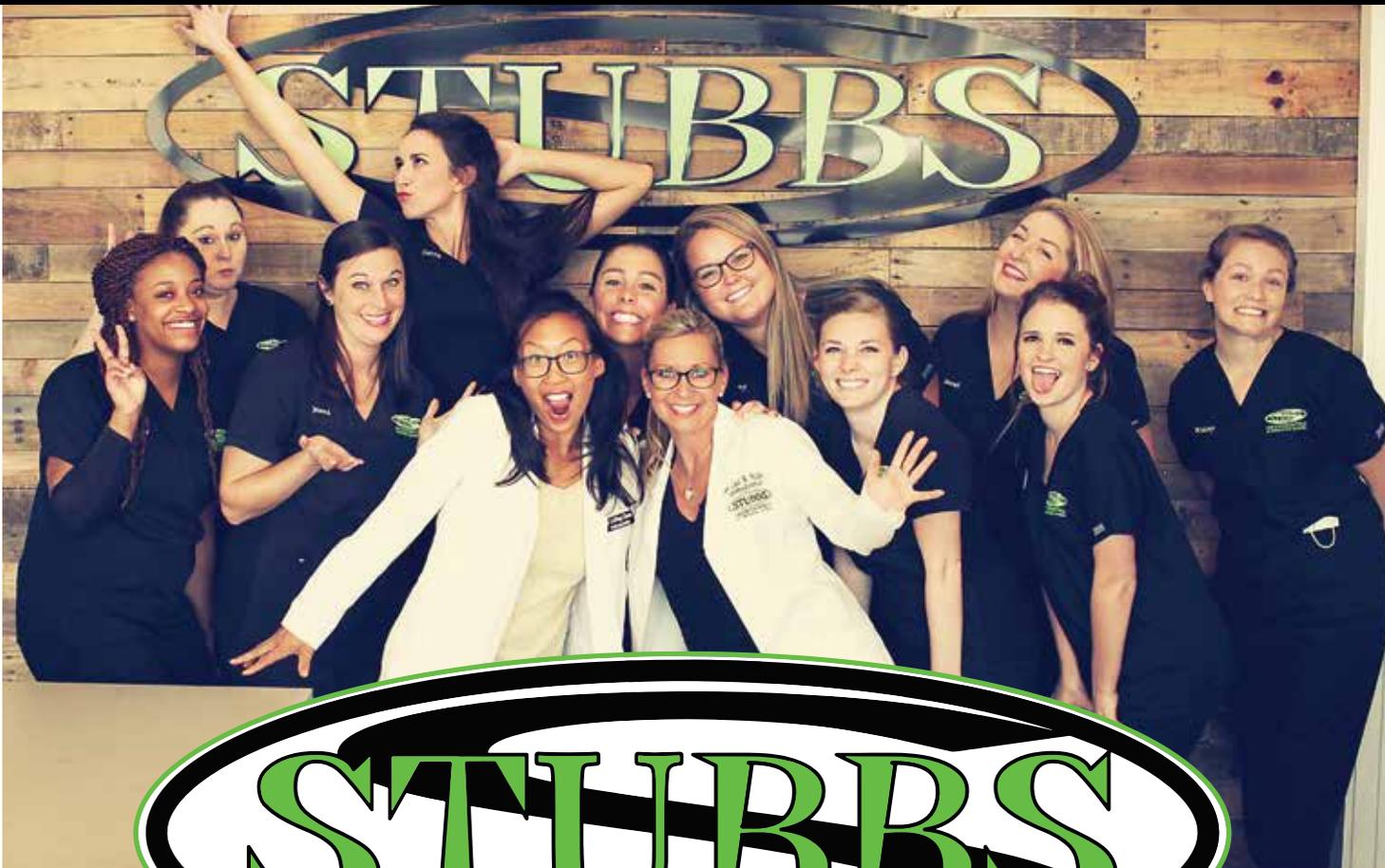
I'd also like to thank all the truly hard-working wonderful people that took time out of their own busy lives to help me run in this extremely important election. I feel ours was truly a "grass-roots" campaign and I am so blessed to have such great friends, family, neighbors, and community.

I want to thank each and every one of you from the bottom of my heart. There is no way this would have been possible without your support.

I look forward to getting to work to help make Walton County the best it can be.

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Community

Second Year of Junior Garden Program at Butler Elementary School Starts in September

The Green Thumb Garden Club (GTGC) and Butler Elementary are partnering for the second year of the school's successful Junior Garden Club. Fourth and Fifth graders are welcome to join the program for hands-on learning on how to grow fruit, vegetables, and flowers in the Butler Garden beds.

Students learn about plants from local experts, including master gardeners and help create ideas for Butler's landscape. Meetings are after school on the second Wednesday of each month in the Butler school pavilion and dismiss at 3:15 pm.

Green Thumb Garden Club is very excited to sponsor the program which supports its mis-



sion to instill in our youth the love of gardening and respect for the environment.

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



Rosemary Beach 30A 10K Race

While many locals set their Thanksgiving Day alarm in time to put the turkey in the oven, a growing number are instead putting on their running shoes.

Thanksgiving Day has become the most popular running day in America, and when it comes to running locally, the 30A 10K race in Rosemary Beach is the place to be. Now in its 11th year, the race is expected to sell out early so don't wait to register! See www.30a10k.com for more information and registration.

This race isn't just about burning calories and having fun with the family, it's about giving back to the local community. All proceeds raised are donated to local charities. To date, the race series has donated more than \$650,000 to local nonprofits.

"The joy of this race is that there are distances and events for everyone in the family, from the competitive runner to grandparents and kids that walk the 1 mile fun run, as well as what our event is able to do for so many in need in our area," said Race Director Karen Meadows.

The event's 2022 charity partners include: Caring and Sharing of South Walton, the Walton County Education Foundation, the Seaside School Founda-

tion, and Guardian ad Litem of Northwest Florida. The race organization selects different charity partners each year.

Packet pick up takes place at The Hub on 30A from 11am-7 pm on Wednesday Nov. 23 and the race series takes place in Rosemary Beach starting at 7:30 am on Thanksgiving Day, Nov. 24. County Highway 30A will be closed to traffic from 7-10:30 am on Thanksgiving morning from Rosemary Beach to the Water-sound neighborhood entrance.

Runners can look forward to not only a great race course that travels past some of South Walton's scenic architecture and dune lakes, but all participants receive a commemorative super soft race shirt and iconic medal. What's more, the finish line features a free post-race breakfast for participants as well as a complimentary Mimosa and Bloody Mary tent.

Recognized as one of the top 10 Thanksgiving Day races in America by Southern Living, this is one local event that you will not want to miss. Hurry and register today before it sells out! Contact Race Director, Karen Meadows and Race Co-Director Amy Stoyles at 850-5020-0457.



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Santa Rosa Golf Club Recognized in Renovation of the Year Competition for Golf Inc. Magazine

Santa Rosa Golf & Beach Club was recognized in the Renovation of the Year competition in Golf Inc. Magazine's July issue. This distinguished publication is for golf course developers and operators worldwide and their Renovation of the Year competition seeks to identify the best renovated golf venues each year.

Golf Inc.'s esteemed judges chose the winners for the Renovation of the Year competition through a blind judging process, where they reviewed comprehensive packages without logos or names to avoid bias. Winners were selected based on how well

the project realized the vision of the development team, as well as course aesthetics, environmental and economic sustainability, among other factors. In the private course category, five winners were chosen. Santa Rosa Golf & Beach Club was named among those five as an honorable mention.

The recognition highlighted Santa Rosa Golf & Beach Club's \$3.8 million course renovation, completed in October 2021. The architect behind this renovation was Bergin Golf Designs, Inc. and was brought to life by the construction team at Med-



alist Golf. Santa Rosa Golf & Beach Club's Golf Maintenance Team, led by Kelly Barker, also played an integral role in this project. Throughout the course of this project, several mechanical needs of the golf course were addressed, including new greens, bunkers, tees, and drainage. Since the original course was narrow and overgrown, many improvements were made to the aesthetic elements of the property.

"The golf course epitomizes my belief that golf should basically be an ebb and flow between

challenging holes and opportunities to score," said architect Bill Bergin.

The renovation aimed to work with the natural terrain and landscape by creating dunes with appropriate vegetation. Maintainability was a key focus of this renovation and even adjusted the cart path to reduce turf damage.

"The goals of the renovation and the bottom line far exceeded what anyone could have dreamed possible for Santa Rosa Golf & Beach Club. From person to person, we had hopes that the renovations would be a milestone renovation for the club for future generations of our club," said General Manager, Michael Bickett.

Santa Rosa Golf & Beach Club's new design provides a challenge for the most skilled

golfers, but is also approachable for the recreational player. The new design added about an acre to the current greens complexes, which made room for more holes and a more dispersed traffic pattern.

Not only did this world class renovation address the course's operational needs, it addressed the desire to bring the course up to USGA standards, make it environmentally friendly, and a course that everyone would talk about. While starting the renovation at the beginning of the pandemic created challenges, ultimately the club's leadership trusted that the project would produce all of their desires, goals and more. The course has improved in all areas and now has a waitlist for the next 2-3 years.

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Contact **Bill Fletcher** (fletch7245@aol.com)
or **Jim Jaquess** (jfjaquess@gmail.com)

for more information on how to join one of these groups:

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

Community

The Seaside School Foundation Opens Registration for the 21st Annual Race Weekend

Feb. 17th - 19th, 2023 in Seaside, Florida Benefiting Public Charter Seaside School

Celebrating the 21st year of racing, The Seaside School Half Marathon & 5K kicks off registration today, August 25th, 2022 for the February 17th through 19th, 2023 Race Weekend and cements its spot as one of longest consecutive running events and top grossing fundraisers in Northwest Florida. The charitable cause, which draws participants from all over the country, has helped fund

The Seaside School, Inc., one of the first and now the oldest operating public charter schools in the state of Florida.

The three-day charity Race Weekend kicks off with the coastal cuisine event Taste of the Race on Friday night, then proceeds to a fun-for-all-ages Race Expo on Saturday, and culminates on Sunday morning with the running of the half marathon and 5K along the iconic Highway 30A starting and finishing in Seaside, Fla.

This year's race will feature an

overall theme, to be voted on by race registrants and social media followers. The chosen theme will spice up race festivities, particularly for runners wishing to dress out, live up their run or participate in team entries. Theme choices include "Disco Dash," "Superhero Sprint," and "Rockstar Run." To vote, simply visit runseasidefl.com/ or [facebook.com/SeasideSchoolFoundation](https://www.facebook.com/SeasideSchoolFoundation). The theme will be announced across all social media platforms on October 1st, 2022.

100% of the funds raised from the race weekend benefit The Seaside School Foundation, which supports the operating budget for Seaside Neighborhood School and Seacoast Collegiate High School. The Seaside School, Inc. is tuition-free, public charter school serving students across Walton County. Last year, the 2022 race raised proceeds totaling more than \$700,000.

Registrations Details

Registration cost for the 5K is \$95 and the half marathon is \$125. Presented by Visit South Walton, registration opens August 25th.

Event Details

The 21st annual charity Race Weekend will kick-off on Friday, February 17th with an evening under the stars at the official race pre-party, Taste of the Race. Party-goers can attend this delicious Seaside party that features local chefs and restaurateurs

competing for the top culinary awards including the coveted Chef's Choice Award, last year won by Wild Bill's Beach Dogs operated by the Dawson Group, and the People's Choice Award, won by The Red Bar.

On Saturday, February 18th, runners are invited to pick-up their race packets at the Seaside Neighborhood School and enjoy the Expo taking place in the Seaside Lyceum.

The race weekend comes to a pinnacle with the half marathon (13.1 miles) starting at 6:45 AM and the 5K (3.1 miles) at 7:05 AM, on Sunday, February 19th, 2023. Both races – the half marathon and 5K – start in the town of Seaside, Florida with an out-and-back run along the coastal dune lakes of Scenic Highway 30A.

Registration options can be found at www.runseasidefl.com.

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Stan began this unique type of car buying experience in 2012, and has had a major success with not only his local customer base, but also in filling customer's orders across the United States. Devon, Stan's associate, is a computer programmer and IT professional who can search for and locate vehicles from all over the United States based on each customer's individual requirements. Each vehicle purchased is graded on a five-point scale from zero to five, and only vehicles in the finest condition are chosen for Emerald Coast Motor Cars' customers.

With many years of experience in providing the highest quality cars delivered to their customers, Stan and Devon work tirelessly to ensure that each customer's unique desires are fulfilled when a vehicle is purchased through Emerald Coast Motor Cars' buying service. The success of this service can be seen by looking through their pages of stellar reviews on their website at ecmotorcars.com! A photo of the customer at the time of purchase and the customer's review are listed. These reviews are always interesting, and they show all kinds of customers and the wide variety of the vehicles sold, each uniquely fitting their customer's needs.

Over the years, Stan Hall has perfected the process of ensuring that both value and reliability are provided to customers by recommending that his customers purchase vehicles one to two years old, so that the initial depreciation of a new car purchase is realized before his sale, but with a remainder of the manufacturer's warranty still going with the vehicle. Stan believes this provides a win-win scenario for his customers looking to purchase the newest vehicle possible, while providing the best value in the car buying experience. Fulfill-



ing customer's vehicle orders is a top priority for Emerald Coast Motor Cars Destin. They also accept trades, purchase vehicles, and are always looking for vehicles to consign.

Stan Hall and Devon Kiss encourage everyone to check out their current inventory selection at ecmotorcars.com. If you are looking for the perfect car, truck or SUV, call Emerald Coast Motor Cars today. You will appreciate the old-fashioned customer service and incredible deals! The easiest way to get started is to call them directly: Stan Hall, (850) 830-3083, or Devon Kiss, (901) 275-1847.



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 Community

2022 Marks the 74th Annual Destin Fishing Rodeo!

BY CALI HLAVAC

For us locals, it's time to begin getting ready for this year's Fishing Rodeo season—a Destin tradition since 1948! And each year it gets better and better with several new events in the upcoming lineup.

New for 2022: The Extended Voyage Division will get an expansion, adding five extra species of fish for a total of ten eligible fish. The previous leaderboard included grouper, amberjack, scamp, yellowfin tuna and big eye tuna. Being added for this year are dolphin, wahoo, Almaco Jack, snowy grouper and yellowedge grouper.

Alongside the expansion comes another award addition:

The **Captain's Award** for the Extended Voyage Division. The board of Directors hopes this expansion will allow more Captains to compete in the tournament.

And yet another addition to the Rodeo in 2022 is a **Ladies, Seniors and Junior Divisions** for wahoo – alongside king mackerel, grouper, amberjack and blackfin tuna. The weigh station saw a fair amount of wahoo last year, a real crowd pleaser.

The weigh-ins happen on the docks behind AJs Seafood and Oyster bar, located on the Destin Harbor. They are free to the public and open daily from 10 a.m.-7 p.m. For boats to partici-



pate, charter and private boats must be registered at least 24 hours prior to weighing in a fish. There is no fee for anglers fishing on a registered vessel (private or charter) and shore fisherman can participate by simply bringing their catch to the scales. You can fish by kayak, paddle board, pier, bridge, jetty, shoreline and surf – whichever you prefer.

If you're planning to make a trip down to the docks, expect to see a broad spectrum of fish be-

ing weighed in. From Sharks to Amberjacks, Grouper to King Mackerel, Tunas to Marlin, the rodeo has it all. Anglers are competing for more than \$100,000 in cash and prizes, awarded for both daily and overall catches.

Even if you're not a fisherman, the energy level and excitement that comes from being at the docks for weigh ins is like nothing else you've ever experienced. Boats back into the scales, pull the fish from their boat while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boat and their team. For the best seat in the house, get there early, grab a few beers and snag a seat on the

bleachers by the leaderboard or above on AJ's upper deck.

Halloween on the Harbor will signify the end of weigh-ins on Wednesday, Oct. 31, when the captains, anglers, volunteers and even Miss Destin will be dressed in their favorite costume. Everyone is invited to partake in the fun!

The Rodeo began as a way to repay the loan given for the then new community center. Since its inception, the Destin Fishing Rodeo has expanded into one of the largest fishing tournaments along the Emerald Coast—an entire month long, spanning October 1-31st with approximately 30,000 anglers competing each year!

Walton County Democratic Women Hosts Point Washington Medical Clinic Founders Sept 27th

Please join the Walton Democratic Women's Club on September 27, 2022

The Walton County Democratic Women's Club will recognize Dr. Hillary Glenn, DNP and Dr Patsy Vargo, co-founders of The Point Washington Medical Clinic, as its Women of the Year, on Tuesday, September 27th. Since its founding, as a

mission outreach program of the Point Washington Methodist Church, in May 2017, TPWMC has worked to build a stronger and healthier community by providing high quality primary health care regardless of the patients' means or access. Funded 100% through voluntary donations of money and time by doctors, nurses and

various community members assisting with health education, translation and administrative tasks, the clinic serves patients of all ages, no questions asked.

TPWMC was on the scene of Hurricane Michael in 2018, rendering primary health care and making referrals through pop-up clinics in Panama City and Lynn Haven, as well as the

clinic in Point Washington at the United Methodist Church. When the COVID pandemic reached this area in early 2020, the clinic offered up free testing and vaccinations from its mobile van and continues to do this today. It is also there for community events, such as the annual Songwriters Festival and the opening of the Monarch Butterfly Trail.

After 5 years of operation in the Fellowship Hall of the United Methodist Church, ground has been broken for a dedicated clinic building which

will have 4 private consultation rooms and, in time, a children's dental clinic. All services of TPWMC are provided at no cost, including children's school physicals.

The recognition event will be held at the Lake Club, 1850 Great Hammock Bend in Freeport with lunch at 11:30, followed by the award and a presentation by Dr. Glenn. For further information contact Sue Bowden at susanbowden4321@yahoo.com.

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Florida SBDC: No Cost Consulting for Your Small Business

By TERRY MAUER, ASSOCIATE DIRECTOR, FLORIDA SBDC AT THE UNIVERSITY OF WEST FLORIDA

Small businesses truly are the backbone of America – especially in Florida. Small businesses represent over 95% of all Florida businesses and employ 41.1% of Florida’s workforce. Small businesses represent a substantial portion of our economy, enhance our communities, and keep jobs local. These businesses survive and thrive by the support they receive from their local community. One local organization’s sole purpose is to provide this support – the Florida SBDC at UWF.

From Humble Beginnings

Recognizing a need to provide small businesses with professional support, the U.S. Small Business Administration (SBA) started a pilot program to provide small business owners with one-on-one consulting services, research, and educational workshops. The center at the University of West Florida was one of the first pilot programs in the

nation, which was officially established by Congress in 1980 as the Small Business Development Center. Today, there are SBDCs in every U.S. state and territory.

The Florida SBDC at UWF

The Florida SBDC at UWF



is one of nine regions within the Florida SBDC Network, serving small business owners of Northwest Florida, spanning ten counties extending from Escambia to Gulf County. We have three main offices (Pensacola, Fort Walton Beach, and Panama City Beach) and more than ten satellite offices throughout the region.

No-Cost One-On-One Consulting

The list of reasons people become entrepreneurs is long – to be their own boss, pursue their

passions, and financial reasons. For many, having the freedom to pursue your passions without anyone standing in your way is invigorating. However, the stress of taking the risk can be crippling. That’s where the Florida SBDC at UWF can help.

You are not alone! Our consultants, many of whom have been or are small business owners, can provide expertise in a number of ways. Whether you are a new business just getting started or an existing business looking to grow or become more efficient, our team can provide the resources you need to succeed. Whether

you need help filing business start-up paperwork, creating financial projections, conducting a feasibility study, revamping your marketing strategy, or preparing a loan package, our consultants are ready to assist!

In addition to one-on-one consulting, the SBDC presents numerous no- or low-cost workshops focused on providing small business owners the education necessary to grow their businesses ranging from basic to advanced business management topics.

Our Impact

You may be wondering if our services actually have an impact. Consider this. In 2021, the Florida SBDC at UWF consultants spent nearly 17,000 hours consulting with over 2,000 local businesses and helped small businesses gain access to nearly \$60 million in capital, grow sales by over \$560 million, and acquire \$35.5 million in govern-

ment contracts.

The SBDC helps – and we enjoy it! If you’re a small business owner, connect with the Florida SBDC at UWF by visiting sbdc.uwf.edu and clicking on “Request SBDC Consulting.” Our business is growing yours!

Terry Mauer is Associate Director, Florida SBDC at the University of West Florida

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Patti Labelle Headlines Sinfonia Gulf Coast Gala Event

Award-winning entertainer, author and entrepreneur Patti LaBelle will headline Sinfonia Gulf Coast's Annual Gala Event on Tuesday, Oct. 11. This music legend will grace the stage in the Magnolia Ballroom of Sandestin Golf and Beach Resort in Miramar Beach. This highly anticipated one-night-only evening of entertainment begins with a reception at 6 p.m.

"Sinfonia's Gala Event always provides an incredible evening, and we are honored to present the Godmother of Soul, Ms. Patti LaBelle," says Sinfonia Music & Artistic Director Demetrius Fuller.

Sinfonia Gulf Coast was founded in 2005 on Florida's Northwest Gulf Coast with the mission of redefining the symphony experience. This event is part of Sinfonia's 17th annual season.

Beautiful simply does not describe the incomparable force known to the world as Patti LaBelle. With chart-topping hits from Lady Marmalade to New Attitude, this soulful songbird's name has become synonymous with grace, style, elegance and

class. Belting out classic rhythm and blues renditions, pop standards and spiritual sonnets have created the unique platform of versatility for which she is known and revered.

In 2017, LaBelle launched a record label, GPE Records, and released her first jazz album, "Bel Hommage." Beyond performing music, she has been featured in popular films and television programs including *A Soldier's Story*, *A Different World*, *American Horror Story*, and starred in her own TV series, *Out All Night*. She's also wowed television audiences with unforgettable performances on the hit shows, *Dancing with the Stars* and *The Masked Singer*, and starred in Broadway



productions of *Your Arms are Too Short to Box with God*, *Fela*, and *After Midnight*.

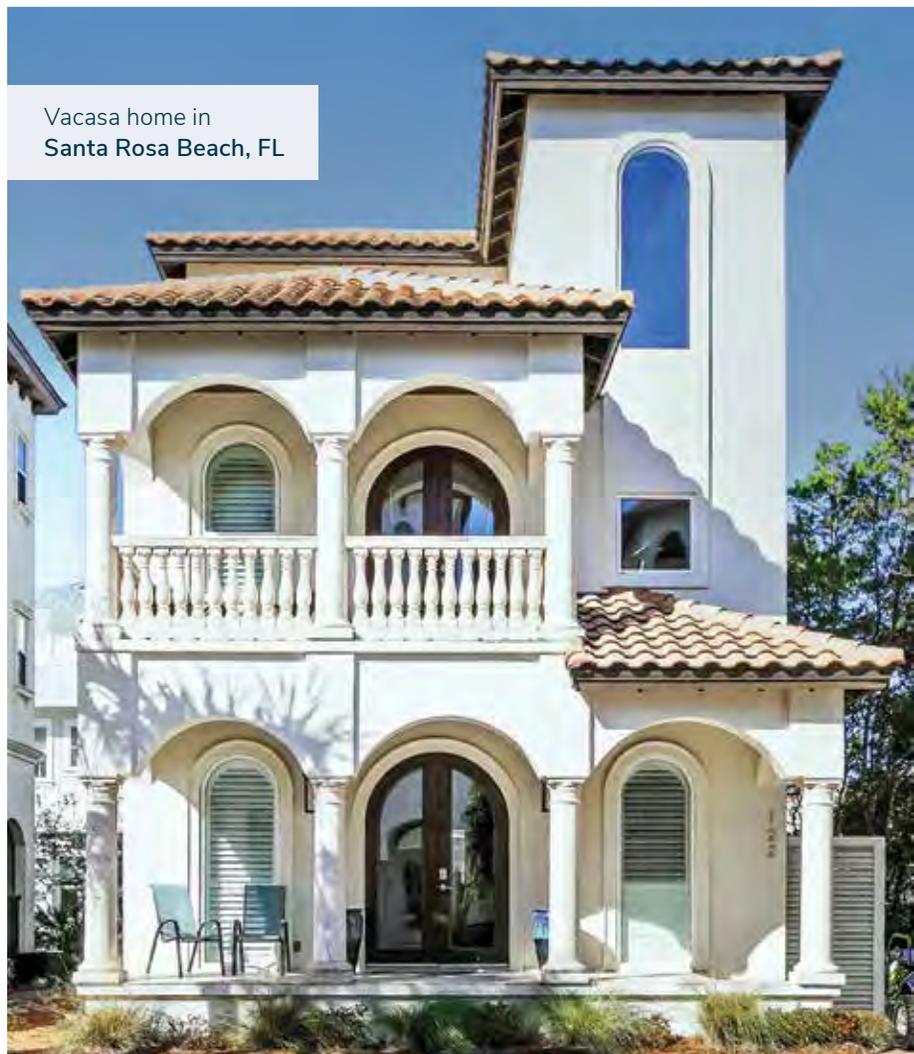
LaBelle has written six books: *Don't Block the Blessings*, *LaBelle Cuisine: Recipes to Sing About*, *Patti's Pearls*, *Patti LaBelle's Lite Cuisine*, *Recipes for the Good Life* and *Desserts LaBelle*. As an entrepreneur, she launched Patti's Good Life, a food and lifestyle brand that features a variety of frozen comfort foods, breakfast items and desserts, including her world-famous sweet potato pie.

LaBelle's humanitarian work is also noteworthy. She remains an advocate for adoption, diabetes, cancer, HIV/AIDS and many other causes. In 1994, she was diagnosed

with diabetes and shortly thereafter became a spokesperson for the American Diabetes Association.

The same motivation that had Patricia Louise-Holte blossom from a choir member to lead vocalist for Patti LaBelle & The Bluebelles and later, to solo artist, is the same energy that keeps LaBelle's fire burning at 78. "Each year I grow, and that's a blessing from God. I do what I can do. It's not about making money because I don't need money, but I need to sing," she says.

Ticket prices for An Evening with Patti LaBelle start from \$300 per person and include reception, silent auction, dinner, performance, taxes and gratuities. Proceeds benefit Sinfonia Gulf Coast and its education and community engagement initiatives throughout Northwest Florida. Full table reservations are available, and a limited number of sponsorship opportunities remain. Purchase tickets online at SinfoniaGulfCoast.org or by calling the box office at (850) 460-8800.



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 Community

Registration Open for Eggs On the Beach Oct. 15!

The Emerald Coast's official Big Green Egg cooking competition, Eggs on the Beach, is returning to Seascapes Resort in Miramar Beach this Oct. 15. Presented by Bay Breeze Patio, the family-friendly event celebrates the delicious results of cooking on the Big Green Egg while benefiting two local charities—the Fisher House of the Emerald Coast and Food for Thought. Cook team registration is now

open and grilling enthusiasts are encouraged to enter a team for a chance to win a Big Green Egg, Judge's Trophy, and/or cash toward their favorite non-profit organization.

The cook-friendly competition is open to any six-person team, including backyard grilling enthusiasts, restaurant teams, corporate teams, and teams benefiting a non-profit organization. Each team will prepare the

recipe of their choice and present samples to earn taster votes. From meats and seafood to veggies and desserts, each recipe aims to showcase best in class recipes for cooking on a Big Green Egg.

Competing in a variety of categories, cook teams strive to earn "People's Choice" votes in an effort to earn bragging rights and win a brand new Big Green Egg as well as a coveted Judge's Award Trophy. Non-profit cook

teams will compete for a donation toward their cause. Last year, four local non-profit cook teams, including Healing Paws for Warriors, South Walton Academy, Sinfonia Gulf Coast and Boys & Girls Club of the Emerald Coast, earned the most taster votes and cash toward their cause.

The new location, the deck at the Seascapes Towne Center, provides more space for tasters along with a full bar and flat screen

TV's airing the top college football games. For cook teams, the new location allows for individual tents and more space to prepare bites. In addition, the Tiki bar, public restrooms and access to Seascapes Towne Center businesses provide added convenience and enjoyment.

Visit eggsonthebeach.com for more information.

Bloody Mary Festival Set for Oct. 22!

On Saturday, Oct. 22, The Market Shops will hold its 7th Annual Bloody Mary Festival benefiting Habitat for Humanity – Walton County. Over the past six years, the annual event has raised more than \$80,000 for local charities.

The annual event, powered by Step One Automotive Group, will feature unlimited tastes of South Walton's most creative and innovative bloody marys, made with Distillery 98's Dune Laker Vodka, and served by the finest restaurants and bars on the Emerald Coast.

For a \$60 donation to attend, guests are invited from 11 a.m.-

2 p.m. to enjoy as many as 20 of South Walton's most coveted bloody marys served in specialty cups provided by Compass Builders of Florida. Restaurants confirmed to compete for the 2022 title of "Best Bloody Mary in South Walton" include Auston's on 98, The Beach House, Camille's at Crystal Beach, Cannery Lane Cantina, Chanticleer Eatery, Chiringo, Harry T's, The Henderson, Louis Louis, Ovide, Red Bar, The Ruby Slipper Café, Signature Catering of 30A, Sunset Bay Café and Sun-Quest Cruises. A panel of select food critics and local celebrities will judge each bloody mary to

select the winners for the most delicious and most creative. New this year, each bloody mary will be scored on its creative toppings for the "Best Bloody Accomplishment" award. There will also be a highly coveted first-, second-, and third-place People's Choice Award, selected by each guest in attendance, with votes tallied by Hill Coleman, CPA.

Apart from the bloody marys, there will also be plenty of food from the various restaurants located directly in The Market Shops.

For the non-bloody mary aficionado, there will be local craft brews served by Idyll Hounds Brewing Company along with



champagne. Guests will be able to cool off at the hydration station. A lounge area with additional seating and cornhole games will be set up on the main lawn, along with SEC football streaming on the big screen.

While sipping bloody marys, guests can enjoy an interactive Epic Photo Co. photo booth, music by DJ Dad, and a cigar bar. Headlining the event will be a live performance from the Luke Langford Band on the main stage.

Parking will be available at The Market Shops on the day of the festival but when full, is available at The Beach House located in Sandestin Golf and Beach Resort and a complimentary shuttle will travel to and from the festival from 10:30 a.m. until 3 p.m.

Tickets are on sale through 850Tix for the pre-sale price of \$60 or can be purchased the day of the event at the door for \$75. To learn more about The Market Shops Bloody Mary Festival and to buy tickets, visit www.themarketshops.com. To volunteer for Habitat for Humanity on the day of the event, email volunteer@waltoncountyhabitat.org.

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Caring & Sharing of South Walton to Host Inaugural Diaper Drive

Caring & Sharing of South Walton is hosting its inaugural Diaper Drive sponsored by Specialty Roofers from September 12 to September 30 as part of National Diaper Need Awareness Week.

According to the National Diaper Bank Network, one in three U.S. families struggles to provide enough diapers to keep a baby or toddler clean, dry, and healthy. Babies require up to 12 diapers per day, and at a cost of \$70-\$80 per month per baby, diapers quickly become a cost many families simply cannot afford. Without a supply of diapers, babies cannot participate in early childhood education or daycare which in turn means many parents cannot return to work or school.

Currently, Caring & Sharing provides Walton County families in need with close to 4,500 diapers a month. The needs greatly outweigh supply, so organizers have set a bold goal of collecting a six month supply of diapers.

“Each month, close to 100 families from our community request diapers and wipes while receiving other services from Caring & Sharing of South Walton. The requests for diapers and wipes often exceed the available supplies in our pantry,” said Caring & Sharing Executive Director, Carly Barnes. “It is our hope that this annual diaper drive, and the support of our community, will allow us to better serve the needs of our clients.”

“Caring and Sharing of South Walton is very near and dear to our hearts at Specialty Roofers,” said Erin Bakker, Director of Business Development. “We have worked with them in different capacities over the last several years and feel strongly about their mission. We hope they will always think of us when they need a helping hand.”

Caring & Sharing along with Specialty roofers invite you to join them in collecting a six month supply of diapers to support families in our community

and help them with this basic need. Donations of all sizes are accepted; however, size 4, 5, and 6 are the most requested by Caring & Sharing Clients.

Diapers can be dropped off at Caring & Sharing and other participating locations. Visit the Caring & Sharing Facebook Page for drop-off locations and more information. Businesses, organizations or groups also interested in supporting the Diaper Drive may send email inquiries to info@caringandsharingsowal.org.

Caring and Sharing of South Walton provides food and financial assistance to our neighbors in need through the support of volunteers and contributors. Founded in 1994, the organization serves close to 400 local families each month. Caring & Sharing of South Walton also operates a Thrift Store. Sales in the Thrift Store help cover operating expenses and generate funds to help clients with food, prescriptions and utilities.

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

South Walton visit www.caringandsharingsowal.org



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Emerald Coast Theatre Co. Opens 10th Season with Godspell, September 23rd - October 2nd

Feel your spirits rise as Emerald Coast Theatre Company launches its 10th anniversary season with the uplifting Broadway musical, Godspell.

Join Jesus and his disciples as they recount the greatest story ever told. This classic Broadway musical features timeless songs like Day by Day and Prepare Ye shine a light on the life and teachings of Jesus Christ. At times funny and poignant, this beautiful show dissolves hauntingly into The Last Supper and Crucifixion while Jesus' message of kindness and love comes vibrantly to life.

With music and Lyrics by Stephen Schwartz and book by John-Michael-Tebelak, Godspell, which originally opened on Broadway in 1971, is the first musical theater offering from composer Schwartz who went on to write such well-known hits as Wicked, Pippin and Children of Eden.

The musical is structured as a series of parables, primarily based on the Gospel of Matthew.

The parables are interspersed with music set primarily to lyrics from traditional hymns,

The cast features Brendan Fyodor Massar (Jesus) who is making his ECTC debut in Godspell. A recent graduate of the Emerson College BFA musical theatre program, favorite regional credits include The Great Gatsby (Jay Gatsby), Les Miserables, Newsies, Big (Derek) and The Emperor's New Clothes (Emperor Marcus III). The ensemble also features Madison Bailey, Ariana Chanell Ellis, Ricky Kozak, Haley Miller, Nick Paradiso, Arianna Reyher, Johann Santiago Santos, Dylan Van Slyke and Azhia Willis.

The show opens Friday, Sept. 23, and runs through Sunday, Oct. 2. Performances are Thursday, Friday, Saturday, and Sunday at 7:30 p.m. with 2:30 p.m. Sunday matinees Sept. 25 and Oct. 2.

This production is directed by Nathanael Fisher with music direction by Tom Baroco and choreography by Emily Bainbridge.



Set design is by Rebeca Lake. Costume design by Anastasiia Sennikova. Anna Fisher is prop mistress and stage management is by Phillip Padgett.

"Godspell is the perfect show to launch our 10th Season because the show is about building a community and loving others. Over the past nine years our whole focus has been to love our community and to build com-

munity through the art of theatre. The show just matches our heart and passion," said ECTC co-founder and producing artistic director Nathanael Fisher.

A part of the Professional Theatre Mainstage series, Godspell will be staged in ECTC's performance space located on the second floor of 560 Grand Boulevard in Grand Boulevard Town Center in Miramar Beach.

Tickets to Godspell are \$40 per person for adults, \$36 for seniors (55 years old and up)/military and \$30 for students (must show ID). Purchase tickets online at www.emeraldcoasttheatre.org.

Save the date for ECTC's upcoming mainstage offerings: The Best Christmas Pageant Ever (Dec. 8-18), The Odd Couple (Jan. 20-29), The Last 5 Years (Feb. 10-19), Steel Magnolias (Feb. 24-March 5) and The Sound of Music (May 5-14).

ECTC's 2022-2023 season is made possible with support from Grand Boulevard Town Center, St. Joe Community Foundation, Howard Group and the South Walton Tourist Development Council.

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

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Coastal Branch Library Art in Public Places Hosts the Art of Bailey Rathmann this October

Bailey Rathmann is a native of Destin, Florida and has been painting for as long as she can remember. She graduated from Auburn University with a bachelor's degree in biosystems engineering and a minor in business-engineering-technology. Bailey is currently obtaining her master's degree in business administration from the University of Mississippi. While in her undergraduate degree, she was able to take a 2D Studio Art course and a Looking at Art course. These courses helped further her passion and technique for art. Bailey took requests from friends and family throughout her undergraduate time to create paintings for them. Her family and friends encouraged her to start selling her art. Bailey started selling her art online and through social media in August 2020.



Bailey is widely known for using bold and saturated color paints within her art pieces. She believes in the philosophy that art has the capability to move people, provoke ideas, and invoke emotions in people. The influences of Bailey's work come from the environment, music, and life experiences. Bailey creates a wide variety of paintings such as por-

traits, animals, landscapes, and abstracts. The main medium sources Bailey uses are acrylic paints, canvases, heavy papers, and thrifted vintage records.

This year Bailey has made her artist debut in the local art scene. Bailey first displayed two of her portraits, Timotheé Chalamet and Zendaya, at the Go Figure Exhibit in The Foster Gallery located in Miramar Beach, Florida. Her works were on display at the 2022 ArtsQuest Fine Arts



Festival in the Cultural Arts Alliance of Walton County member tent. These works included You

Are the Only You, Here Comes the Sun, and Emma Watson. Bailey also displayed an abstract painting, The Journey, at the Show Us Your Best Exhibit in The Foster Gallery located in Miramar Beach, Florida. For more information please visit [\[leyrathmanncreates.com\]\(http://www.bai-leyrathmanncreates.com\). The Coastal Branch Library will be hosting Bailey's artwork for the month of October, 2022, at 437 Greenway Trail in Santa Rosa Beach. Call 850-267-2809 for more information.](http://www.bai-</p>
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What is This Time For?



BY TODD CRAIG,
JOURNEY BRAVELY

There was a season of life

where I reached the end of the day feeling I had been a slave to my to-do list. I was busy running from one task to the next. And, even when the days were as productive as they were busy, I often felt unfulfilled at the end of the day. Though things were getting done, there was no time to appreciate my accomplishments and tasks that were being accomplished were sometimes at the expense of being present with the people that matter most to me. I was overwhelmed, tired and frustrated.

Time is one of our most precious gifts. Time is finite, we can't "make time," (even though we often use the phrase) we can only



spend it. Additionally, we don't get "do overs" with our time. So, we have developed and utilize tools to help us maximize our time including watches, calendars, alarm clocks, time management apps on our phones, to-do lists and many others. Ironically, we can allow ourselves to be controlled by these tools, which are supposed to help us stay in control, at the expense of the very moments the tools were intended to help us maximize. So how do we break out of this cycle? Here are three strategies that have been helpful for me and my clients:

Consider the different aspects of time. In our culture, we tend to think of time in a narrow and limited way. I often introduce my clients to the words the Greeks used to differentiate two ways they thought of time. The two words are chronos and kairos.

The Greek word chronos is the easiest for us to understand because it aligns with the most

common way we refer to time. Chronos refers to the quantity of time. When we say, "It arrived at 3:07," or "I am getting married in 18 days," or "The cupcakes will be ready in 20 minutes," we are talking about chronos time. Most of the tools we have for time management are built around maximizing time in a quantitative sense.

The Greek word Kairos, however, refers to time in a qualitative sense. We tend to think about time in this way far less. However, when we say, "It showed up at just the right time" or "We knew it was time to get married" or "These cupcakes are taking forever" we are referring to kairos time. Our hectic schedules can challenge our efforts to maximize time in a qualitative sense.

Of course, both understandings of time are important. A chronos understanding helps us recognize the limits of our time and the need to act so we can move our stories forward. And a kairos understanding helps us think beyond those limits so we move our stories forward with intentionality and meaning.

Slow down to speed up. With a Kairos understanding of time, we can begin to see that sometimes the most efficient thing we can do is slow down and take a breath before rushing

to the next thing. When we do this, we let go of anxious mental energy in favor of focused mental energy. This also gives us space to exercise a third strategy.

Ask, "What is this time for?" When we are thinking about time with a chronos understanding, we will tend to ask questions like, "What do I have to do?", "Where am I supposed to be?", or "How long is this going to take?" In this sense, time is being spent and we can find ourselves looking towards what's next. But, when we are thinking about time with a kairos understanding, we might ask a question like, "What is this time for?" Asking this question can help us relax into the moment and consider taking in all the benefits the present moment has to offer. Asking, "What is this time for?" may save me from rushing to accomplish more tasks on my to-do list (quantitative) in favor of taking time to be fully present with my child who is asking for help with a school project or waiting to be tucked in at night (qualitative).

As you work toward making shifts in how you view time, we are here to support you in your journey. If you are interested in learning more about how working with a coach can empower you, you can find us at journeybravely.com.



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Love That Traffic?



unless I am hopping onto a boat to go fishing, I'll even avoid driving into the heart of Destin most of the year.

But, there are times when you just can't avoid the traffic, the crowds, or Publix on a Saturday afternoon. Or you have a family in town who want to go hunt for a parking spot near a public access point to sit in a mass of chairs, coolers and people at that place we used to call the beach. These are the days that test our ability to let go of our stress and frustration and enjoy the tiny bits of happiness that are still here.

By DR. RICHARD CHERN, M.D.

How are you handling life's little frustrations? I know this article goes outside the immediate area, but I would bet everyone reading this article knows exactly how life in Destin has changed in the last ten years. I know for me, if there's a bridge, it might as well be an international border requiring a visa because the chances of me crossing from Destin to Niceville or Fort Walton Beach are about zero. In fact,

What does this have to do with hormones? Hormones help with muscle tone, weight loss, bone density, pain levels, sex drive, skin appearance, heart disease, breast cancer and more. One of those "and more" items are stress and anxiety. When you turn onto Highway 98 into a mass of tourists who are oblivious to everyone else on the road, have no issues crossing three lanes of traffic to turn left, and are more concerned with updating their Instagram than the traffic in front of them, hormones will help you stay calm and happy.



Hormones will help keep you happy and calm after you arrive at Publix on Saturday afternoon for some creamer only to find masses of tourists and empty shelves.

And when you decide to go to Smallmart with your list of essentials only to find that the most important item is not even sold at that location, hormones will help.

You see, hormones help you tolerate and even maybe enjoy the everyday events that might be causing you stress, anxiety and grief today. Even the small stuff

like someone's tone or attitude or the rudeness we see everywhere. Now, when I deal with a rude person, I kind of find pleasure in the fact that they can't get me riled up. And, I understand that much of their problem is that they need their hormones.

If you find you are losing it in these situations, you should really give us a call. In my experience it's much easier to find calm and humor in all the madness. Come see us and give us a chance to give you the 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 in our local area. In addition, Dr. Chern treats doctors in the local area and from around the country. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call him at (850) 837-1271.

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 Wellness

A Focus on Sleep



BY KAY LEAMAN,
HEALTH ARCHITECT

I've dealt with sleep issues over the years. What I've discovered is that getting quality sleep means developing a routine and sticking with it. I have also found a couple nutritional that have helped me sleep better. As our lives ebb and flow, so does our sleep. However, sleep is critical for our health and ignoring it, hoping it will get better, is not a healthy choice to make. Mine is a work in progress

with stress being the main interrupter. So, let's dive in and learn a little more about sleep.

What is sleep? It's restful if we sleep well. It's not an idle mode. Our body and brain are working. It activates a process that helps us rest, repair and recharge.

There are 4 stages in the sleep cycle:

Between wakefulness and sleep – Everything slows down and muscles soften, heart and breathing rates decrease and brain patterns begin to change.

Light sleep – The process continues and body temperature drops.

Deepest state – It's hard to be awakened. Our heart and breathing are at their lowest point, muscles extremely relaxed. It's integral to quality sleep. If this stage is cut short we don't wake up feeling rested.

REM – Rapid eye movement sleep. In many ways it's the op-

posite of the other three stages. It's the dreaming stage; heart rate increases, breathing rate can quicken and become irregular, eyes move rapidly behind eyelids and brain activity livens. As a protective measure the body can experience temporary paralysis of limbs preventing the body from acting out movement about which we dream.

All 4 stages run through in succession until we wake up. Without both NREM and REM sleep our memory consolidation is harmed.

Things that can interrupt our sleep:

Caffeine, alcohol, diet (sugar intake) or eating too close to bedtime. Physical activity, stress level or emotional state, bright lights or blue light.

Things we can do:

- Put away electronics at least 30 minutes prior to going to bed. Consider removing electronics from the bedroom as the electromagnetic waves can interfere with sleep.
- Develop a consistent bedtime as this will develop a rhythm of our internal clock
- Relax by doing some light stretching
- Dim lights
- Play soft music, etc.
- Use blackout curtains (Light is the signal that turns on and off our sleep hormones.)

• Instead of tossing and turning, consider getting up, take a slow walk around the house, have a sip of warm water, read for a few minutes or stretch using slow movements to relax the body. Then return to bed and focus on your breathing.

Sleep is important for a healthy immune system. Here are a few things that happen when we sleep:

- During sleep immune cells move around, creating memories.
- Immune cell effectiveness is being preserved, proliferation of white blood cells and protective immune proteins (cytokines).
- Activation of immune cells
- Differentiation of new white blood cells
- Optimization of natural killer cell function (quick-acting white blood cells of the innate immune system)

When your cells are cared for with quality sleep your supply of bodyguards are stocked, locked and ready to protect you properly.

The American College of Physicians does not recommend taking sleeping pills for a long time as they sedate the mind rather than help to naturally induce sleep. Here are some holistic options:

• **Essential Oils:**
Methods of use: Inhaling – dif-

fused.
Direct application – to skin, dilution recommended using avocado oil, almond oil, etc.

Ingesting – added to food or drink, get professional advice before utilizing this method

• **Oils to consider:**
Lavender (diffuse), bergamot (can lower heart rate and BP and help with anxiety and stress), clary sage (may reduce cortisol levels), valerian, sandalwood, ylang ylang, jasmine, frankincense (expensive), chamomile (tea can be used in place of the oil)

• **Nutrients (I can help you with these):**

A high quality melatonin, magnesium tea or a stress relief supplement

Some age-related sleep issues are due to:

First part of the brain to suffer from the aging process is the same region that allows for deep sleep. This can begin as early as our 30s.

Sleep issues are linked to heart disease, Alzheimer's, diabetes, stroke and obesity. (It's important to exercise the mind and the body. There are myriad puzzles and games that exercise the mind. Learn something new like a new hobby, exercise, take a class, etc. or read.)

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CVHN Unveils New Mobile Dental Clinic

Second Bus to Provide Restorative Dental Services To Children In Need

Children's Volunteer Health Network, an organization that provides free access to dental and mental health services to children in need in Northwest Florida, has announced the arrival of their second mobile dental clinic. The first bus, gifted to CVHN from the Dugas Family Foundation, is an operator clinic on wheels. The dental unit meets children where they are and provides preventative dental services on the bus, which is often parked outside of local schools. Now, another state-of-the-art bus is being introduced to the community, but unlike the original mobile dental



clinic, the second bus will go beyond preventative care and provide restorative services including urgent procedures.

As of 2021, CVHN facilitated over 75,000 procedures for children in the local community with more than \$6 million in free dental health services provided so far. The addition of the new bus will complement the preventative care currently being offered and

children will now have access to a wider range of services. Just in time for the new school year, the new restorative bus will join the preventative team to begin their visits to Okaloosa and Walton county schools this month.

The local community is invited to gather at Grand Boulevard on Saturday, August 27 from 10 a.m. to 1 p.m., for an exciting bus unveiling. Community

members will be able to enjoy refreshments, lawn games, meet Mr. and Mrs. Tooth, tour the bus, and hear from CVHN team members about the new services coming to Northwest Florida. This event is complimentary to attend and open to the public.

Those that would like to support CVHN's new bus for the upcoming school year are encouraged to bring "bus warming" gifts including the following:

- Copy Paper
- Lysol & Microban Sanitizers
- Dawn Soap
- Gallons (or larger) of Distilled Water
- Staples or Walmart Gift Cards

The community or local businesses can also provide support by becoming a gas sponsor for \$500. With gas prices skyrocketing, this is an absolutely crucial aspect in getting dental support to local children in our schools. "We are looking forward to putting the second mobile dental clinic in motion as we continue making a difference for the children of Northwest Florida," said CVHN Executive Director, Kelley Mossburg.

For more information on the bus unveiling, visit cvhnkids.org and follow CVHN on Facebook and Instagram.

The Emerald Coast Children's Advocacy Center (ECCAC) Presents its 6th Annual Wiggin' Out for a Cause

Presented by Great American RV Superstores on Thursday, Sept. 22, 6-10 p.m. at Shoreline Church, 140 Palmetto St., Destin. With a "Prom Night of Your Dreams" theme, ladies and gentlemen come dressed accordingly in your best (or worst) prom attire. The event will be filled with wine and punch cocktails, food, fun, photo booths and live DJ music with dancing. Both men and women will receive their own personal wigs. Tickets are \$90 per person. Limited VIP tickets at \$150 per person include a designer wig and attendance at a private VIP pre-party from 5-6 p.m. Proceeds benefit ECCAC. Purchase online at www.eccac.org, or call Ana Michalzik at (850) 420-4639.



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The Road to Redemption: Grief Journey with Doug and Jean Landphair



By VICTORIA OSTROSKY

Our daily lives are filled with appointments and birthdays we struggle to remember. But then there are certain days we can never forget because they're etched deeply into our hearts. That moment a parent hears the horrifying words that shatters and remakes their lives, changing them forever.

Doug and Jean Landphair had two beautiful children – Jason and Meredith. It was 2015, and Jason was deployed in Afghanistan. Jean continually prayed for God to keep her

boy safe throughout his time in the military. But on January 29th, 2015, her worst fears were realized when she answered the phone and was told that Jason had been killed. Doug, who was upstairs, heard Jean's terrified voice and came running. When she tearfully told him of Jason's death, Doug collapsed on the floor.

For a while, Jean was mad at God. She had prayed for Jason's safety for so long, but it was as if God had let her down. But then Jean realized something - she didn't want to do life without God. "At some point I accepted the mystery of God, that He's all powerful and knows the end of my story, and I have to trust that He knows the big picture and everything's going to be ok."

Jean referred to her valley as a grief journey, and I can understand the reason. She said it's a journey of processing emotions. "There's so much intense, deep, hurtful emotions that if we keep it in it will damage us." Every-

one processes their personal grief in their own way. Jean said she cried "buckets and buckets". But some people hold it in and then something triggers the grief and they're released to start their journey.

Looking back, Doug and Jean realized that the whole time they were in Fayetteville, North Carolina to be with their daughter-in-law Natasha and two grandbabies to plan and attend their son's funeral, they were surrounded by loving friends who cared for them. They began to really understand the importance of others coming alongside to help carry some of the burden.

Doug believes that it's ok to be angry with God. "He's got broad shoulders. Our feelings are ok, God created them and understands them." But Doug also encourages others who are griev-



ing to not try and do it on their own. "We grieve because we loved." Doug and Jean were invited to attend a 13-week grief group. "If you've had a loss, grief sharing is a great way to be with people who have shared similar loss. It helps to surround yourself with others experiencing a similar loss."

Part of Jean and Doug's grief journey involved letting go of the question – how in the world can God make this into something good? That statement reminded me of a quote in Bob Goff's book *Live in Grace, Walk in Love*. He says it like this: "Our hope isn't in our ability to overcome but in God's ability to redeem it."

For Jason's funeral, his widow Natasha requested that, instead of flowers, those who wanted to contribute send money to missionaries in Jason's memory.

They used the funds collected to minister to people in Northern Iraq by sending missionaries to bring the Good News of the Gospel and thousands were saved. As Jean explained, "Jason had a heart for Arabic people. He wanted to be a missionary to them, and his dream was realized in his death."

The loss and pain don't go away, but, as that old saying goes – shared sorrow is half sorrow. Having others close by who will sit with the grieving, just being there and listening to their hearts is important.

Knowing they'll see their son again someday brings them tremendous comfort, and now, God has sent them out to help bring comfort to others as they lead a grief share group of their own.

You can hear Doug and Jean Landphair's entire story and listen to many other incredible interviews on the weekly Road to Redemption radio show and podcast at www.roadtoredemptionpodcast.com.

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Local Pro Jimmy Thorpe Gives Back to the Community

BY MARTA-ROSE THORPE

For years, Jimmy Thorpe had felt the urge to give back. A veteran, Jimmy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders – the men and women who keep our communities safe. So, how would he give back? In 2014, he created the tagline “Vets Helping Vets” – later elevated to “Vets Helping Vets & First Responders” – and decided to start giving what he had to give: HVAC units. Jimmy owns A Superior Air Conditioning Company, a local business he launched in 2003.

In the beginning, Jimmy and his team decided to give away eight units per year. Vets and first responders were encouraged to apply online at ASuperiorAC.com; the giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.



The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest list grew. By Fall 2017, the event moved to Texas Roadhouse; today this appreciation lunch still takes place, now maxing out the restaurant at 380+ guests.

But Jimmy still wanted to reach and help more veterans and first responders. In November 2019, Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as “The Rock & Roll Church”), invited Jimmy to launch a quarterly apprecia-

tion lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

“I feel that giving back to veterans and first responders is like taking the time to help my father,” says Jimmy, whose father served in the U.S. Marines. “It’s something that comes second nature; it’s instinctive and something that’s driven in me.”

Please help Jimmy and his team spread the word to the Vets and First Responders that you know. The next two Veterans & First Responders Appreciation

Lunches take place in October. The Okaloosa-Walton Lunch takes place on October 11 from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. The Bay

County Lunch happens on October 18 at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC.com.



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Sean of the South



BY SEAN DIETRICH

These aren't my stories, but I'm going to tell them.

Let's call her Dana. Dana was going for a walk near her home. It was a dirt road. Her high-school reunion was coming up, she was getting into shape.

A truck pulled beside her. He slowed down. He rolled his window open, he asked if she needed a ride.

Something was wrong. It was the way he looked at her.

Before she knew it, he'd jumped out of the vehicle. She tried to get away. He overpowered her and threw her into a ditch.

She landed a few good hits to his face, but he outweighed her.

He used a pocketknife. He pressed it against her. She screamed something. She doesn't remember which words she used, but she aimed them toward heaven.

Something happened.

His body froze. Completely. He was like a statue, only meaner. She wanted to run, but she was too scared.

That's when she saw another man standing above her attacker. He was tall, with a calm face.

"It's gonna be okay, Dana," the tall man said. "Go on home, sweetie, everything's gonna be okay."

Here's another:

Jim was dying. A seventy-something Vietnam veteran with high morals, pancreatic cancer, and a two-packs-a-day habit.

Doctors said his cancer would kill him.

Treatments were hell. Jim met a man in the VA hospital. A homeless man with a duffle bag. A fellow vet.

They shared a few cigarettes. They swapped stories. They un-



derstood each other. Jim invited the man home.

The man stayed in Jim's guest room. He stayed for several months.

He became Jim's caregiver. He wiped Jim's mouth after episodes of vomiting, he stayed up late during sleepless nights, he helped Jim bathe. He'd pat Jim's back when nausea got bad, saying, "It's gonna be alright."

And he was there on Jim's final day, too. He waited in the den while Jim's family gathered around his bed. When the ambulance arrived, he hoisted Jim into it.

Nobody ever saw the man again.

And I'm not done yet.

Carrie was a nursing student. She was on her way home for Christmas break. Her children were in the car. They were singing with the radio.

She hit a deer. An eight-point. It shattered her windshield. Think: antlers, screeching, crashing, screaming. She blacked out.

She woke to the smell of gasoline. Her children were crying. She was bleeding.

A man appeared at her window. "It's gonna be okay, sweetie," he said.

He muscled her door open. He helped her out of the car, he carried her children to safety.

Only moments after they fled the vehicle, it caught fire and turned to soot.

The man didn't stick around.

So anyway, I don't know what you think about the nature of life. I don't know how you feel about miracles. And I don't care.

Because I know you—sort of. You're human. Sometimes you feel like you're losing. Sometimes you feel overlooked and alone. Sometimes you talk to the sky and hope it will answer you. Sometimes you wonder if you're going to make it.

I've spent this entire morning reading letters. They are stories sent to me from people who have seen things bigger than themselves.

It changed the way they see the world. It changed the way they think, even in hellish moments. And they have a message for you. It's the same message that was delivered to them when they needed it most.

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Musing

The Treasure of Botched Opportunities



By KIRK MCCARLEY,

In a 1994 magazine interview, actor Kevin Bacon mentioned while discussing “The River Wild,” that “he had worked with everybody in Hollywood

or someone who’s worked with them.” Following, a lengthy newsgroup thread ran titled “Kevin Bacon is the Center of the Universe.” That same year three college students invented the game that became known as “Six Degrees of Kevin Bacon” after seeing two television movies featuring Bacon. During one film the students speculated on how many movies Bacon had been in and the number of people with whom he had worked.

Fleeting fame followed with the inventors going on to not only release the board game, but a book about their discovery. Although Bacon initially disliked the concept because he thought it mocked him, he eventually came

around to laugh along with the ribbing.

In fact, he further embraced it by forming a charitable initiative, SixDegrees.org, a social networking service intended to link people and charities to each other.

Recently, I was facilitating a corporate retreat. Following a break, I asked members of the group to identify the most famous person they had encountered. For some, it took a while. After a moment, a volunteer shared “Peyton Manning.” Another yelled out a racecar driver, Dale Earnhardt, Jr., I believe it was. “Garth Brooks,” voiced another.

What would be your response? What was the brush with fame like? Was your heart a flutter like a screaming, fawning teenage girl at a Beatles appearance in 1964 or were you agnostic to the notion of “celebrity?” What does our reaction say about us? And, if given the opportunity over again, what would you do differently?

These so-called “famous” people we meet become a part of our story. Though we want to put them on a pedestal, deep down there are elements of humanness and longing for connection.

My friend muffed one opportunity. Some years back, he upgraded his flight to first class, looked up and recognized immediately who was going to be sitting next to him for the duration of his flight. So starstruck was my usually affable comrade that for two hours he was unable



Years before salad dressing and race car driving Paul Newman demonstrates his humanness by mimicking the author's monstrous fit during a break in filming “Hud,” June 1962.

ous mind, learned that a movie was being filmed in the area and found out that the set was en route to that night’s destination. The motor hotel up the road would have air conditioning and promises of a meal, and perhaps ice cream, but NO we were going to pull over to this dumb set. Dad fetched his favorite Kodak equipment, meaning I was likely to be posed for a shot. Yuck! On top of that he had the audacity to approach one of the people on set and asked him to “take a picture with my boy.” By then, hot, hungry, and on the verge of tears, I protested by throwing a tantrum during the shoot. The actor beside me, not to be denied the spontaneity of the opportunity, did likewise. The result was not only my brush with fame, but what many years later has become a treasured heirloom. The moral is some of our best moments come unexpectedly. Treasure your botched opportunities, even your worst moments. You never know how the brushes with fame will become part of your story.

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.

to muster even a hello to fellow passenger, Hank Aaron.

That episode was later remedied while performing production work for ironically a baseball broadcast. For a half hour he was treated to a most intimate and collegial conversation with another legend of the game who regaled him with stories as if he were an old friend. His new acquaintance, Vin Scully.

During the late spring 60 years ago I was traveling by car with my parents along the vast, hot, and treeless plains of the Texas Panhandle. As a salesman my dad had a “territory” and he took the family along during the summer months. Most of what I recall about those car trips is tedium and a lack of air conditioning. My dad, being a curi-



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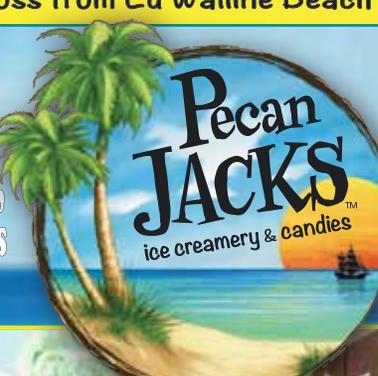
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BY RICK MOORE

On September 22, 1993, Amtrak experienced the deadliest crash in American history. Just north of Mobile, Alabama, the Amtrak train known as the Sunset Limited derailed in the swampland near the Mobile River. At that time, I was the owner of a video production company in West Mobile, not far from the airport. When the call came around 7am for me to capture the breaking news of the wreck for Inside Edition and for Fox News, no news team had filmed it yet. It would be noon before the network film crews from New York and Miami would arrive.

Because this was so long ago, the iPhone had not yet been dreamed of. No images were coming in from the scene of the derailment. There were no roads for miles around, and the area waterways were closed down. I was asked to take my professional camcorder to the local airport where a plane would be waiting to fly me over the wreck site. It wasn't until arriving at the horrific scene I began to grasp the magnitude of what had happened. Forty-seven passengers and crew were killed that morning. Though I had a job to do, I felt an immense sense of inadequacy to help those trying to survive. Other than some shaky Coast Guard footage, what I had filmed was the first video the world saw of the devastating event. After dropping off the video tapes to the satellite truck (YouTube did not exist then either) I waited to hear from the network to see if they needed me to film anything else.

When the "A Team" of producers and directors arrived from Miami and New York, they asked me to stay on the story



for another day, and to capture the human elements while they tried to break the news of how the people were killed and who was to blame. The rumor among the locals was that the wreck was caused by displacement of the rails when a heavy barge collided with the rail-bridge minutes before the train was to cross. That rumor was later confirmed by tugboat operator Willie C. Odom who didn't know what had happened until it was too late. This is where I began to hear two sides of the same story.

While at the hospital filming testimonials from passengers and employees who were on the train, I constantly heard how awesome the crew members of the tugboat were, and how they had helped save dozens of lives. These survivors told of the brave men who jumped into the alligator infested water risking their own lives to save others. Yet, at that same time, the network news team was uncovering details of the crash that would implicate the captain and crew of the tugboat in the deaths of dozens of people.

As it turns out, it appeared both accounts were true. News broke that those on the tugboat saving others lives from the fiery wreck were also the ones responsible for causing the train to derail in the first place.

There are two sides to every coin. You can tell facts about yourself to make others believe you are a complete failure. Your family and friends can tell facts about you to make others believe you are awesome. There are always two sides to everyone's life story. But no matter how bad you blow it, or how many times you mess up, you must refuse to let your mistakes define you. While the men on the tugboat may have been responsible for the death of others, that didn't stop them from saving whoever they could. What we do after we make a mistake speaks volumes. Don't let your mistakes stop you from fulfilling your destiny. Someone else's life may depend on it.

Rick Moore is Communications Pastor at Destiny Worship Center.



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Musing



BY PASTOR DAVID HOLLAND

But he wanted to justify himself, so he asked Jesus, "And who is my neighbor?"

In reply Jesus said: "A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead.

A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came to where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, took him to an inn and took care of him. The next day he took out two silver coins and gave them to the innkeeper. 'Look after him,' he said, 'and when I return, I will reimburse you for any extra expense you may have.'

"Which of these three do you think was a neighbor to the man

who fell into the hands of robbers?"

The expert in the law replied, "The one who had mercy on him."

Jesus told him, "Go and do likewise." Luke 10:25-37

How can we know we are truly a Christian? Are you going to heaven? You cannot "be a good person" and earn your way into heaven. Nor is church membership enough. Jesus shows us a better way.

A young religious lawyer approaches Jesus, asking, "what must I do to inherit eternal life?" Great question.

Jesus asks the lawyer about what he believes, and the man shares remarkable insight as he says, "Love God" and "Love others." These two great commandments are not only a summary of the entire Old Testament, but are the guiding principles of successful living. Great answer.

The lawyer, seeking to justify himself, questions Jesus further. "Who is my neighbor?" The translation here sounds like his motive is to prove himself good enough. I submit he is actually seeking assurance, as if he were saying, "How do I know the kind of love and faith God requires?" Christ answers with a story aimed at challenging the man while assuring him of salvation.

The parable begins with a man robbed, beaten, and left for dead. The priest walking by is unwilling to defile himself with this messy situation, so he avoids the man in need. Touching a bleeding person would have disqualified the priest

from serving in the Temple. Ironically, he was en route to the Temple to serve people in need while a man lies suffering right in front of him. A Levite also passes by, but in a hurry to fulfill his religious duties, he leaves the poor man by the side of the road.

But along comes a despised, irreligious Samaritan who has compassion for the man and generously attends to his needs. Christ concludes the parable with a question for the lawyer: "So, who was the good neighbor?"

The lawyer answers, "The one who had mercy on him."

Christ's conclusion and message to us, "Go and do likewise."

It is easy to love God and love others in theory. The difficulty comes in actually doing it in ways that matter. The Lord shows us how. Through the priest, Christ shows you can find needy people in non-religious settings.

The Levite reveals hurting people sometimes surface at the most inconvenient times. It is in the random and unpredictable places that people and circumstances challenge us to show mercy.

Who is our neighbor? It is the needy person set in our path or the difficult situation that people lay on our doorstep. Often, our neighbor is a stranger.

We could shirk responsibility and ask ourselves, "Why is this person my problem?" We can go down the guilt path and assign blame. "What did they do to get themselves into this situation?" Or we can take the mercy road and help the hurting person.

When I was 17 and a new

Christian, my mother went out drinking. Late that night, she came home with a male friend who had drunk way too much. Because I had two twin beds in my room, the stranger slept in the empty bed. I remember his smell to this day. Internally, I fumed with anger. But I also sensed that this man needed to know Christ as his savior.

I explained the good news of Jesus Christ to this inebriated person, and he prayed the prayer of faith. I went to sleep, doubtful he would remember anything. In the morning, I drove him home, and as I was dropping him off, he paused and said, "I remember what we did last night. I'm a Christian now." Despite my lack of compassion, God's grace powerfully affected this new brother.

I know simple faith in the Lord Jesus Christ saves us from sin. But I also know we need to act on that faith by loving our neighbors. Walking down the road of life, you will encounter struggling, hurting people. In my experience, these tests occur in the most inconvenient times and are costly in time and money. Are you ready to meet your neighbor and pass the mercy test?

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



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Destin Charity Wine Auction Foundation's 6th Annual Harvest Wine & Food Festival October 13-16

Destin Charity Wine Auction Foundation (DCWAF), one of the nation's premier fundraising organizations, is pleased to announce the return of Harvest Wine & Food Festival to South Walton on the new dates of Oct. 13-16.

Tickets to all 2022 festival events are on sale now at HarvestWineandFood.com. Proceeds from the festival benefit DCWAF's mission of helping children in need in Northwest Florida. DCWAF supports 15 children's charities working to tackle homelessness, food insecurity, medical care, and more in the local community.

The 2022 festival weekend will open with two nights of wine and spirits dinners held in private homes and restaurants throughout South Walton. The festival's signature event, the Grand Tasting will be held Saturday, Oct. 15, on WaterColor's Cerulean Park. Guests will be welcomed to WaterColor for an afternoon of epicurean excellence, featuring tasting stations from world-class wineries, as well as culinary stations manned by celebrity chefs from some of the best restaurants along the Gulf Coast and throughout the Southeast.

The weekend concludes with a lively cocktail brunch hosted by the men behind the Agave Road Trip podcast. Guests are invited to join Lou Banks as he leads them on a journey through agave spirits. Hosted in a private 360 Blue home in WaterColor,

guests will take part in a short tequila-tasting seminar before enjoying delicious brunch fare by Chef Phil McDonald of Black Bear Bread Company, along with craft cocktail pairings by Better Together Beverage and 818 Tequila.

A silent auction boasting rare wines, luxury trips and staycations will be available virtually Thursday, Oct. 13, at 9 a.m. through Sunday, Oct. 16 at noon. A full list of this year's headliners and schedule of events can be found at www.harvestwineandfood.com. Tickets to all festival events are on sale now at HarvestWineandFood.com.

Two new organizations will be added to DCWAF's lineup of supported Northwest Florida children's charities: Point Washington Medical Clinic (PWMC) and the Ellison McCraney Ingram Foundation, joining 15 local children's charities supported annually.

The Ellison McCraney Ingram Foundation is one of the Emerald Coast's newest nonprofits, created after local philanthropists Doug and Merrisa Ingram tragically lost their 9-year-old son last October. The Foundation will offer scholarships to teens who have been helped by one of DCWAF's charities over the course of his or her life.

"While we lost Ellison way too early in his young life, with the additional funding from DCWAF, we will be able to see Ellison's bright eyes and smile

in the faces of all those who will benefit through the awarding of scholarships for continuing education opportunities," Ellison McCraney Ingram Foundation Board President Paul Barcus said.

Point Washington Medical Clinic is a free primary care medical clinic, operating as a pop-up clinic in Walton County. Currently in the process of building their first facility, the support provided by DCWAF will fund the clinic's pediatric room.

"The Point Washington Medical Clinic is so excited to be selected as a charity partner and become part of the DCWAF family," PWMC Executive Director and Co-Founder Hillary Glenn said. "This is truly a major milestone for our organization and, most importantly, our patients. We are very grateful to ev-



everyone involved and look forward to the impact we will be able to make together for the children and families in our community."

Destin Charity Wine Auction Foundation now supports 17 Northwest Florida charities, all of which help children in need by providing services for a variety of critical needs such as homelessness, food insecurity, mental health and more. DCWAF distributed more than \$3 million

raised at the 17th Annual Destin Charity Wine Auction, presented by the Jumonville Family to its current 15 benefiting charities Aug. 31

The 18th Annual Destin Charity Wine Auction presented by the Jumonville Family, the Foundation's signature fundraising event, is set for April 28-29. Learn more at <http://www.DCWAF.org>.

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 Dining

Canopy Road Café Bursts on to 30-A Scene

How can you go wrong with Bananas Foster French Toast?

Breakfast has never been this fun. (And lunch too, for that matter!)

Canopy Road Café's new 30-A restaurant, located at 12805 US-98, promises to shake up the old breakfast routines of locals and tourists alike. This isn't your grandmother's bacon-and-eggs breakfast joint.

From whimsical dishes like Fat Elvis pancakes (in case you were wondering: peanut butter and banana pancakes filled with chopped bacon and topped with a peanut butter drizzle), to customized skilletts with every ingredient under the Emerald Coast sun – Canopy Road Café has you covered.

Children will love Canopy Road Café because they aren't treated as an afterthought. When they see that plate of Cookies and Cream French Toast headed their way, the expression on their faces is priceless. And when they take a picture of it and send it to their friends, you'll know you picked the right breakfast spot.

But Canopy Road Café isn't all sprinkles and whipped cream – there is something for the entire family. From five different "benedict" dishes to handhelds, omelets and house favorites, every breakfast base is covered.

And if the lunch hour has arrived, you can dig into an Angus burger, fries and wash it all down with a cold beer before heading back to work or the beach.

Canopy Road Café is the creation of Brad Buckenheimer and David Raney, college buddies who worked at a Tallahassee diner but knew they eventually wanted to start their own business.

Now, Canopy Road Café is taking off with eight locations sprinkled throughout the state and more on the way.

"We love what we do, and we love making people happy," said Brad. "Smiles and sighs are our goal – smiles because breakfast was fun and sighs because they were satisfied."

Brad and Dave are Florida boys who honor their roots – all of the meat and produce served at the restaurant come from the Sunshine State.

"We use local art in the restaurants, local vendors and



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cater to locals first," Dave said. "Local diners will find that it doesn't take long for our staff to learn their names and what they like. We hire local people and treat them well to keep turnover at the minimum."

Could there be more Canopy Road Café locations coming to the Emerald Coast?

Stay tuned for that news.

In the meantime, can we interest anyone in Blueberry Cobbler Pancakes?

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It's Almost Time for the Destin Seafood Festival 2022!

Now in its 44th year, the three-day Destin Seafood Fest attracts more than 60,000 locals and visitors to our beautiful and historic Destin Harbor and the Harbor Board Walk on Harbor Blvd. during the weekend. With a sampling of Destin's finest, you'll find freshly caught local varieties of grouper, shrimp, lobster, crab cakes, gumbo, sides and even crawfish all provided by local eateries and restaurants.

Happening Fri. through Sun., Oct. 7-9, the Festival kicks off October's month-long Destin Fishing Rodeo. You need no ticket to attend and you'll get the opportunity to take in some of the best local and coastal musicians at the beach with four stages beckoning you to a variety of live rock, reggae, country, tropical tunes and more. Local Destin restaurants and eateries will be serving up their scrumptious seafood specialties on the docks and along the Harbor Boardwalk. Cold drinks, including beer and wine, are available and will keep you cooled off while you take it all in. You can stroll along the Destin Harbor enjoying the arts and crafts where artists and vendors display their jewelry, clothing, sculpture, glass, watercolors, oil paintings, designs and more.

** New for 2022! The Call To Chef – A Local Seafood Experience brings back the flare of local seafood to our Destin Seafood Festival. Located inside the larger festival, the Call to Chef will require a paid ticket to browse the local restaurant tents, sample their flavors and vote for your favorites. Chefs, bring your best app, entrée or dessert for attendees to sample, and win up to \$5000 in prizes! The winning chefs will be invited to/honored at a Village Supper at a later date.

Learn more: <https://www.destinseafoodfest.com/local-seafood-experience>

The Festival's Roots

All of the yum and fun began in 1978 when the Destin Charter Boat Ladies Auxiliary decided to establish a festival to celebrate local fishermen. Now a Destin tradition, it used to be only a one-day festival on "Kelly's Hill," a unique and beautiful location where folks could overlook the Destin Harbor,



the current site of HarborWalk Village. It has always been held in conjunction with the Destin Fishing Rodeo during October.

To this day, portions of the proceeds are donated to the Destin Fisherman's Fund to help those in need and today is hosted by area businesses in conjunction with sponsors and countless volunteers. While the festival has grown into its new home on the Destin Harbor Boardwalk, the Destin Seafood Festival remains the primary fundraiser for the non-profit, Destin Charter Boat Association formed in 1954.

Tips for your best experience:

To Listen: This year's musical entertainment, with four different stages, will have you singing, tapping and swaying to the beat. Harborwalk Village, Boat-house Oyster, AJs, and Harbor Tavern will all host local bands playing and entertaining throughout the festival. Harbor restaurants and bars will offer a full line-up of local favorites as well performing throughout the day and evening. You can bring a chair and chill or don your dancing shoes! Bands and schedule can be found online at DestinSeafoodFest.com.

To Play (For the Kids): There are Kids Zones for all ages. The East Pass Marina Kids Zone will have an array of kids vendors. There is a seating tent nearby so that you can take a break and cool down while the kids play. The HarborWalk Kids Fun Zone has Hamster balls, a rock-climbing wall and a zip line. There is a seating tent nearby also. Kids will delight in face-painting and tattoos as well.

To Park: Parking will be available at Heron Harbor, the HarborWalk Village, the Destin

Community Center, the Destin Fishing Museum as well as all local public parking lots in the area. There will also be a shuttle running through town. More information on times / routes available online.

To Attend: Admission to the Destin Seafood Festival is totally free! You will want some "moolah," however, for all of

the mouthwatering food and drinks you'll find. Or, purchase tickets to the *new* Call To Chef event inside the East Pass Marina Parking Lot where you can sample a variety of food from local vendors for your ticket price and vote on your favorite!

Hours are Friday 4 p.m. – 10 p.m., Saturday 10 a.m. –

10 p.m. and Sunday 11 a.m. – 6 p.m.

For a site map, to participate as a chef, become a vendor and other information, visit DestinSeafoodFest.com. Email info@destinseafoodfest.com. And no matter what you do, just get to the Destin Seafood Festival for some great feasting, frolicking and fun!

Community

14th Annual Baytowne Wharf Beer Fest at Sandestin! October 7 & 8

Known as the "Best Beer Fest on the Emerald Coast," this popular event features more than 40 on-site craft brewers.

Friday and Saturday, Oct. 7 and 8

Tickets are on sale now at

BaytowneBeerFest.com.

Time to roll out the barrel and discover unique suds and ales. The Village of Baytowne Wharf at Sandestin presents the 14th Annual Baytowne Wharf Beer Fest Oct. 7-8. American specialty beers from throughout the nation will be available for participants



national craft beers for sampling. Brewery representatives will be available to discuss the different types of lagers and ales, teaching about the variety of styles. All ticket holders will be provided a Baytowne Wharf Beer Fest tasting glass for sampling and live music from 2-5 p.m.

Tickets: Baytownebeerfest.com

Grand Craft Beer Tasting Tickets: \$45 general admission and \$55 the day of the event if not sold out.

Tickets include admission to the Saturday Beer Tasting event from 2 – 5 p.m. only.

Grand Craft Beer Tasting | VIP

\$85 general admission

Tickets include admission to VIP event from 1-2 p.m. and the Saturday Beer Tasting event from 2-5 p.m. only.

2-Day Ticket \$95 general admission for Friday and Saturday.

Tickets include admission to Friday Night's Beer From Around Here Event from 6-8 p.m. and Saturday's Grand Tasting Event 2-5 p.m.

For tickets, a lineup of beers and additional information, visit baytownebeerfestival.com.

*Beer Tasting Glass included with all tickets.

Baytowne Wharf Beer Festival partners with Fisher House of the Emerald Coast to donate a part of the festival proceeds. Please drink responsibly.

The Village of Baytowne Wharf is always open to the public. Non-ticket holders are welcome to attend the event.

Wednesday Night Concert Series Wednesdays through Sept. 28, 7-9 p.m., FREE

End summer sitting back and relaxing, and enjoying live entertainment. The concert series features both local and regional talent from a variety of genres. Concert begins at 7 p.m. on the Events Plaza Stage.

Live Music Schedule

- Sept. 7: Cadillac Willy
- Sept. 14: The Hoodoos
- Sept. 21: Boukou Groove
- Sept. 28: Modern Eldorados

The Farmers Market at Baytowne Wharf every Saturday! 10 a.m.-2 p.m., FREE

to sample and savor. The main event on Saturday, Oct. 8, will feature more than 200 domestic and international craft beers available for sampling.

Brewery representatives will be available at the event, offering an opportunity to learn about the different types of lagers and ales from a variety of styles, and live music will be featured during the festival.

**Friday, Oct. 7
Beer From Around Here
6-8 p.m., Baytowne Wharf
Events Plaza**

It's back! One of our favorite events during the annual festival is Beer From Around Here. Local breweries will feature their product for a more intimate night of

learning about craft beer culture. And, the restaurants in The Village showcase their best dishes – combining unique light bites with the many complimentary flavors of a good brew. This event is more intimate – limited number of tickets available.

\$55 general admission and \$65 the day of the event if not sold out.

Tickets include admission to Friday night's event from 6-8 p.m. only.

**Saturday, Oct. 8
Grand Craft Beer Tasting
2-5 p.m., Baytowne Wharf
Events Plaza**

The main event will feature more than 50 breweries, offering close to 200 domestic and inter-

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Have you always dreamed of learning the guitar? Or do you have a guitar tucked away somewhere at home, gathering dust, and begging to be given a new lease of life?

Despite its intimidating appearance, the guitar is one of the easiest musical instruments to get started playing right away. It's also very low-maintenance - after some quick training on changing and tuning the strings you'll be set up to look after your guitar for a lifetime.

Concerned about the size of the guitar? There's no need to worry, 3/4 and 1/2 sized guitars are a popular choice for more comfortable maneuverability around your new instrument.

Smaller hands might also enjoy the ukulele - a similar instrument with four strings rather than the guitar's six. The baritone ukulele is an especially great choice as it shares the same tuning as a guitar (minus the lowest two strings). Compared to the more well-known ukulele types, a baritone has a bigger body and thicker strings making it a great stepping stone towards the guitar.

Our guitar teacher, Scott Gilmore, has picked out some top choices for newbie guitar players. Each of these songs has just 3 chords (or fewer) throughout, meaning once you've mastered the 3 chords you'll be ready to perform!

Riptide - Vance Joy

First off, we're heading down under with 'Riptide' by Vance Joy. This song was the second-longest charting single in the 2015 US Billboard Hot 100, appearing on the charts for an impressive 43 weeks. It also earned its spot at number 94 on Triple M's 'Ozzest 100 - most Australian songs of all time' list, though it's certainly no rival to Men at Work's 'Down Under'. This song originally features the tenor ukulele, though it can just as easily be translated over to the guitar.

Sweet Home Alabama - Lynyrd Skynyrd

A classic country rock anthem to express Southern pride, this song has a simple yet irresistibly catchy chord progression and is an excellent introduction to the picking technique after you're ready to progress from strumming. The lyrics mention 'Now Muscle Shoals has got the Swampers'. This is in reference to the town of Muscle Shoals, a quiet town tucked away in a corner of Alabama while doubling as an immensely popular place for recording. The 'Swampers' was a nickname for Muscle Shoals Rhythm Section, a group of session musicians with an incredible sound combining elements of R&B, soul, and country music. As well as Lynyrd Skynyrd, the Swampers also worked with the likes of Aretha Frank-



lin, Bob Dylan and the Rolling Stones.

A Horse With No Name - America

This song, originally named 'Desert Song', was the most popular single from folk-rock band America. It follows a character's journey through the desert with his horse while finding comfort and tranquility in the barren landscape. It's easy to feel the hot, dry, and oddly peaceful desert atmosphere as the acoustic

guitar marches between just two different chords. It's an excellent choice for beginners as you'll only need two fingers to play the chords.

Ready to take your first step towards mastering the gui-

tar? Give our studio a call at 850.231.3199 to arrange a visit. Get your instrument and get started! For more details, check out our website at www.Studio237Music.com. Located in Santa Rosa Beach, FL.

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 Business

Estate Planning Council Offers Free Seminar

More than half of Americans, an estimated 56%, do not have an estate plan in place, making estate planning a critically overlooked component of financial wellness. This creates hardship, financial or otherwise, that can be avoided by advanced planning.

The Estate Planning Council of the Emerald Coast, Inc. (EPCEC) invites the public to join them on Thursday, October 20th from 1pm to 5:30pm at The Island, Ft. Walton Beach for the Fifth Annual Estate Planning Day.

No matter how large or how modest, nearly everyone has an estate, but all too often individuals, couples, and families put off estate planning. People put off estate planning because they think they do not own enough, they are not old enough, it will be costly or confusing, they will have plenty of time to do it later, they do not know where to begin or who can help them, or they just do not want to think about it. Then when something happens to them, their families have to pick up the pieces.

This free event will host a panel of local professionals on topics of interest regarding estate planning. Complimentary snacks and refreshments will be provided to all attendees and the day will culminate with a Cocktail Reception at The Island lobby bar. RSVP is strongly encouraged. You can register for the free event at: www.estateplanningday.eventbrite.com.

Estate planning encompasses the growth, conservation, and transfer of an individual's wealth through the creation and maintenance of an "estate plan." The purpose of estate planning is to develop a strategy that will maintain the financial security of individuals through their lifetime and ensure the intended transfer of their property and assets at death, while taking into consideration the unique circumstances of the family and the potential costs of different methods.

"Working in this industry for over 10 years, I have seen the importance of having a proper estate plan in place. I have seen the relief in family member's eyes when their loved ones had their

affairs in order and I have also witnessed the agony and frustration of people when their loved ones did not have their affairs in order," says James Wright of Carr Riggs & Ingram, and President of EPCEC. "The purpose of Estate Planning Day is to bring awareness to everyone, no matter the person's age, profession or income level, the importance of having their affairs in order so they do not leave their loved ones frustrated and in agony."

To support and encourage the future of estate planning, the

EPCEC founded the Kevin Helmich Restricted Scholarship which awards \$1,500 to Northwest Florida State College students majoring in accounting, finance, or pre-law. The EPCEC has chosen to name this scholarship in memory of Kevin Helmich who, until his untimely death, was an active member and past president of the organization. Kevin was a well-regarded estate planner, a trusted adviser to his clients, and a mentor to others in his firm.

The Estate Planning Council



ESTATE PLANNING COUNCIL
OF THE EMERALD COAST

cil of the Emerald Coast, Inc. (EPCEC) is the professional "organization of choice" for multi-disciplinary estate planning professionals from across Florida's Emerald Coast. Members include accomplished Estate and Elder Law Attorneys, CPA's, Financial Advisors, Insurance Consultants and Trust Officers. The EPCEC is an affiliated council of the National Association of Estate Planners & Councils, the leading professional organization for estate planners, which provides its 2,000 Accredited Estate Planner® designees, and 275 affiliated local estate planning councils and their 30,000 members with ongoing education and a forum for professional networking. National Estate Planning Awareness Week was adopted in 2008 to help consumers understand estate planning and its need, along with how best to create a qualified team of professionals to assist in the planning process. For additional information visit www.emeraldcoastestate.org.

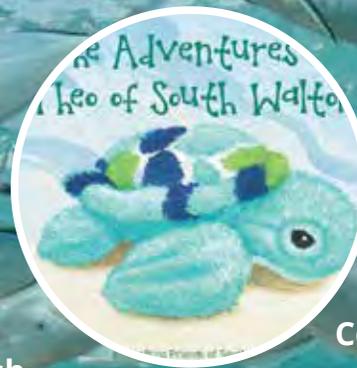
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BY CHRIS BALZER, ECES

But, soft! What light through yonder window breaks?

*It is the east, and Juliet is the sun.
- William Shakespeare, Romeo and Juliet*

No one would dispute having the beauty of soft natural light shining through our windows puts a smile on our face and warms our hearts. We have windows to let in light and give us views into our world. You may have a lake view, an ocean view, a pool view or simply a view of the outside. What I am finding out is that many of us have windows that are letting in much more than soft natural light and have become a nuisance. We purchase blinds and curtains to block the heat. We search for dark or mirrored film to help against the heat while maintaining some of our view. We place towels and blankets over our furniture and wood floors to protect them from fading and cracking. We even go to the extreme of replacing our windows with expensive Low E glass. There is a solution, ERG (energy reflective glass) or smart film. I know what you are thinking, another film,

Smart Film for Soft, Natural Light

ENERGY TIPS

by Emerald Coast Energy Solutions



great, tried that, didn't work or my HOA won't allow it. ERG is not your typical window film. In fact, it has some of the most technological advances built into this smart film. Most films use dyes and aluminum, ERG uses a proprietary technology to sputter gold and silver allowing the film to be virtually clear and highly energy efficient. A client of ours in Inlet Beach built a new home; they struggled with trying to keep their master suite cool due to all the windows letting in heat. We coated their windows and after two months they contacted us and said,

"Thank you so much! We are very happy with the heat reduction we have noticed." There is science behind this magic. Astronauts use a visor assembly coated with a thin layer of gold that filters out the sun's harmful rays and protects the spacewalker from extreme temperatures. This technology has been adopted and available to solve the problems in our homes and offices. One popular question we are asked is, do I need to coat all my windows? The answer is no. We want to only address the problem windows. The windows which get direct sunlight, the

windows which you feel heat radiating from. Because the film is virtually clear, you will maintain your original architectural integrity, basically, it won't change the look of your home. What our ERG film won't do is block glare or shade a room. ERG blocks the heat, not the view. Another benefit of our ERG film is that it rejects 99% of Ultraviolet (UV) rays which damage floors, furniture, blinds and drapes. If you have been searching for a solution to block the heat and not your view, contact us for an in-

home demonstration and see for yourself how we can block the heat and not your view.

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BY JOE CAPERS,
INSURANCE ZONE

In July, we learned that Florida has the highest homeowner premiums in the country. And today it's official, we now have the highest auto rates too! The average annual premium in 2022 is \$2,560, compared to the national average of \$1,682.

In Florida and most states, auto insurance is required to register and legally operate a vehicle. Like most lines of insurance in

Florida, rates have been on a rise for the past few years. It may be tempting to only purchase enough coverage to meet our state's minimum requirements. Don't do it! These low limits are not enough to protect you and your family if the worst circumstances happen.

Your car insurance policy is an important financial tool. If your car or you are involved in a wreck, theft or natural disaster (hurricane, flood or fire), the impact on your financial viability can be substantial. Your car insurance should be tailored to protect you, other people and assets from most of the associated expenses and costs in the event you are involved in an accident. Your lender, who legally owns the car, may have their own requirements and will want to be financially protected if there is a collision or other damage.

There are six basic types of coverages for your auto, motor

home, motorcycle and LSV's that are registered with the state.

Liability – Coverage that offers protection against claims alleging that a driver's negligence resulted in bodily injury or property damage to another party. This can include the driver and passengers of the other vehicle or vehicles involved, injured pedestrians and owners of the property where the accident occurred.

The more assets you need to protect, the higher the limits should be. For those with significant assets, an Umbrella policy is recommended for increased protection. In most cases the Umbrella will require minimum underlying Liability limits of \$250,000/\$500,000.

Medical Expenses – Coverage for medical expenses because of bodily injury sustained by an insured caused by an accident. This covers your medical bills (not lost wages), regardless of

who is at fault in a crash. Usual limits offered \$1,000, \$5,000 and \$10,000.

Uninsured/Underinsured Motorist Coverage – This coverage pays for your and your passengers' medical bills and property damage if the driver at fault in an accident doesn't have insurance, has insufficient coverage, or the incident is a hit-and-run. It is recommended to carry limits equal to the liability limits on a Stacked (broader) Basis rather than Non-Stacked.

PIP/Personal Injury Protection - Mandated by Florida, provides medical, disability, and death benefits to you and any passengers in your vehicle. Basic PIP covers up to 80 percent of your medical expenses and 60 percent of your lost wages.

Collision – Physical damage coverage for your vehicle if it is impacted by another vehicle or damaged in an accident. This coverage is usually required by a lienholder on a leased or financed vehicle.

Comprehensive – Covers damage to your vehicle caused by an event other than a collision, such as fire, theft, vandalism, hail and flood damage. Like collision, this coverage is usually required by a lienholder on a leased or financed vehicle.

Other Recommended Coverages – There are many other coverages that should be considered when reviewing your Personal Insurance Program. Included are Loss of Use or Rental Reimbursement, Roadside Assistance, Accident Forgiveness, Gap, New Car Replacement, Diminishing Deductible, Pay-Per Mile Coverage, Customized Equipment and Original Equipment Coverage.

With the popularity of Uber and Lyft, one can now obtain Rideshare Insurance. This is supplemental coverage for drivers of the ride-hauling services, which is typically inexpensive. It provides valuable coverage for situations that are not covered by a driver's personal car insurance policy. If

you are a rideshare driver, please discuss options with your insurance agent.

Many of our neighbors and customers have golf carts, or LSVs (low speed vehicles). As long as they're not rented, they can be written as a separate policy, or added to your auto policy if they are licensed for road use. The rental exposure can sometimes be written under a commercial liability policy, but the coverage is not as broad as an auto policy.

Many of our neighbors and customers have teenagers who are approaching the driving age and wonder how best to insure these exposures. If you have a new driver in the household, all insurance companies recognize the increase in risk with a new driver. Some insurance carriers will not insure new drivers, while others will charge higher premiums to make up for the increased exposure. There are some measures you can take to lower your insurance rate, like taking a driving course. This will help your new driver become more familiar with the rules of the road and educate him on ways to avoid accidents. When you are a new driver, it is worth taking it slow, stick to the roads you are familiar with, and avoid getting into stressful traffic situations.

The bottom line is to talk to your agent and get customized auto coverages that fit your personal needs. Make sure you are aware of all discounts that are available. According to industry statistics, one of every three drivers are underinsured!

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John Martin Group has received top reviews and awards with Berkshire Hathaway Home Services.

- Ranked **#2** in **Florida**
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- Chairmans Club Diamond Award Winner
- Ranks in the **Top 1/2** of **1%** for sales nationwide



WHAT OTHERS ARE SAYING

"John is a great realtor and person! He is honest and a joy to work with! We have used John for both buying and selling property and the transactions have always been seamless. Thank you John!"

- K. Stephanian

"We have worked with John on 2 properties and have only great things to say about him. He knows the area so well that he was able to lead us to our dream home! We would highly recommend using him to any of our friends or family!"

- P. Tatum



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