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# BAY Life

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## CBA Oyster Shell Recycling Program Thrives with Help From Local Community

BY CHAD PERKO, CBA  
ECOLOGY TECHNICIAN

As an Ecology Technician for Choctawhatchee Basin Alliance, one of my primary duties is to oversee our oyster shell recycling program. You may ask, "Why does an oyster shell need to be recycled and what does CBA do with it?" Well, it's all about the bay. Our community is home to the Choctawhatchee Bay. The bay stretches 30 miles from east to west and consists of brackish waters that are home to abundant wildlife and diverse recreational opportunities, making it the lifeblood of our area's current and future ecological and economic health. Throughout the bay's history it has supported diverse habitats for humans and wildlife alike. Of all the creatures that call the Choctawhatchee Bay home, the humble oyster is perhaps the most important to the bay's health.

Oyster reefs are an important marine habitat since oysters act as Mother Nature's water filtration system. For example, one adult oyster is



capable of filtering 50 gallons of water in one day, improving the water clarity and quality, which benefits the entire bay and by extension our community. So, just imagine what an entire oyster reef—typically hosting thousands of oysters—can do for the bay's water quality! Sadly, in recent decades, as the local human population has soared, our oyster pop-

ulation has declined due to increased stormwater runoff and habitat alteration. Thankfully, our community is home to The Choctawhatchee Basin Alliance (CBA), the non-profit, 100 percent grant and donor funded environmental organization that I work for, whose mission is to promote swimmable, fishable waterways in our community through monitor-

ing, education, restoration and research. As part of our Restoration Program, we have taken on the important mission of working to increase the Choctawhatchee Bay's oyster reef populations, improving habitat and water quality.

The CBA organizes an

**CBA**

*continued on page 3*

## From Sex Trafficking to Safety



BY SULA SKILES

At age 20, I was given a modeling opportunity with a clothing line in another country. I was overwhelmed by the thought of this huge dream, that this could possibly be my big break in my new modeling career. It was too good to be true. They offered me an all-expense paid trip. I was going to stay at a resort that was featured on the TV show *Lifestyles of the Rich and Famous*. Celebrities went there for vacation. This was a big deal!

**SAFETY**

*continued on page 3*



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## CBA

continued from page 1

Oyster Shell Recycling Program in partnership with local seafood restaurants. We collect shucked oyster shells that would otherwise end up in a landfill and use them as the building blocks to construct oyster reefs and restore oyster populations. The recycled oyster shells provide oyster spat (larva) with a stable surface material where they can attach and grow. The CBA picks up oyster shells three times a week from participating restaurants. The oyster shells are then taken back to CBA's staging area, where they stay for several months allowing the sunlight and rainwater to clean the shells. Once the shells are clean, the CBA and volunteers bag the shells in marine

grade mesh bags, forming the building blocks for an oyster reef. We place the bags in the water at our permitted restoration sites around the bay. Oyster spat then settle on the oyster shell and begin to grow and reproduce. Soon, the new oyster reef becomes its own diverse ecosystem, providing a habitat for other beneficial marine life as well.

The CBA Oyster Shell Recycling Program currently partners with Acme Oyster House, AJ's in Grayton Beach, The Back Porch, Half Shell Oyster House (Destin), The Henderson, Johnny O'Quigley's, The Surf Hut (Destin), and Shunk Gulley Oyster Bar. This year the CBA is planning to expand their reach into Okaloosa Island and Fort Walton Beach as they have secured new funding from Im-



pact 100 Northwest Florida to make an even bigger impact for

the overall community! Find out more at [basinalliance.org](http://basinalliance.org). (Pho-

tos by Sean Murphy)



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## SAFETY

continued from page 1

When I arrived, it was not at all what I expected. I soon found out that I was trapped in a nightmare. Without my knowing, I had been purchased as a sex slave for a billionaire and his girlfriend. They actually bought me as a Christmas gift. I won't go into all of the horrific details of what I endured. But, I never knew that this type of evil even existed! I didn't know that people would lie to, trick and force regular American girls like me into being sex slaves.

After going through an extensive healing journey, it became part of my life's purpose to help trafficked people. I've been in the anti-trafficking movement for over 10 years and have been doing Sex Industry Outreach for five years here locally. I am an author of two books, "Fighting for Your Purpose – From Sex Trafficking to Ministry" and "His Beloved Bride – A Journey into Deeper Intimacy with Jesus." My husband, John Skiles, and I pastor Impact Life Church in Destin. I attribute my

ability to heal and live a successful life to my faith in Jesus.

### What is Sex Trafficking?

"U.S. law defines human trafficking as the use of force, fraud or coercion to compel a person into commercial sex acts or labor or services against his or her will. The one exception involves minors and commercial sex. Inducing a minor into commercial sex is considered human trafficking regardless of the presence of force, fraud or coercion." - Polaris Project

Top 3 States in the USA where Sex Trafficking was reported in 2018 (Polaris): 1. California 2. Texas 3. Florida

### What types of Sex Trafficking are here locally in the Panhandle?

- Illicit Massage Brothels
- Familial Trafficking (family members trafficking minors, usually drug related)
- Intimate Partner (pimp/trafficker groomed and built relationship, then trafficking started)
- Victims Sold Online (yes, there are websites and apps where trafficking victims are



sold locally)

- Sex Trafficking is also happening illegally in some of the legal commercial sex Industry venues
- Sex Tourism (due to the number of vacationers that visit our shores)

### How you can help?

- If you see it, report it! Call 911 and the Human Trafficking Hotline at 888-373-7888
- Educate yourself – Free Educational Resources at [www.SulaSkiles.com/SexTrafficking](http://www.SulaSkiles.com/SexTrafficking).
- Connect with Local Non-Profits and Anti Trafficking Groups (See Recommended Below).
- Spread awareness in your



spheres of influence.

- Give to those doing the work. Most victims escape their trafficker with nothing.
- Pray!

### BeGenerous Inc.

[www.BeGenerousInc.org](http://www.BeGenerousInc.org)

### Lavished

[www.LavishedMinistries.com](http://www.LavishedMinistries.com)

### The Secret Place (Home for Girls)

[TheSecretPlaceHome.org](http://TheSecretPlaceHome.org)

### Circuit 1 Human Trafficking Task Force

[www.facebook.com/Circuit1HumanTraffickingTaskForce](https://www.facebook.com/Circuit1HumanTraffickingTaskForce)

For more information, visit Sula at [www.SulaSkiles.com](http://www.SulaSkiles.com). Find out more about her book on the subject on p. 37.



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 Community



- Deer Moss Creek® is an 1,100-acre master-planned, mixed-use community in Niceville, Florida. When all phases are completed, Deer Moss Creek® will include a nature trail, bike lanes, parks, approximately 3,000 residential units, 120 acres of office/technology and 90 acres of retail space.
- Phases 1 and 1A include 116 single-family lots ranging from 0.11 to 0.38 acres. Old Florida cottage-style homes face the park, which is graced by a gazebo. The community center and pool to be built in Phase 2 will be shared with Phase1/1A.
- Sidewalks are 5' wide. All homes require impact glass windows. Builders must be approved by Ruckel Properties; house plans must be approved by the Town Architect. There is a homeowners' association.
- The commercial area and town center plans include spaces for shops, restaurants, and professional services of all kinds.
- Ruckel Airport, a limited-use grass airstrip, is located along the western side of Deer Moss Creek®.
- The community is in central Okaloosa County, consistently ranked as one of Florida's best school districts. It is convenient to Eglin Air Force Base, Northwest Florida State College, Twin Cities Hospital and Northwest Florida beaches.

**Directions:** From John Sims Pkwy (Hwy 20), turn onto Rocky Bayou Drive next to Publix. At the roundabout, take second exit onto Rocky Bayou Drive. The Deer Moss Creek® entrance is 1.5 miles on the left. To continue to our Sales Office: Turn left on Deer Moss Loop, right on Angelica Place, and right on Clary Sage Lane. Sales office address is 1413 Clary Sage Lane.



Visit our REALTORS® at the Sales Office and Model Home located at 1413 Clary Sage Lane in Deer Moss Creek®



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# Deer Moss Creek®



Phase 1 | Lot 73 | MLS #846903

**1510 Coriander Lane**

**\$579,900**

2,402 sqft

3 bedroom | 2.5 bath



- GE Café Appliances in the kitchen
- Granite countertops throughout the entire house
- Rigid Core Luxury Vinyl Plank flooring
- 2 A/C units
- Janssen Construction Management, Inc. Builder
- DK Design Works, LLC Designer
- 320 sq. ft of stand up, conditioned attic and under stair storage



Phase 1 | Lot 86 | MLS #840030

**1327 Verbena Place**

**\$574,900**

2,442 sqft

3 bedroom | 3.5 bath



- Move-in ready
- 10' ceilings
- 8' doors and entries
- Craftsman trim
- All stone countertops
- Open kitchen with shaker cabinets
- Frigidaire Professional Appliances
- All the bedrooms are en suite



**Jodie Snell**

REALTOR®

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View all of our listings for homes and lots in Deer Moss Creek here:  
[www.ruckelproperties.com/homebuyers/deer-moss-creek/](http://www.ruckelproperties.com/homebuyers/deer-moss-creek/)

 Community

# Jeri Michie Announces Candidacy for Walton County School Board



Jeri Michie, a longtime resident of Walton County, is running for the position of Walton County School Board. Jeri has been in the field of education for over 34 years, first operating as a classroom teacher and eventually moving on to principal.

Jeri has always felt like her purpose in life is to teach and serve. From the time she was a child the value of taking care of others was instilled in her - being a good citizen and using her talents to help others in the community. Jeri has primarily accomplished this through the field of education, wearing many hats

throughout her career. Today, Jeri spends most of her time volunteering in her community as a coach for high school and elementary tennis and soccer teams.

When asked what drives her to want to be the representative for Walton County's School Board Jeri said, "I think of three things. First, I have a lot of experience. I believe that experience is such a great teacher, and I learned at a young age that this is what I wanted to do. Second, it's my nature and gift to want to bring people together to solve problems. If you have a problem, all you need is a plan. Third, I'm highly motivated. I'm driven by my faith, and my faith motivates me to serve, as well as my family. I just love our community." Jeri believes that there are four areas our focus needs to be on concerning the county's education.

Firstly, she believes the community must plan for growth. Walton County is among the top five fastest-growing counties in the United States, and this puts a strain on the schools and their

staff. As a member of the Walton County School Board, Jeri plans to prioritize investment in the facilities and personnel in order to support the growth in the student population. As Walton County continues to grow, the need for practical and modern schools and educated staff grow as well.

Second, Jeri believes in the importance of rewarding teachers. Jeri's experience as a teacher herself has taught her the importance of a classroom teacher in the lives of students. Teachers are sometimes the only line of support a child has. Jeri also believes that competitive salaries are necessary in order to recruit and retain talented teachers. A person who feels underappreciated never gives their best.

Thirdly, Jeri believes that the primary focus should be on the students. Events such as COVID-

19 have made it apparent that students need support in their mental and emotional health. Guidance counselors have assisted but often find themselves busy with other duties in addi-

tion to counseling. Jeri believes that the way to solve this problem is to reduce the ratio of students to counselors and to decrease the dependence on school counselors for administrative work. Jeri

will work hard to make sure that counselors have enough time to support students in all areas of their life, from basic emotional and mental health to college and career planning.

Finally, Jeri is advocating for increased pre-vocational opportunities. She believes that these courses should be expanded to middle and high school students, as technical schools often help students gain valuable skills to transfer to their future careers. Jeri Michie's greatest passion is simple - to live her life serving other people. She feels like the best way she can do this is to be given the opportunity to represent Walton County on the School Board. Voting will take place on August 18th, 2020. We are always learning new things, and every community could stand to grow. As Jeri said, "Working together, we can do great things."



Every Student in Walton County deserves a world-class education!

**JERI MICHIE** – No one is more qualified to serve!

"Every Walton County student deserves an inspired, passionate, and highly trained classroom teacher. I was blessed as a young elementary school student to have a teacher who inspired me to dedicate my life to teaching. As a math teacher, assistant principal, principal, and school improvement specialist, I worked to improve the joy of learning for students.

Working together, we can continue to inspire our teachers and principals to be their best for our students, our future citizens."

-Jeri Michie, Candidate for Walton County School Board



Political advertisement paid for and approved by Jeri Michie, non-partisan for Walton County School Board District 4

## Experience

- Educator with 34 years experience in elementary school, middle school, and high school
- Math teacher, assistant principal and principal for public and private schools
- Pre-K through 12th grade teaching experience
- Administrator at Okapilco Elementary, Butler Elementary, Emerald Coast Middle School, and Gateway Academy
- School Improvement Specialist at the State Department of Education
- Certified School Bus Driver

## Education

- Educational Specialist, Educational Administration Valdosta State University
- Masters of Education, Educational Administration Valdosta State University
- Bachelor of Science, Elementary Education Georgia Southern University

## Honors and Activities

- Teacher of the Year
- Presenter, Educational Technology Conference
- Professional Association of Educators Outstanding District Member Award
- Jim Hall Humanitarian Award for work with Special Education programs
- Junior Woman's Club Family of the Year

## Community Activities

- Volunteer Soccer, Tennis, and Baseball coach
- American Cancer Society Chairman
- Church Children's Director
- Member of Destiny Worship Center

## Family

- Married for 40 years to Scott Michie, former principal with 42 years teaching/administrative experience, two sons, Brian and Bradley, married to Josie and Ashley and four beautiful grandchildren



# Latitude Offers Open Air Charm, Sophistication and World-Class Comforts A Welcoming Place to Call Home!

One of the benefits of living in Northwest Florida is people often have considerable "latitude" in choosing where to call home. With so many beautiful options, trying to make a decision can be challenging. Fortunately, there's a new kid in town and, wow, what a statement they have made!

Introducing Latitude at Hammock Bay: an upscale collection of residences situated within the master-planned community of Hammock Bay in charming Freeport. Latitude offers long term rentals from 7 to 12 month leases with open concept floorplans. These new apartment homes are styled with designer details to create a look and feel that is laid-back, yet modern and sophisticated. Resort-inspired amenity spaces provide built-in conveniences and world-class comforts with the added bonus of a lifestyle that is tailored for you.

Freeport has become a go-to destination for locals and newcomers alike. And with such an amazing new community now open and boasting beautiful 1, 2 and 3 bedroom apartments available for lease, Latitude has certainly raised the bar.

The apartment homes are furnished with granite counter-tops, undermounted deep stainless steel sinks, stainless steel appliances, hardwood inspired flooring, 9 ft. ceilings, including a full size washer and dryer and so much more!

The amenities at Latitude at Hammock Bay are unlimited. The community offers a sparkling saltwater pool, pool side fireplace and grilling area, a kitchen for entertaining in the clubhouse, a large game room with a TV lounge, and a 24-hour fitness center with Fitness on Demand, 24-hour package locker system.

For the adventurer in



you, there are paved wooded nature trails, a 60-acre sports/recreation complex, access to the Lake Club and Bay Club and a 500 ft. Bay dock. And don't forget the cutest, most practical General Store for your convenience!

Now is your opportunity to explore this all-encompassing community, packaged together in a beautiful, peaceful and convenient lifestyle.

It's brand new with plenty of options, one that's sure to be perfect for you. We recommend checking out this new place you could call home soon.



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## Rep. Mel Ponder Lives His Values

Mel Ponder doesn't just talk conservative values — he lives them in every walk of life — family, faith, freedom, honor, opportunity, generations and heritage. For Rep. Ponder, faith and family come first: he has raised three children with Mona, his wife of almost 30 years, and helped establish the Destin Week of Blessings. He and Mona have dedicated themselves to our communities, serving on the boards of many ministries and nonprofits in Okaloosa County.

As an advocate, Rep. Ponder has brought his principles to the business world, too, having started his own small business to train and support local marketplace leaders, business owners and individuals, as well as pastors, ministers and others of faith to make a difference in their communities.

He also worked hard to become a leader in various industries including regionalization, real estate, small business ownership, food/hospitality, retail, sales, marketing, nonprofit and the real estate finance industries. This experience helped him serve effectively as Mayor as he

gained the values of leadership, making tough decisions and taking responsibility.

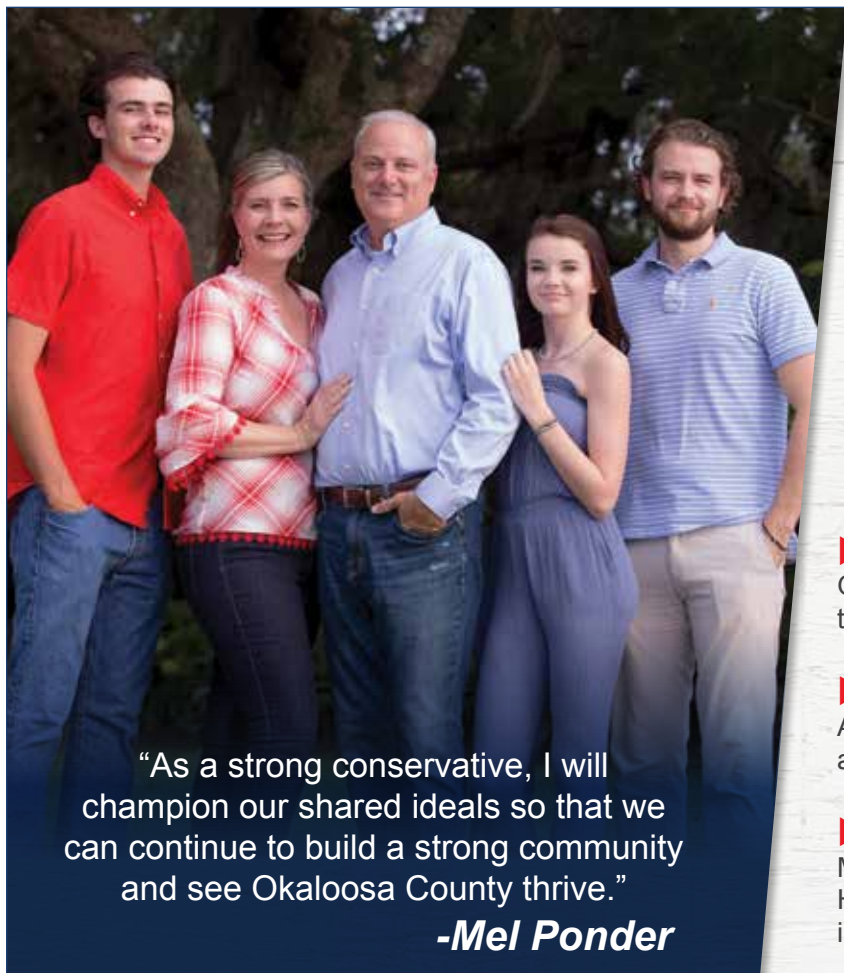
Prior to launching Business Empowered, Rep. Ponder also served as the Dir. of Regional Marketing Programs for the Florida Restaurant & Lodging Assoc. and as the Exec. Dir. of Coastal Vision 3000/THE Beach. With Coastal Vision 3000, Rep. Ponder helped in the creation and establishment of a branded destination for the Northwest Florida Gulf Coast region and served on the team that helped bring Southwest Airlines to Northwest Florida. From 2002–06, he served the City of Destin as a Councilman. It was during this time that Rep. Ponder was instrumental in helping initiate the Week of Blessings, an annual event that unites pastors to pray blessings and protection over the Destin fishing fleet, children, youth, families and businesses. With sights to serve further, Rep. Ponder was then elected Mayor of Destin.

Rep. Ponder is currently serving Okaloosa County and the state of Florida (the 17th largest

economy in the world), with a 2nd term as District 4's State House Representative, advocating strong conservative principles, especially when it comes to balancing the budget, fighting for our military, and shrinking the size of government.

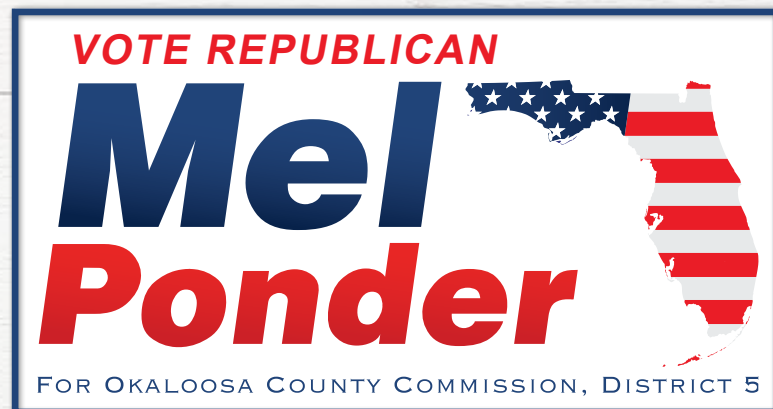
A Florida native, Rep. Ponder wants to continue serving Okaloosa County by becoming County Commissioner of the 5th District. Mel says he wants to continue to promote strong conservative principles, while continuing to serve the people of Okaloosa County with all of the dignity and grace he devotes to his life's ministries.

In this role, Mel notes his value pillars as family, faith, freedom and forward. Perhaps that's why preserving and protecting our family values, honoring the faith based community, balancing the budget, protecting our freedoms, supporting our military, improving transportation infrastructure, strengthening our workforce development including expanding educational opportunities, are issues he will be addressing at the forefront.



"As a strong conservative, I will champion our shared ideals so that we can continue to build a strong community and see Okaloosa County thrive."

**-Mel Ponder**



### ► **BALANCING THE BUDGET**

Government spending should be done responsibly and only for the benefit of the people. Mel has always voted for a balanced budget—and he always will!

### ► **IMPROVING TRANSPORTATION INFRASTRUCTURE**

As our community continues to grow, we must improve our infrastructure to ease traffic and grow our economy. With forward thinking we can build the community of tomorrow.

### ► **SUPPORTING OUR MILITARY**

Mel honors the service of every member of the military and our veterans. He has championed legislation to support our service men and women, including expanding educational opportunities.

**FAMILY**

**FAITH**

**FREEDOM**

**FORWARD**

**MelForOkaloosa.com**

Paid by Mel Ponder, Republican, for Okaloosa County Commission District 5.

**REPUBLICAN PRIMARY: TUESDAY, AUGUST 18TH**

# Environmental Stewardship Begins at Northwest Florida State College

Northwest Florida State College (NWFSC) has earned a reputation for educational excellence and community involvement. Our mission is to improve lives by providing a high-quality, globally competitive education that is a catalyst for cultural, civic and economic development throughout the region. Ingrained in the culture of NWFSC are six values that serve as a driving force for everything we do:

**Integrity:** Fostering an environment of transparency, fairness, honesty and accountability where students and employees embrace the highest ethical standards.

**Diversity & Inclusion:** Creating a safe and inclusive community with policies, practices, programs and services that create opportunities for everyone to succeed.

**Excellence:** Ensuring an exceptional learning environment through high-quality instruction, state-of-the-art facilities, cutting-edge technologies,

dedicated support services and access to various learning and research-based teaching methods that meet the needs of all students.

**Stewardship:** Embracing practices that demonstrate fiscal, social and environmental responsibility.

**Innovation:** Fostering a culture that promotes creative and proactive solutions that are responsive to the needs of our students, employees and community.

**Prosperity and Wellness:** Prioritizing personal, professional and academic enrichment by promoting physical, mental and emotional wellness in an enjoyable environment

Environmental stewardship has been an early focus and became more prevalent in the late 1990s when representatives from the Florida Department of Environmental Protection (FDEP); other state, federal and local government agencies; environmental organizations; and members of the business com-

munity sparked a partnership for sustainable development and ecosystem management that is now called the Choctawhatchee Basin Alliance of Northwest Florida State College (CBA). CBA's mission is to promote swimmable, fishable waterways in our community through monitoring, education, restoration and research.

In 2013, NWFSC took environmental stewardship a step further by partnering with Cenergistic to implement a campus-wide sustainability program. The program primarily focused on human-factors in energy consumption, but also installed motion sensor technology, central temperature controls, etc. Due to this program, and thanks to the outstanding support and cooperation of our faculty and staff, the College has benefited from a 63% reduction in energy consumption, resulting in a savings of more than \$4.7 million in energy costs through 2019. This significant reduction in energy use had

the effect of eliminating carbon production equal to over 74 million miles of automobile travel.

In addition, as a result of the successes realized through our partnership with Cenergistic, the College entered into a performance-based contract with Johnson Controls in 2018. This contract enabled NWFSC to replace (on all campuses): all water fixtures with low-flow technology; all lighting with LED fixtures; the entire central energy plant; numerous ancient air handlers (50-year-old); over eight miles of underground hot/cold water piping; and other various smaller energy conservation projects.

Most recently in 2019, we broke ground on the Kay Litke Culinary Arts Greenhouse at Northwest Florida State College. The NWFSC Greenhouse Project will provide educational and hydro-cultural opportunities for our students interested in learning about alternative farming techniques. Our culinary program has elected to add



sustainable greenhouse operations to our curriculum to better understand these techniques and fully prepare students for the workplace. Through these programs, we will also be able to cultivate and distribute vegetables for area high school culinary programs for recruitment enhancement and local food banks for community service. For more information, please contact Chef Layne Eggars at [eggarsl@nwfsc.edu](mailto:eggarsl@nwfsc.edu).

Your future begins here at Northwest Florida State College. The fall term begins August 19 and enrollment is underway. We encourage you to visit [www.nwfsc.edu](http://www.nwfsc.edu) to learn more about our programs, or call 850-502-2895 to speak to one of our Student Success Navigators.

## CONSERVATION EFFORTS BEGIN HERE

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Northwest Florida State College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate and baccalaureate degrees. Contact the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Northwest Florida State College. Northwest Florida State College is committed to equal access/equal opportunity in its programs, activities, and employment. For additional information, visit [www.nwfsc.edu](http://www.nwfsc.edu). Materiales de la Universidad son disponibles en Español llamando a la Oficina de Admisiones de Northwest Florida State College al 850-678-5111. Photography credit: Sean Murphy.

 Community

# The Village of Baytowne Wharf is Open and Beckons You to Its Event-Filled Summer for Everyone!

Baytowne is OPEN and boomin with events, activities, food and fun for summer! The Village and all of its merchants welcome you to come SHOP, DINE and PLAY!

With a view of the shores of the Choctawhatchee Bay, The Village of Baytowne Wharf features an array of boutiques, eateries, galleries and nightlife, plus all of the outdoor festivals and special events for the entire family. This spectacular setting, all within the gates of Sandestin Golf and Beach Resort, is the perfect spot for you to spend a vibrant afternoon, evening, week or staycation, or you can be one of the lucky few who frequently experiences Baytowne Wharf through home ownership.

The Village is taking all necessary precautions and working hard to ensure a safe and clean environment for you including practicing social distancing.

So, join us to celebrate, es-

cape and embrace the best of summer for free, family friendly events:

**Hydroflight Mondays**  
Mondays through Aug. 3rd  
Time: 6:30 p.m.  
& 8:30 p.m.

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

**Boomin Tuesdays**  
Tuesdays through Aug. 4th  
Time: 7:15-9:15 p.m.

Put on your dancing shoes and join us in The Events Plaza for a dance party with DJ Mike Whitty 7:15-9:15 p.m.

Then, turn your eyes on the sky and watch as we light up the night with a breathtaking fireworks show over the Lagoon at 9:15 p.m.



**Wednesday Night Concert Series**  
Wednesdays through October 2020  
Time: 7-9 p.m.

This summer sit back and relax, as you take in the cool crisp air, and enjoy live entertainment. The concert series will feature

both local and regional talent from a variety of genres. Concert begins at 7 p.m. on the Events Plaza Stage.

**Live Music Schedule:**  
July 22: **Jessie Ritter**  
July 29: **Luke Langford Band**

**Magical Thursdays**  
Thursdays through Aug. 6th  
Time: 7-9 p.m.

Join us for magic, music, and mayhem! Watch as our featured pirate Captain Davy takes you on an adventure with two magic shows on stage! 7 p.m. & 8 p.m. Show Times!

**Baytowne LIVE Music**  
Through Aug. 7th  
Time: Every Tuesday, Thursday and Friday  
Time: starting at 6:30 p.m.

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

**Baytowne LIVE Schedule:**  
**Music by Steve Hall** 6:30 p.m.-10 p.m. July 21, 28, & 30  
**Music by Jessie Ritter** 6:30-9 p.m. July 24  
**Music by Jarred McConnell** 6:30-9 p.m. July 31  
**Music by Donnie Sundal** 6:30-9 p.m. August 7

**Sunday Cinema**  
Sundays July 5 - 26  
Time: 8 p.m.

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

**Movie Listings:**  
July 19: Incredibles 2  
July 26: Lion King



Photo by The Good Life Destin

# Happenings Around the Bay

## AUGUST 2020

JULY 24 - AUGUST 02

### Parade of Homes Deer Moss Creek | Niceville

- 03

**Chess Night**  
6pm | LJ Schooners | Niceville
- 07

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- 08

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- 12

**Second Wednesday Breakfast**  
7:30am | Niceville Community Center  
Niceville
- 14

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- 15

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- 18

**Niceville Chamber - Let's Do Lunch**  
11:30am | TradeWinds | Niceville
- 20

**M80's - Concerts in the Village**  
7pm | Mattie Kelly Arts Foundation  
Destin
- 21

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville  
  
**Redstone at Sparks in the Park**  
6pm | Mullet Festival Grounds  
Niceville
- 22

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville  
  
**Sparks in the Park**  
9am | Mullet Festival Grounds  
Niceville
- 23

**Sparks in the Park**  
10am | Mullet Festival Grounds  
Niceville
- 28

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- 29

**Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- 30

**Sunset Shrimp Boil**  
4pm | LJ Schooners | Niceville



Hello Frances.

Hello Frances is a podcast for curious creatives and nano entrepreneurs who seek knowledge, purpose, and community brought to you by creative firm and solutionist agency, Frances Roy.

EPISODE 44  
**EMBRACING CREATIVE ENLIGHTENMENT**

How do you seek creative inspiration? Has the recent quarantine or a new remote work environment forced you into a newly discovered creative space? We share our creative inspiration and how we navigate creative enlightenment in our latest episode of the Hello Frances podcast.



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 Community

# Guest Columnist: The Wisdom of Daniel Webster



By TIM NORRIS

Some believe Daniel Webster was one of the five greatest Senators in U.S. history, his statue stands in the U.S. Capitol's Statuary Hall, placed there by the State of New Hampshire. His career spanned almost four decades, serving as Secretary of State for Presidents William Harrison, John Tyler and Millard Fillmore. He attended Dartmouth College, the 9th-oldest institution of higher learning in the United States. Dartmouth was founded in 1769 by the Great Awakening preacher Rev. Eleazar Wheelock, with a mission to "educate Na-

tive Americans in the Christian faith and train Congregationalist Christian ministers."

You might wonder if Daniel was related to Noah Webster, the founder of the Webster's Dictionary. They were not related but both were involved in our country's growth at about the same time in history and both were big believers in the Constitution of the United States, universal education and the abolition of slavery. He dedicated himself to suppressing the African slave trade, stating: "Traffic in Slaves is irreconcilable with the principles of humanity and justice..." "The African slave-trader is a pirate and a felon; and in the sight of Heaven, an offender far beyond the ordinary depth of human guilt ... If there be ... any participation in this traffic, let us pledge ourselves here...to extirpate and destroy it ...

The U.S. Capitol Building has preserved the wisdom of Webster in a series of quotes, on display, even today: "Liberty and union, one and inseparable... One Country, one Constitution, one destiny..." "Let us develop the re-

sources of our land, call forth its powers, build up its institutions, promote all its great interests and see whether we also in our day and generation may not perform something worthy to be remembered..."

"We live under the only government that ever existed which was framed by the unrestrained and deliberate consultations of the people. Miracles do not cluster. That which has happened but once in six thousand years cannot be expected to happen often. Such a government, once gone, might leave a void, to be filled, for ages, with revolution and tumult, riot and despotism."

On December 22nd, 1820 at the Bicentennial Celebration of the Landing of the Pilgrims at Plymouth Rock, Secretary of State Daniel Webster is recorded as saying: "We are on the spot where the first scene of our history was laid; where the hearths and altars of New England were first placed; made their first lodgement, ...when they landed upon the rock... in the language of our fathers..." "if God prosper us... we shall here begin a work which



shall last for ages ... We shall fill this region of the great continent ... with civilization and Christianity...Whatever makes men good Christians, makes them good citizens."

We must strengthen ourselves... with new resolution ... in the support of the Constitution, prepare to meet ... whatever of difficulty, or ... Are we of this generation so derelict, have we so little of the blood of our revolutionary fathers coursing through our veins, that we cannot preserve, what they achieved?

The world will cry out 'shame' upon us, if we show ourselves unworthy, to be the descendants of those great and illustrious men, who fought for their liberty, and

secured it to their posterity, by the Constitution of the United States ... Webster concluded: "The Constitution has enemies, secret and professed ... They have hot heads and cold hearts. They are rash, reckless, and fierce for change, and with no affection for the existing institutions of their country..."

We may have the highest hopes of the future fortunes of our country...BUT if we and our posterity reject religious instruction and authority, violate the rules of eternal justice, trifle with the injunctions of morality, and recklessly destroy the political constitution, which holds us together, No man can tell, how sudden a catastrophe may overwhelm us, that shall bury all our glory in profound obscurity."

*Tim Norris, a long-time Panhandle resident is past Chairman of the Walton County Republican Party and is the current Republican Party of Florida's State Committeeman for Walton County. Tim and his wife, Nancy, have three daughters, Calli, Hannah and Piper.*



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# Sandra Carter: Walton County’s Dedicated Candidate for Property Appraiser

Sandra Carter is Walton County’s newest candidate for the Walton County Property Appraiser. She has dedicated her entire career over 35 years to the Walton County Property Appraiser’s Office, and her passion shines through as she pursues her dream of becoming Property Appraiser.

When Sandra began working at the property appraiser’s office, she was one of five employees. As the office grew, so did her expertise. She started out working in customer service, and

with persistence and tenacity began working her way up gaining knowledge in deed transactions, exemption approvals, and appraisal techniques and procedures. She advanced through multiple positions, including operating as the Tangible Personal Property Supervisor and Office Manager, until she obtained her current position as Director of Administration, which she has held for the past seven years. Her responsibilities under her current position include payroll management, human resources, annual procedural audits, and property tax roll analysis, preparation, and submission. Her duties also include personnel training and management where she trains the staff in legislative changes, new laws, and exemptions that will affect Florida’s property tax structure.

“The property appraiser’s office is a major component in our local government,” Sandra says, and it’s clear that it’s an integral part of her life as well. Mrs. Carter offers Walton County her knowledge and experience of thirty-five years, and promises to continue to operate with the same integrity and professionalism Walton County has recognized with her predecessors if she is elected. “I am qualified, certified, and prepared to start on Day 1.” She said.

Mrs. Carter has been an extremely dedicated employee to



the appraiser’s office, and now holds both experience and knowledge in all phases and operations within the office. Over the years, Sandra has accumulated an in-depth knowledge of all aspects of the property appraiser’s office, including an education in appraisal methodologies, sales qualification and verification, budget and finance, property tax exemptions, and records management. In addition, she correlates with constitutional offices, taxing authorities and local county offices for Truth in Millage (TRIM) and the Value Adjustment Board. Sandra currently holds the State of Florida Evaluator designation with over 250 course hours in appraisal and valuation of both real and personal property, along with a myriad of certification hours with the Florida Department of Revenue. Those successes, however, have not put her in a state of passivity. She certainly has a drive to continue to move forward. “I have a passion to continue my service and take my dedication to the next level!” Sandra commented.

Sandra is a lifelong resident of Walton County. She graduated from Walton High School, and later obtained a degree in Business Management through Northwest Florida State College. She currently resides in Defuniak Springs with her husband of forty years, Eddie. The Carters have two children, Blon and Morgan, as well as five grandchildren. Mrs.

Carter is very active in her grandchildren’s lives, often visiting their school and attending sports activities. Some of her favorite times are spent outdoors with her family, camping and swimming. San-

dra is also an active member of Pleasant Ridge Baptist Church where she serves on several committees.

Sandra’s zeal and devotion is undeniable as she continues to

wholeheartedly commit herself to this county. Mrs. Carter’s final words are the perfect summary. “It would be my greatest honor to serve Walton County as your next Property Appraiser.”



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- ✓ Budget & finance/financial statements of procedural audits
- ✓ Personnel training & management
- ✓ Certified Florida Evaluator

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- ✓ Integrate technology to improve valuation performances in providing fair and equitable property values
- ✓ Analyze & enhance modernization of website and online services for ease of use by property owners and users
- ✓ Promote and broaden efficiency with education and training for employees in key knowledge and skills in appraisal practices

**VOTE AUGUST 18TH SANDRA CARTER**  
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 Community


BY LARRY R. ASHLEY, SHERIFF

Beaches in Okaloosa County are open from dawn to dusk and business is booming.

Restaurants and bars are reopened with limited capacities and boosted cleaning procedures.

The Okaloosa Island Fishing pier, fishing charters, dolphin cruises and water sports rentals are available again as well.

Tens of thousands of people are flocking into our area to vacation from destinations across the country.

So what does all that mean for locals or those visiting who want to try to protect themselves from COVID-19?

It means you must take the recommended common sense

steps to protect yourself and your family!

First and foremost is practicing social distancing. There's no doubt it can be a challenge in crowded, hot spot vacation areas like Destin and Okaloosa Island, but always strive to keep at least six feet between yourself and other people whenever possible.

Everyone in Florida is encouraged to avoid congregating in groups larger than 50. So, if you're at the beach or Crab Island – space out!

Face masks are recommended for whenever you're out in public. But keep in mind cloth face covers are not for young children under age two.

Avoid touching your eyes, nose and mouth and cover your coughs and sneezes with a tissue or inside of your elbow.

Clean and disinfect all frequently touched surfaces such as doorknobs, countertops, sinks and toilets.

If you'll be staying in a hotel



or rental property during summer vacation, make sure you bring a disinfectant with you so you can keep those high touch surfaces clean. You'll also want

to make sure you thoroughly wash all the dishes and silverware before using.

There's currently no vaccine to prevent Covid-19 and our

area is a vacation mecca. So, the bottom line is it's important to continue to limit your exposure and not become complacent.

And if you or someone in your group is age 65 or older or has an underlying medical condition, avoid any crowds altogether and be extremely vigilant about following the guidelines for avoiding exposure.

There's a wealth of information available for locals and visitors alike. The Covid-19 Call Center is open 24/7 at 1-866-779-6121 and you can also go to [Covid-19@flhealth.gov](mailto:Covid-19@flhealth.gov). Another great local resource with a list of Covid-19 frequently asked questions is available at [destin-fw.com](http://destin-fw.com).

In the meantime, make sure you keep tabs on what is a fluid situation so you can protect yourself and your family to the greatest extent possible. A fun summer means having a safe summer!



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# HSU Educational Foundation Unveils High-Tech Institute of Innovation

## Leveraging Collaboration of Students, Industry and Military

On June 25 the HSU Educational Foundation hosted a ribbon cutting ceremony in tandem with the Greater Fort Walton Beach Chamber of Commerce's Business After Hours event to unveil the new HSU Innovation Institute, a facility centered in the Fort Walton Beach Commerce and Technology Park, designed to inspire innovation among both the youth and professional community.

HSU Educational Foundation founder and local tech entrepreneur Dr. Paul Hsu is acting on his 2019 commitment to make a visionary concept a reality in the development of a modern, Silicon Valley-esque setting with the \$1 million renovation of a donated building that previously hosted the early growth of several of his first businesses. "I accomplished my own American dream and now I want to make sure the bridge I built is strong enough for others to cross," said Dr. Paul Hsu. Hsu was joined by several other area employers and businesses who could see the benefits of the project. These first "Innovation Accelerators", as the Foundation has fondly named them, include Beast Code, City of Fort Walton Beach, MagAerospace Engineering, Patriot Technologies, Ray Foundation, and Step One Automotive Group. Each of these local businesses have committed to assist the HSU Innovation Institute through annual lab sponsorship, equipment, funds, resources and instructional expertise.

The HSU Innovation Institute, the only one of its kind in the area, spans a 28,000 square foot industrial office and warehouse facility that serves as a public-private partnership space. It will host STEM training, research and development in the 15 educational labs, collaborative maker spaces, tool labs, flight operations areas, Supporting Science Technology Engineering and Mathematics (STEM) based classes, workshops and will also feature challenge events and expos. Each area will feature in-demand career skills training and will represent every sponsors' diverse capabilities and future growth.



resent every sponsors' diverse capabilities and future growth.

The open house revealed sleek glass classrooms, open ceilings that exposed colored network cabling for computer science coding software and IT/cyber related studies, and flexible spaces designed to facilitate exploration of hands-on STEM skills training. These areas will fully support the ability to move from idea creation to software development testing, as well as prototyping and flight applications. Using emerging technologies, the space will offer opportunities to fly a drone or test other forms of robotic artificial intelligence in the sUAS (small unmanned aircraft system) Training, Demonstration, and Competition Flying Lab. This unique, specially-equipped indoor lab is used for applying aeronautical concepts in a safe, well equipped environment. A particular draw, the central FieldWerx Makerspace area will support the ability to engineer and prototype projects using tools and the latest equipment,

such as CNC machining, robotics, construction, 3-D Printing, welding and automotive technologies.

Dr. Paul Hsu founded the HSU Educational Foundation as a 501c3 not-for-profit organization over five years ago with a mission to inspire innovation, connect industry with education, foster community and military collaboration and accelerate excellence in STEM. The foundation and its board of directors set their sights on creating outreach programs of science and engineering by flexing technical skill sets to solve real world challenges. They began programs in the realm of cybersecurity, robotics, drones, environment, and energy, as well as exploring many other up-and-coming technical fields.

In working closely with the Air Force, specifically AFSOC 1SOW at Hurlburt Field and AFRL Munitions Directorate at Eglin Air Force Base, the HSU Foundation wants to leverage the development of the FieldWerx makerspace in a manner

that will bring together industry and military in a more flexible and creative space, while also inspiring the next generation to explore the job skills that will be so important in the coming years. This partnership will help empower war fighters through training and collaboration to

solve challenges, as well as encouraging development of new competitive capabilities and technologies.

To learn more about the HSU Educational Foundation and its programs, visit <https://hsu-foundation.org>.

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**For more info, visit [garygregorforpropertyappraiser.com](http://garygregorforpropertyappraiser.com)**

 Community

## Sheriff Adkinson Provides Testimony to Presidential Commission on Law Enforcement

Sheriff Michael Adkinson was invited to testify before the Presidential Commission on Law Enforcement and Administrative Justice. The hearing, held on Tuesday, June 20th, was an opportunity for Sheriff Adkinson to offer his perspective and insight on the accreditation of law enforcement agencies. In October 2019, President Trump signed Executive Order 13986 establishing the formation of the Commission on Law Enforcement and Administration of Justice to perform a national review of law enforcement.

In 1965, President Lyndon B. Johnson authorized a similar commission to study ways to improve American efforts to fight crime and create public safety for all citizens. Attorney General William Barr has been tasked with the design, development and implementation which includes providing a report to the President, the Congress and law enforcement based

on the findings and work of the Commission. An integral part of the Commission's work is hearing from experts and practitioners with firsthand experience in the field about best practices, lessons learned, challenges, successful programs and initiatives, and innovative strategies to address and enhance law enforcement and the administration of justice. Sheriff Adkinson's testimony on accreditation analyzed how and why agencies gain accreditation and areas of improvements. "I'm grateful for the unique opportunity to address the Commission," said Sheriff Michael Adkinson. "It's important we use every situation as an opportunity to educate, learn, grow, and improve."

To learn more about the Presidential Commission on Law Enforcement and Administration of Justice please visit: [www.justice.gov/ag/presidential-commission-law-enforcement-and-administration-justice](http://www.justice.gov/ag/presidential-commission-law-enforcement-and-administration-justice).

## The Arc of the Emerald Coast

BY ELIZABETH EULBERG,  
SOCIAL LEE PR

The Arc of the Emerald Coast, formally known as Horizons of Okaloosa County, Inc., was founded in 1992. An affiliate of The Arc of the United States, it is the world's largest grassroots advocacy organization for individuals of all ages with cognitive, intellectual, and developmental disabilities, and their families. It provides services in Okaloosa, Santa Rosa, and Walton Counties.

The Arc has three Adult Day Training Centers, two in Fort Walton Beach and one in Milton. The Adult Training Center operates Monday - Friday from 8 a.m. - 2 p.m. and provides individuals a variety of opportunities to have fun, be creative and explore new activities. Clients enjoy lifestyle activities like dancing, having lunch in the park, going on boat rides, working on crafts, as well as educational learning through classes in cooking, math, reading, safety and hygiene. Participants



also can work in small groups outside the setting to earn wages and be productive members of their community. All activities are designed specifically to help people with developmental disabilities reach their personal goals.

In the fall of 2019, Mills Heating and Air donated \$20,000 to The Arc to fund an extensive renovation project for the Fort Walton Beach Adult Training Center. With this donation, The Arc was able to install all new flooring throughout the entire building, as well as purchase two new refrigerators and a stove to update the kitchen! The new flooring and appliances will enhance the ex-

perience for those who use the center daily. The staff is bursting with pride for the clients to see the completed project.

The Arc of the Emerald Coast will continue to offer a variety of opportunities for individuals with developmental disabilities and behavioral challenges to live and work as independently as possible in their communities.

Continuing its mission "From Disability to Capability," the organization will continue to empower individuals with developmental disabilities to live meaningful lives through the opportunities provided by The Arc of the Emerald Coast. Visit [arcemeraldcoast.org](http://arcemeraldcoast.org).

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# Breaking Bread with American Lunch

BY HEATHER BENNETT

Food insecurity along The Emerald Coast is an ongoing issue. However, with many people out of work and kids home from school due to COVID-19 it's now something that has been brought to the forefront of the community.

You may have seen the American Lunch food truck handing out free lunches the last couple of months. They are a 501(c)(3) non-profit organization that has

been delivering free hot meals to people in need since 2012. They receive 1% of the proceeds from Morgan family restaurants like Harbor Docks, La Paz, The Local Market and Camille's to cover operating costs. Recently, they've been serving up free lunches on The Emerald Coast during the shutdown.

"We're doing it because we know these times are tough, and food is hard to come by for people, and people need to eat," said



Eddie Morgan of Harbor Docks. "We're going to be regularly or-

dering food to keep feeding people."

American Lunch not only serves The Emerald Coast, but also is available in other areas of the south – Athens, Georgia, Birmingham, Mobile, and Tuscaloosa, Alabama, where Morgan family restaurants are located. Since serving free meals is something American Lunch has done for years, they will continue to help the communities as we re-

If you would like to know more, check out their website at [americanlunch.org](http://americanlunch.org) or their Facebook page [facebook.com/AmericanLunch](https://facebook.com/AmericanLunch).

## Frikadellen

FROM DIRK AND ANDREA, SCHNITZEL LODGE OWNERS



### INGREDIENTS:

- 1 tbsp. onion powder
- 1 tsp. neutral oil
- (2-ounce) roll (day-old, softened in hot milk or water and squeezed dry)
- 1 pound ground meat (half pork and half beef)
- large eggs
- 1 tsp. salt
- 1/4 tsp. freshly ground pepper
- 3 tbsps. fresh parsley (chopped, or 1 tbsp. dried parsley)
- 1 tbsp. fresh marjoram (chopped, or 1 teaspoon dried marjoram)

### TO FRY:

- 1 tbsp. unsalted butter
- 1 tbsp. extra-virgin olive oil
- Mix all Ingredients into a bowl until you get a smooth dough.
- Form 4 meatballs and push them on the working surface to get flat meat balls.
- Heat the butter and the olive oil in a pan (medium heat).
- When the butter is melted, add the Frikadellen to the pan.
- Flip them frequently until they are done.
- By the way, you can use breadcrumbs instead of old rolls also.



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Sun. 9am to 9pm

**Restaurant Hours:**  
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Sun. 9am to 9pm  
Sunday Brunch 9am to 1pm

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 Off the Hook



# Off the Hook

## Tarpon Run



BY CALI HLAVAC,  
TO DO IN DESTIN

The Tarpon have arrived! A bucket list fish for many anglers, Tarpon are most commonly found in south Florida but our area sees a passing migration during June and July. You'll find them swimming nearshore, by the beaches in large schools. Often you'll see them "rolling" on top of the water, while they feed and they are one of the only fish to break the surface to gulp breaths of air – partly why they can fight for so long while being hooked up.

One of the most intelligent fish, Tarpon are a prehistoric fish that have been dated back as far as 100 million years. They have no teeth, just a sandpaper like surface inside their mouths and they swallow their bait

whole. Their scales are shiny and appear silver in color, and anglers will often take one scale as a prize for their catch.

Tarpon, or the Silver King, are considered a once in a life-time catch. Once hooked up, these fighting fish will jump and shake in the air, trying to loosen the hook and break free. There is a technique to catching them and being able to get them to the boat is a huge victory. Anglers cannot remove Tarpon from the water, and most will get in the water with the fish to take their photo. Per the FWC, these fish are protected and are catch and release only.

For this region already being a huge fishery, Tarpon add even more to area. Anglers can now target this bucket list fish during summer months on a boat, kayak, or fishing pier and have a shot at the beautiful creatures.

With all the changes daily we are seeing with the current state of the world, many people are also asking how our fishing industry has been effected. Fishing was deemed essential from the beginning of the Pandemic, so anglers have enjoyed time out the water while being socially distant from other boaters and fishermen. Another bonus is catching your dinner and avoiding the crowded grocery stores.

Captains have always cleaned their boats in between fishing charter clients, but most have now raised that standard to include extra sanitizing for the safety of everyone on board. Masks are not required, being outside in the fresh air, but guests are always encouraged to do whatever makes them feel most comfortable. Fishing is still an activity that can be enjoyed anytime, regardless of the state of our current world.

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# COVID-19 in the Life of a For-Hire Fishing Boat

BY MARY ANNE WINDES

2020 has turned into a year of trials and patience-testing, but it didn't start off that way. For the first time in many years, the captains received the great news that they were getting 61 days of Red Snapper season. One year, they only got six days of Red Snapper fishing, and that was a brutal hardship. This year, though, they got 61, and they thought this would finally be their year. Then...COVID-19 came.

Everyone was affected. For boats that only carry less than six passengers, it wasn't as bad as for the larger boats. But there was definitely less business in town, and people were definitely holding onto their money rather than purchasing charter fishing trips. With the economy in a free fall, that's the time when a party boat tends to be a more popular choice because of the lower cost. However, the party boats need about 17 passengers aboard to break even. So, when groups were limited to 10 aboard commercial fish-



ing vessels, that stopped them in their tracks. For six weeks, the big boats sat at the docks, and the crews stayed on the beach. A few boats ran a few trips and the sight was tied boats at the dock on beautiful days when they would normally be out in the Gulf.

On a boat, there's always plenty of maintenance to be done. Most crews were allowed to come to work and get paid, but the heat of the summer is

NOT the time to do maintenance, and tips are vital. So, without customers, the income of the crews was severely diminished if not halted entirely.

Once the state lifted the restrictions of groups greater than 10 and short-term rentals were allowed, the people came back. Boy, are they back, and boy, do they want to do something! The two big party boats started off running with social distancing protocols in place plus mask

requirements. But before long, they were carrying full loads, and masks were suggested but not required. Most don't wear a mask, but they still try to keep the groups away from each other.

Fishing is great, but the seas have been rough this year. 2020! For example, one day the weatherman called for one-foot seas with 12 seconds between waves, and the seas were eight feet with little time between them. Many

of the boats came back, but a few of the hard-core captains stayed to make at least a half-day trip.

The captains love what they do and are used to hardships. They'll keep fishing and making people's dreams come true for as long as they can. We just can't wait to see what 2020 serves up!



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 Community

# Do You Have The Right Golf Cart Insurance Policy?



By VICTORIA OSTROSKY

Sophie was decorating her new condo on the beach and noticed a lot of her new neighbors were using golf carts to tool around the complex. They

looked like fun. “Good morning, Tom! It is Tom, right? I’m your new neighbor, Sophie.”

“Welcome to the neighborhood!” said Tom. “How do you like it here so far?”

“I’m loving it!” replied Sophie. “I see you have a golf cart. What kind of restrictions do I need to know about if I get one?”

“Well, I found out that there are different kinds of golf carts, which you’ll discover when you go to the dealership and start looking at them.”

“What do you mean?” asked Sophie.

“You can get a regular golf cart for driving around in the complex and back and forth to

the golf course, or you can buy what they call an LSV – low speed vehicle. Those are street legal so you can drive them on some of the public roads.”

“Really? What’s the difference?”

Sophie ended up with quite an education. Tom, she discovered, was an insurance agent, so she found out all about golf carts, LSVs and even rental use.

Let’s shed some light on the differences, coverages and when you need what.

To begin with, there are two main ‘uses’ for golf carts/LSVs. Either personal or business/commercial. When your golf cart or LSV is used by you and your direct family members only,

that’s considered personal use. If you have a rental condo, for instance, and include a golf cart for your renter’s use, that makes it business/commercial.

So, you’re wondering, what’s the big deal? Let’s start with personal use and the two types – golf carts and LSVs. Golf carts are usually electric and have a maximum speed of about 15 mph and are designed to be used on your property or within the community your home is located, and back and forth to the golf course. They aren’t tagged or registered for driving on the street like your car. Some home or condo policies might include minimal golf cart coverage with an endorsement, but this won’t give you everything you need and is not recommended. A separate golf cart policy would give you the best coverage.

Next, we have LSVs, or low speed vehicles. These are a type of golf cart with a maximum speed of around 25 mph and are manufactured with safety features such as rear-view mirrors, seat belts, brake lights, and turn signals, among other features. When tagged and registered, they are allowed on public roads with posted speeds of a maximum 35 mph.

There are differences in both coverage and premium. Essential golf cart coverages for any Personal Insurance Program should include: Liability to Others (Bodily Injury and Property Damage), Medical Payments, Guest Limits Liability, Uninsured Motorist Limits, and, if you need coverage to protect for damage to your cart, Comprehensive and Collision. BUT, once it’s tagged and registered for street use, you will also need PIP (personal injury protection) coverage Florida requires of every vehicle on the road. This one coverage, in insurance speak, changes the product from golf cart coverage to LSV coverage and must be written on an auto policy platform. LSVs are more expensive to insure (with the mandatory PIP coverage) than golf carts, since LSVs are allowed on the road with cars, trucks and semis which increases the risk/exposure substantially.

As an example, your chances of being involved in a severe accident in your complex is much lower than if you were driving your golf cart on a public road.



A Mercedes colliding with a golf cart going 35 mph would probably cause more damage than two golf carts bumping heads.

When you allow your renter to use your golf cart, you now need different coverage. If you have a personal use golf cart policy, it will not protect you or your renters if they cause Liability to Others from their negligence. This is where a policy designed for rental exposure is necessary. Because your renter is using your golf cart, this falls under the purview of a commercial product. So, you need a type of Commercial General Liability insurance. This insurance is designed to give you, typically, \$1 million in liability coverage and some physical damage (Inland Marine) coverage for the golf cart. Keep in mind, this product may not have the same coverages as a properly structured personal use golf cart policy as described above. And this policy does not provide the PIP coverage that would be required if the cart is tagged and registered with the state. And it is nearly impossible to find an auto carrier that will write a policy with PIP if it falls under a rental situation.

Here in Walton and Okaloosa counties, as well as Bay and Escambia counties, we have many beachfront, gated and golf course communities with a plethora of golf carts being used every day.

Talk to your agent to ensure you have the correct coverage for your use as there are many different scenarios that will determine the right coverage for your golf cart.

*Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch several informative videos including ‘Auto Insurance Made Easy,’ or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.*

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## Walton County Schools Update

The WCSD is asking our families to commit to one of the three educational options for their children/students for the fall semester of the 2020-2021 school year by July 20. Visit [www.walton.k12.fl.us/2020/7/student-intent-forms-for-the-2020-2021-school-year](http://www.walton.k12.fl.us/2020/7/student-intent-forms-for-the-2020-2021-school-year) for complete information.

**1. Traditional School** (face-to-face classroom instruction in brick and mortar classrooms, five days a week) The WCSD will follow any mandated guidelines by the CDC and state, and all recommend-

ed guidelines will be reviewed and considered for the safety of students. Specific items in the Re-opening Plan may be lifted and/or strengthened to best fit our community and/or schools and current conditions through this fluid situation. See the Re-opening Plan on our website for more information.

**2. Walton Virtual School** (virtually at home with enrollment in WVS) Walton Virtual School is a Florida Virtual School franchise and is considered a separate school of enrollment in Walton County School

District. It is staffed by Walton County School District certified teachers but adheres to a curriculum developed by the Florida Virtual School system for grades 6-12. Walton Virtual School contracts with K12 to provide instruction for our Kindergarten through 5th grade students. For more information about Walton Virtual School visit <https://www.walton.k12.fl.us/walton-virtual-school>.

**3. Innovative Learning Digital Academy** (distance learning at home with enrollment in your current school;

synchronized interaction with an instructor and peers five days a week) WCSD students will have an option of attending their enrolled school as an Innovative Learning Digital Academy student. This option is for students in grades K-12 who wish to continue their education full-time through an innovative learning environment but still maintain their connection to their enrolled schools. Every Walton County School will have their own Innovative Learning Digital Academy that is unique to that school community. A

student's learning and instruction will take place online with teachers from their school via web conferencing technology. This model provides a learning model that reflects the district's commitment to providing students with high-quality instructional experiences with synchronized real-time interaction with teachers each school day for every class. All core subjects will be available; however, because not all electives can be provided through an online environment, elective offerings are limited.

School begins August 10.

## NWFSC to Receive Largest Grant in College History!

Northwest Florida State College (NWFSC) is excited to announce the Triumph Gulf Coast Board unanimously voted to approve a grant of \$7,064,665 to Northwest Florida State College to fund the Aviation Center of Excellence (ACE) project in June. This transformational center serves as a catalyst for workforce training to support the growing aerospace community in our region.

Over the next 10 years, the project anticipates at least 307 students will earn 1,255 FAA industry-recognized certificates, with 184 to be certified in airframe and powerplant mechanics and 123 to gain professional pilot certificates. The grant agreement provides an investment of \$7,064,665 from Triumph Gulf Coast Inc., representing 49% of the \$14,367,918 total project costs. Training will be provided at the Crestview Technology Air Park at the Bob Sikes Airport in Crestview.

"It is a historic moment for Northwest Florida State College as we receive the largest grant in the institution's history, and I am exceptionally proud of our College's Grants Development and Academic Affairs departments for their hard work to pull this across the line," said Dr. Devin Stephenson, President. "We extend our sincere gratitude to Chairman Don Gaetz, the Triumph Gulf Coast Board and the administrative team for its enthusiastic support to advance our mission of educational opportunity, economic development and improvement of the quality of place for the citizens of Northwest Florida."



NWFSC has partnered with Dr. Paul Hsu, who has championed this project and supported the college with a build-to-suit lease at the Crestview Technology Air Park to meet the program's distinct needs. Additionally, Tracy

Stage, Director Okaloosa County Airports and the Okaloosa Aviation Board, have supported the project with the construction of the facility's parking, to ensure adequate space for students, faculty and staff. Also lending strong support for this transformational project was the Okaloosa County Board of Commissioners, Economic Development Council of Okaloosa County, CareerSource Okaloosa Walton, the National Defense Industry Association, Bob Keller and a number of individual aviation industry-related companies.

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# Homeowner's Frequently Asked Question

## ENERGY TIPS

by Emerald Coast Energy Solutions

By CHRIS BALZER, ECES

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

**How much will I save by adding insulation to the walls, ceilings and floors of my home?** Insulation saves money, increases your home's comfort and protects the environment by reducing energy use. According to the U.S. Department of Energy (DOE), typically 44% of a homeowner's utility bill goes for heating and cooling costs. DOE also states

that homeowners might be able to reduce their energy bills from 10% to 50% by taking certain steps. One of the major steps is increasing the amount of thermal insulation in their existing homes or purchasing additional insulation when buying new homes. Unless your home was constructed with special attention to energy efficiency, adding insulation will reduce your utility bills. The amount of energy you conserve will depend on several factors: the climate; size, shape and construction of your house, the living habits of your family, the type and efficiency of the heating and cooling systems and the fuel you use. Energy conserved is money saved and the annual savings increase when utility rates go up, which on average is 3.9% yearly. Insulation upgrades also instantly add to the value of your home and is a great investment.

**How much insulation should I have?** "Insulation," says Bob Vila, host of the nationally syndicated TV program

that bears his name, "is the most efficient energy-saving expenditure." Vila says homeowners should check attics to determine the amount of insulation already installed. "Most homes built before 1980 have inadequate insulation," he said, noting that if insulation between the joists of the attic floor comes only to the top of the joist, it probably makes sense to install more insulation. The U.S. Department of Energy recommends home insulation for our area to be R-30.

**What words should I watch out for in contracts or job estimates?** Once you have chosen an insulation contractor, make sure the contract includes the job specification, cost and warranty information. The contract should list the type of insulation to be used and where it will be used. Make sure that each type of insulation is listed by R-value. Beware of any contract or verbal offering that quotes the job in terms of thickness only (e.g. "14 inches of insulation"). Remember, it is the



R-value, not the thickness that tells how well a material insulates. Avoid contracts with vague language such as R-values with the terms "plus or minus"; "+ or -"; "average"; or "nominal."

### Is there anything other than insulation to increase comfort and efficiency?

There are several innovated materials out in the market which are not widely used by most insulation contractors. ERG window film is a tint material which can be applied to glass and is virtually clear. This film blocks 94% of radiant heat and 99.9% of UV rays protecting floors, furniture, you and pets. Some applications would be sunrooms, wheelhouses and rooms with direct sunlight. Another great product is a Radiant Barrier, which is a reflective material installed in attics, which blocks 97% of ra-

diant heat reducing your overall attic temperature increasing comfort and saving money.

There are many ways to save energy and become more energy efficient. We all are spending more time at home which is a great time to learn how to increase comfort and lower those energy bills.

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

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# Bay Buzz

## Walton County Transit Service 'GoWal' Launched



“GoWal,” the area’s first public transit service offering free rides to those traveling north and southbound throughout the region launched in late June. The shuttle buses run along U.S. Route 331 from DeFuniak Springs to South Walton and operates Monday through Friday, 6 a.m. to 6:30 p.m., with buses running twice in the morning and twice in the evening. The morning routes depart from the DeFuniak Springs Courthouse with a stop in Freeport before arriving at the South Walton Annex. Full route

schedules and bus stop locations can be found online at [GoWal-Transit.com](http://GoWal-Transit.com). Each bus features bike racks and free WiFi, along with special accommodations for persons with disabilities.

## Walton County Provides Free Day-Use Admission to State Parks

Locals and summer visitors to South Walton will once again be able to enjoy free day-use admission to Grayton Beach State Park and Topsail Hill State Park through Labor Day. The Walton County Tourist Development Council is paying the cost of entry for day-use visitors in order to increase available parking for beach-goers during the peak visitation season, as well as raise awareness of the variety of eco-tourism activities in the area.

The free day-use admission is available during normal operating hours, generally 8 a.m. to sunset. For more information on Topsail Hill Preserve State Park visit [www.visitsouthwalton.com](http://www.visitsouthwalton.com).

[www.visitsouthwalton.com/listing/topsail-hill-preserve-state-park](http://www.visitsouthwalton.com/listing/topsail-hill-preserve-state-park) Grayton Beach State Park. For more information on Grayton Beach State Park please visit [www.visitsouthwalton.com/listing/grayton-beach-state-park](http://www.visitsouthwalton.com/listing/grayton-beach-state-park).

## EDC of Okaloosa County Announces Partnership with FloridaMakes

The Economic Development Council of Okaloosa County (EDC) has entered into a Memorandum of Understanding with FloridaMakes which will add immediate value to the EDC’s long-standing Technology Coast Manufacturing & Engineering Network (TeCMEN). The agreement will result in TeCMEN being integrated into FloridaMakes’ statewide manufacturing workforce development activities and monthly best practice calls. In addition, FloridaMakes will assist the EDC with promotional activities and content associated with the organization’s TeCMEN Industry Day – an event that has

become the Gulf Coast region’s premier one-day technical expo. Held annually since 2017, the 2020 TeCMEN Industry Day is scheduled for August 27 in Fort Walton Beach.

## PAWS Hires New Executive Director



Tracey Williams has become the new Executive Director of the Panhandle Animal Welfare Society (PAWS). Tracey has led local nonprofits and community organizations for the past 20 years as Executive Director of Embrace Florida Kids and Fresh Start for Children & Families; Community Development

and Human Resource Manager for The Arc of the Emerald Coast; President/CEO of the Navarre Beach Area Chamber of Commerce; Executive Director of the Navarre Area Board of Realtors, and co-founded the Navarre Press. She also served 13 years in the U.S. Air Force.

## Furbulous Animal Adoption and Rescue



Eight puppies and two kittens were adopted recently during Furbulous Animal Adoption and Rescue hosted by L.J. Schooner’s Dockside Restaurant & Oyster Bar at Bluewater Bay Marina Complex in

*Continued on page 39*



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 Business


BY MAURICE STOUSE,  
BRANCH MANAGER AND  
FINANCIAL ADVISOR

When it comes to taxes and investing there are three ways

## Looking at the ROTH IRA for Retirement and Estate Planning

that an investor might benefit: Tax deferral, tax deductible and tax-free investing. This article addresses tax free investing with focus on the Roth IRA in particular.

First a recap of the other two. Tax deferred investing is best exemplified with retirement plans like 401ks, 403bs, IRAs and defined benefit (or pension) plans. These may also include some tax reduction in that the contributions are being made with

pretax dollars. Taxes are deferred and are not due on money in these types of accounts until withdrawals are made. For pure tax-deductible benefits, consider that charitable giving (either directly or through a donor advised fund) might reduce income taxes if that can be itemized.

So, what about tax free investing? The ROTH IRA allows for contributions and future withdrawals to be tax free (there are some restrictions for those under

59.5 years old however). This is growing in popularity, because many investors and savers are finding it to be an option for retirement planning and saving and for planning for their estates (what they leave behind) as well.

The ROTH IRA however is not available to everybody. There are earnings tests that must be met and in some cases the wage earner might be in too high a bracket to be able to tax advantage of the Roth. For those that can, however, consider the following:

1. \$6000 dollars a year can be contributed for each tax year. If you are over 50, you can add \$1000 as a catch-up contribution effectively making it \$7000.

2. There is no required minimum distribution during your lifetime. If you make qualified withdrawals, those are tax free. The rules for beneficiaries are different than those beneficiaries who are spouses, however, regarding future tax-free withdrawals.

3. Contributions can be taken out at any time. However, earnings are subject to a minimum five-year rule and need to be taken after age 59 1/2 to be free from penalties.

- For more information, you can review details at IRS.gov and its publication 590 or see a qualified tax professional.

Many investors are also looking at converting existing IRAs (or Rollover IRAs that were originally 401ks as an example) into ROTHs now. Why might they be doing that? They might want to pay the taxes now (a conversion means that the amount being converted that year would be included in taxable income) and, therefore, as a ROTH, its future growth or earnings (and withdrawals) becomes tax free. They may be thinking that taxes might be higher in the future. This has taken on increased awareness with current federal deficits, the size of the national debt and future interest on the debt. Originally, a future retiree might be thinking they would be in a lower tax bracket at retirement. Lastly, they might want as much retirement income as possible to be free from income taxes.

There are other ways to invest tax free. The first of these is

municipal bonds. That interest is federally tax free. If someone is in a state that has an income tax (Florida of course does not), bonds issued in that state would be federally and state tax free. One thing that retirees should take note of is that municipal interest is considered when computing how much of their Social Security benefits are taxable. In addition, municipal bonds may subject their owners to the alternative minimum tax and might not be suitable for all investors. Lastly would be utilizing cash value or so-called permanent life insurance. The cash that accumulates on those is not taxed nor is it counted regarding Social Security benefits. When using life insurance, it's important to consider whether there is an underlying need for the insurance to begin with.

Find out more about the importance of investing utilizing tax advantaged strategies. Visit with an advisor (Financial as well as tax) or conduct your own research to learn more.

*Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee, and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.*

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BY GAIL PELTO

An old adage which still rings true today is, “Your Net worth is equal to your Network.” Your business grows faster when you form relationships with people you know, like and trust and who know, like and trust you. They will be more likely to send business to you. Why market alone when you can have an army out there touting your attributes and working for you? As a business professional you want to associate with the best people in their fields. It helps you grow as a professional and creates a network of people you can confidently send business to and get business from.

A few years back I found a

new and somewhat different networking group called Master Networks and we now have a chapter in Destin. Like many other networking groups, we meet regularly, we have one seat in the chapter per industry, and we share referrals once we have gained the trust of our fellow members. Plus, this group has meeting agendas for creative thinking and sharing of best business practices including how to master the skill of networking effectively.

Now, as a consumer, why is it important for you to hire a businessperson who strategically networks? Let’s take my profession, real estate agent—what is the value to you as a seller or buyer of real estate in hiring an agent, like me, who networks efficiently and effectively:

For sellers, a great networker has more skills to drive more traffic, more buyers to your property.

For buyers, a great networker has more access to finding op-



portunities that are not readily available to non-networkers.

A great networker is naturally better at marketing. They know how to find opportunities – they are trained to connect people with other people.

A great networker has more marketing channels through their networks...that army I mentioned above!

A great networker draws to them a network of the best people...some you may need i.e. inspectors, repair specialists, HVAC people, landscapers, bankers, insurance writers,

mortgage lenders, chiropractors, dentists—a buyer or a seller! The list goes on!

40% of buyers come through a referral network or through the connections of the agent, and that percentage is much larger than any other buyer resource.

As a trained networker, first and foremost, I am not timid—it is easy for me to ask, “Who do you know who....” Trained networkers know how to look for and ask for business (and therefore do not have skinny children). So, the next time you are

ready to hire a real estate agent, or any business professional, ask them, “How big is your network?” Because the bigger their network, the more knots in their net, the more fish they can catch, right? And if there are gaping holes in their net, well... not so much.

*Gail Pelto is a full-time real estate professional and new agent mentor with Keller Williams. She is also a Board Member with the Rotary Club as well as the Mattie Kelly Arts Foundation and is the current president of the Destin Chapter of Master Networks. For information about real estate or If you are a local business professional and would like to learn more about Master Networks, please call her at 850.374.0454 or email to [gail.pelto@kw.com](mailto:gail.pelto@kw.com). On Facebook, Destin Agent Gail – Emerald Coast Realtor and Master Networks, Destin Chapter.*

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## Hire that Intern: You Won’t Regret It

BY MEREDITH FREEMAN,  
INTERN, FRANCES ROY AGENCY

Interns can sometimes get a bad rap. Some show up to get their college credit and leave; others seem to never leave the break room. But with the right fit, interns can really be the best. I supposed I’m a little biased...I am one.

With all the uncertainty involving the coronavirus, some businesses made difficult, but understandable, decisions to postpone summer internship programs. I am fortunate enough to belong to the small group of those who were able to continue this valuable learning experience. From the day I stepped into the Frances Roy Agency, I felt essential - not expendable. Real learning and real challenges happen here every day. Shantelle Dedicke and the whole team have embraced me as one of their own, knowing full well that my role might not be an extended one.

The life of an intern is exciting and challenging if you allow it to be so. Yes, there are days

when you “just” compile a list of national holidays. But what if that list is the launching pad for a host of social media ideas for clients over the next year? Yes, it can be challenging to enter into a well-established team dynamic and feel connected, knowing you might leave again in a few short months. But what if you don’t leave? And what if that’s the magic of it — soaking up all you can from incredible people and knowing they will forever have a role in your professional and personal development? Knowing my impact at this agency could extend beyond my time of employment there gives me an extra sense of purpose and excitement every day.

My favorite part about being an intern is occupying a role where I can both take in and share knowledge freely. Most of my day, I am actively learning from the rest of the team. There are just a few short months to pick up as much practical wisdom and expertise as possible from people who have been at this longer than I have. But at



the same time, there’s an equal opportunity to share my unique experiences with them. Most of them haven’t been immersed in the college/academic atmosphere for several years. So, I have an opportunity to share what I know about how students are transitioning to our profession and what we really need from employers. (It’s not all serious stuff...there’s definitely some TikTok, enneagram, and pop culture tutorials happening, too.)

Internships could look very different in the near future. Some organizations are switch-

ing to fully online operations; others are still reeling from the economic fallout of the coronavirus. While these changes could certainly affect the form of an internship, they don’t have to affect the core experience. The greatest internships have some commonalities:

**Creativity:** Many interns walk into your office with a syllabus that says “Complete 200 hours at your place of work and write a final paper about your experience.” Boring! The best way to break interns out of the academic mold is to show them the dynamic atmosphere of the professional world. Even if your intern’s job description is more simplistic, find ways to make the position more than punching the clock.

**Connection:** Make your intern(s) feel “part of the team.” Not just on the first day when they get a free notebook, but when they get invited to team outings. When they feel heard at meetings. When they get to tell you about their personal goals and ask questions about your

life experiences. Your interns will value your expertise even more when they understand how much you care about them.

**Challenge:** “They never should have trusted me with this...but look how great it turned out.” In previous internships and in my current position, my most rewarding experiences came from completing assignments I thought I had no business even attempting. Chances are, you know more about the capabilities of your intern(s) than they do. Call out that ability and challenge them to achieve outside their comfort zone.

If you’re an employer, make sure these traits make up the essence of your internship program. If you’re a potential intern, don’t settle for anything less. You won’t regret it.

Also, keep in mind...National Intern Day is July 23 this year. Just saying.



 Business


BY MATTHEW VANDERFORD

Here's something to think about: Picture in your mind your car alarm going off by itself for no reason. You grab your keys and hit the fob to make it stop.....nothing. The alarm keeps going. So, you head outside, walk up to the car, open

the door, put in the key, start the ignition and the alarm keeps going. You turn off the car. The alarm keeps going. You press the fob repeatedly – still nothing – the alarm keeps going. Seconds, feel like minutes, minutes feel like eternity...and the alarm keeps going.

Sweat begins to roll down your forehead. You yell at the car: "SHUT UP!!!"

The car replies: "BEEEEEEEP!...BEEEEEEEP!... BEEEEEP!!!...BEEEEEP!!!!!"

You yell back: "SHUT UP!!!" And triumphantly call the car an idiot.

Now things turn serious. Without a moment's hesitation,

## Breaking the Cycle



the car receives your energy and just like waves at the beach, rolls back in with "BEEEEEEEP!... BEEEEEP!!...BEEEEEP!!!... BEEEEEP!!!!!"

That's it, you get out – slam the car door – curse at the car – kick the tire – curse again and the car answers back: "BEEEEEEEP!...BEEEEEP!!... BEEEEEP!!!...BEEEEEP!!!!!"

In an attempt to regain some control and gather your composure (so as to not embarrass

yourself in front of the neighbors), you decide to take a more gentle approach. With hands clasped and slightly raised, you follow everything you've heard on non-aggressive confrontation techniques. You begin by speaking softly, and ever so politely, "Car, I understand you're having a bad day. Every car does. But please, this is really tough on me, people might start to stare. And...I really need your help. Will you please turn off

your alarm so we can all go about our day?"

And what do you know... silence! YOU DID IT! Raising your hands in victory, you do your best victory dance EVER, and then head inside only to hear as you close the door "BEEEEEEEP!...BEEEEEP!!... BEEEEEP!!!...BEEEEEP!!!!!"

At this point, you're probably thinking – who would do that? Who would talk to their car and ask a piece of metal to stop? That doesn't make any sense. That's not how cars work. Just disconnect the battery- it'll stop. That might seem logical at first, but how many of us have ever yelled at inanimate objects for getting in the way and causing you to trip down the steps.

Now, let's step out of this story and into another. You're outside working in the yard. Your youngest child decides to wash the van with the windows down. You open the rear tailgate. Water has filed the stow-n-go. You call in an insurance claim, send in the pictures, send in the video, and then get back a \$358.00 dollar check. WOW!

Now, a person could yell. A person could scream. A person could do all kinds of things.

But one thing is sure. One thing we know. Objects can't help when you stub a toe.

So, instead of yelling at the machine. Take a wild ride in the emotional sea.

To places that take you to depths of great peace. Places and spaces where worries can cease.

Thoughts begin in the head and end in the heart. And knowing what to do is a great place to start.

Doing what comes almost naturally, like becoming angry is natural and healthy. But knowing what to do with the energy behind the anger can make all the difference in the world.

*\*Author's note: I affectionately refer to the insurance industry as a machine, because it is just that. It's a mechanism designed to handle risk and investments all over the world. Health, life, disability, property and casualty insurances are parts of a huge global economic driver: Insurance. It is a machine. And yelling at machines rarely ever work. Even when your car decides to talk back in the middle of the night, or some insurance companies don't pay what's appropriate for repairs.*

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For over a decade, Matthew Vanderford has worked in the Construction, Restoration and Insurance Industries as an Insurance Company Preferred Vendor, Insurance Industry Continuing Education Instructor, Public Adjuster/ Policy Holder Advocate and Licensed Contractor. He's proud to call Destin his home, with his wife Candice and four children: Matthew, Blake, Jordan and Scarlett.

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# Meet our Local Pros: **Destin Environmental Cleaning**

## Environmental Cleaning for the Win

Destin Environmental Cleaning is the Emerald Coast's first team of environmental cleaning experts. It started when two young men realized that the current sanitation procedures for businesses were not doing much more than a light cleaning. Logan Wayman and Caleb Pratt took their discovery and created a vision for the future that would allow their community to expand its sanitation procedures to a full disinfection process, all while providing environmentally friendly products to do so.

There was a time when a simple wipe-down would do the trick for cleaning a surface. But events such as COVID-19 have made it obvious that the standard procedures and products being used are not always the best options available. With the introduction of new viruses, there's been an awareness that certain things need to shift, including beginning to hold to a higher standard of cleanliness.

Destin Environmental Cleaning proudly states that its products do more than just sanitize. They also fully disinfect. The difference is that a disinfectant destroys or irreversibly inactivates all microorganisms on surfaces. Sanitation products typically are less potent and, as a result, will reduce microorganisms, but not eliminate them completely. This is especially important in today's world due to the rate in which vi-



ruses and bacteria are spreading.

Disinfecting products are divided into two types: hospital and general or household use. Household disinfecting products would include things such as Clorox wipes and similar products. While the use of these can be effective against microorganisms, Destin Environmental Cleaning recommends that commercial

facilities, including short-term rentals, all use hospital-type disinfectants which are used for infection control.

The company states that in order to properly disinfect, each business or property should first be cleaned with regard to typical janitorial services, which allows the disinfectant to work more effectively. If a surface contains a

layer of dust, dirt, oil or grime, it creates a barrier between the surface and the disinfectant. This may prohibit the disinfectant from destroying or inactivating the microorganisms on the surface face.

What makes Destin Environmental Cleaning different? To begin, all of the company's chemicals are hospital grade and paired with electric and electrostatic tools that get into the surface to produce a deeper clean and overall a safer environment. Each space is cleaned with an EPA Antimicrobial Registered Disinfectant, which meets the criteria for use against SARS viruses.

The solution consists of bactericidal, virucidal, tuberculocidal and fungicidal disinfectants. It kills 99.99 percent of viruses in one minute, 99.99 percent of bacteria in two minutes, and 99.99 percent of fungi and mold in three minutes.

However, unlike other products which are often made from a multitude of synthetic ingredients, Destin Environmental

Cleaning provides products that are made from plant extract, which limits the risk of leaving behind harmful residue and causing lung damage by inhalation. The botanical active ingredient used has no known adverse effects to human health or the environment. It is safe to use on everything from food surfaces to children's toys. In addition to being some of the safest products on the market, the company's products also contain no synthetic fragrances, dyes or bleaches which can often make cleaning difficult for those suffering from breathing problems.

In a world that is changing so drastically, it is important that the products being used adhere to the highest safety and cleanliness standards. Destin Environmental Cleaning Services holds fast to both. Logan and Caleb have committed their time, energy and resources to producing products that present a higher standard. Keeping you safe. Staying green.

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## Freedom: A Different Point of View

BY SCOTT MILLER, LOCAL HOMEOWNER

Freedom—ahhh, sweet freedom. As Americans we are blessed to enjoy freedom in many ways.

These days there is certainly a lot of discussion on this topic and many points of view. Especially right now having just celebrated the 4th of July and being smack dab in the throws of a presidential election year. Yes, indeed there is much talk and discussion happening on this subject. But this article is a little different than you may be expecting. This is from a point of view that you might not have considered. This point of view is from our four-legged family.

Many homeowners are also pet owners. I know, you might be saying, “Where is this going?”

Well, I just wanted to take a lighter approach today to the topic of freedom; what better way than from the eyes of our happy, go lucky, never had a bad day, tail wagging, unconditional loving four-legged family members.



When we bought our new house and made it our new home, we were happier than a camel on hump day. It had ev-

erything we ever wanted: room to grow, awesome neighbors, close to the beach, on and on. Except one thing. We did not

have a fence around our yard. With a couple of little grand babies and a couple dogs, we had really gotten used to having a fenced in yard.

And, so did our precious pets, Bella and Nina. They used to love being able run free and play in the yard every day. So, after we moved into our new home, quite frankly it was back to walks on a leash for our doggies. The frolicking and running through the yard took a pause.

Something just had to be done. Enter the amazing people from American Eagle Fence who saved the day. Blake Gasaway, Niceville resident and owner of American Eagle Fence, along with his team of awesome and amazing employees, helped us fix the problem and installed a beautiful black aluminum fence around our backyard. And now Bella and Nina have their freedom back. Not to mention the piece of mind we now enjoy again whenever the grand babies are playing outside. They're not outside alone, of course, but even when we are just a few feet away, it's amazing how they just

naturally find a way to run off and play hide and seek. So, the security of knowing they can only go so far is a blessing for sure.

When we say the word “outside?” Bella and Nina instantly get excited. They hurry to the back door, tails wagging, eyes shining, jumping for joy just waiting for someone to open that door and let the freedom flow. Our dogs bring us so much joy, the least we could do was give them back the joy and freedom they deserve.

So, take my advice, call Blake and his team soon and let them help you transform your home sweet home to a home, fun, safe and secure home. There are so many reasons a beautiful new fence makes life even better at your home. It sure has for us.

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BY KAY LEAMAN,  
HEALTH ARCHITECT

The Microbiome system has been studied over the last decade and is becoming a hot topic. But what is it?

Our microbiome is the bacte-

ria that live on and in our body. There are also different types of microbiome systems including our skin, hair, oral (mouth), etc. The largest of these systems is our gut (large and small intestines, stomach, etc.).

#### Did you know that:

- There are over 100 trillion bacteria in the gut, 10 times more than cells in our body?
- 75% of our immune system is found in the digestive tract?
- There are more neurotransmitters in the gut than in the brain and half of the body's nerve cells are located in the gut?

• Gut bacteria are responsible for making vitamins K, Biotin, thiamine, riboflavin, niacin and B12 (B vitamins)?

• Our gut is called the second brain?

The gut impacts all aspects of our health and the system we can most heavily influence by the lifestyle we lead. This system begins to evolve at birth by the choices we make. The shampoo, body wash, soap, food, etc., we use can either destroy these systems or promote them.

Because there is only so much space in the gut there is always competition between the good and bad bacteria for this space as well as the nutrients they need to survive. Lastly, this microbiome system plays a role with cell signaling and can recognize pathogens or other harmful things before our body does. It sends signaling molecules to our body to trigger the immune system to ramp up for what is coming.

In Part 2 we will cover things

we can do to promote a healthy gut, which also promotes a healthy immune system. Our bodies can do amazing things and, as we understand what we can do to support these systems and take action, our health can improve.

*Kay Leaman is a Health Architect with HealthyDay HealthyLife. You can reach her at [succeed@healthyday-healthylife.com](mailto:succeed@healthyday-healthylife.com).*

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Ainsley is an active workout enthusiast, but she just couldn't lose that little pooch around her belly button. Three sessions of Pagani Body Contouring and she's lost two inches AND her pooch!

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 Wellness


By DR. KIMBERLY HOOD, M.D.

Decreased libido is a complicated women's health issue that requires a thorough conversation of social, psychological and physical factors in order to treat it. Libido can be hindered by depression, kids, finances, bad job, perception of intimacy, insomnia, health issues, hormonal alterations, pain, poor body image or relationship issues. This is just a short list of ALL that can contribute. What can you do?

### 1. Optimize health:

Women with health issues don't feel like having sex. Regardless of your medical issues, some simple dietary changes may improve your health and how you feel. Don't roll your eyes at me. I'm serious! Diet and weight loss are not synonymous! Diet makes a HUGE impact on body function. Major improvements can occur in patients who do small things such as remove processed foods, dairy, corn, wheat or sugars! If weight loss occurs, great! However, it's not the goal. As one of my functional medicine professors once said, "We are not designed to be stressed, toxic, inflamed, infected, malnourished and unrested, AND YET, still easily thrive, grow, reproduce, be thin, feel

well, eat anything we want, enjoy perfect BMI's and have great sex. This combination would not be natural."

### 2. Optimize hormones:

Hormones can make a difference. Sluggish thyroid, sluggish everything else! Saliva testing to assess estrogen, progesterone, testosterone and adrenal balance might really improve energy and libido! Work with a functional medicine provider. Traditional medicine physicians treat disease. Functional medicine practitioners treat lack of optimization that eventually leads to disease.

### 3. Optimize sleep:

Sleep is important for detoxing and restoring our bodies. Certain vitamins can be used in the evening to make sure your body has the appropriate raw materials to detox and restore. You need at least 7 hours of sleep. Meds such as ambien or klonopin increase your risk for early onset dementia. There are better options that help sleep, restore neurotransmitters, improve mood and libido!

### 4. Medications:

There are two medications for Hypoactive Sexual Desire Disorder (HSDD) available for women at this time, Addyi and Vyleesi. HSDD means the loss of sexual desire, for 6 months or more, in a premenopausal woman that once had desire, causing distress in her relationship, but is not caused by relationship issues, health issues, meds or a psychiatric diagnosis. These medications are not indicated in women not matching

## 5 Ways to Improve Libido in Women



this definition. However, one size does not fit all. Libido is complex. Addyi is currently being studied in postmenopausal women; preliminary results are good. I prescribe it "off label" for postmenopausal ladies. For more info on Addyi and Vyleesi, please visit my blog, Health With Hood, at [www.healthwithhood.com](http://www.healthwithhood.com).

### 5. Plan it:

Many ladies tell me they don't think about having sex, but if they engage, they are able to enjoy it. For this to be effective, you need to socialize with your significant other. Date nights and getaways are super important. Many couples live in

the same house, but never really connect because life can be super distracting!

Remember, libido in women is complicated. The five recommendations listed are a few things I've seen help. However, there might be more that needs addressing. Don't ignore decreased libido. Speak to someone with experience in helping with libido issues. Sex is too important for a good relationship, for good mental health and for a long healthy life.



Kimberly P. Hood, MD  
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## Ask Dr. Marty: Mixing Prescriptions and Supplements



### QUESTION:

I'd like to start taking natural remedies such as vitamins, minerals and herbs, but I'm taking several prescriptions. Should I be concerned about mixing the natural with the not-so-natural?

### ANSWER:

Yes.

That was my shortest answer ever, wasn't it? It's nice to have definitive yeses and no's in life, but that doesn't always happen. My clients and students are very accustomed to hearing, "It depends."

Some medications actually cause a shortage or imbalance of nutrients in the body. Some examples include the following:

Medications for cholesterol can often cause a deficiency of coQ10, vitamin E, vitamin D, folic acid and vitamin A. The coQ10 deficiency, for example, can often cause a stroke, heart arrhythmias, high blood pressure, congestive heart failure, and serious muscle pain and weakness. One in four Americans over the age of 60 takes a prescription for high cholesterol. Thankfully, more and more physicians are recommending coQ10 when they prescribe cholesterol meds.

Prescriptions for blood sugar imbalances and diabetes can also cause a deficiency of coQ10, vitamin B12 and folic acid. A shortage of B12 can result in irreversible dementia, extreme fatigue, confusion, memory loss, moodiness and depression.

Birth control pills can cause deficiencies of folic acid, vitamin B12, vitamin B2, vitamin B6, vitamin C, tryptophan, tyrosine, magnesium and zinc. Folic acid shortages can cause headaches, insomnia, birth defects, anemia, fatigue, nausea, anorexia, cervical dysplasia and birth defects.

Blood pressure/heart meds can result in deficiencies of zinc

and coQ10. Poor night vision, mental disturbances, extreme fatigue, frequent infections and impaired testicular function are all signs of a zinc deficiency. Yes, we all know what that means.

The list above by no means covers everything for each medication, but it can give you an idea how extensive side effects can be with common prescriptions. So, when deficiencies occur as a side effect of medications, it would be wise to use a natural supplement as insurance.

I am often asked what interactions exist with certain medications and natural supplements. The number one rule when you are taking prescriptions is to call your pharmacist and determine what precautions should be taken when you are considering supplements. Generally speaking, however, interaction is not as accurate as the term "overkill." If that sounded a little like a melodramatic pun, it really isn't either. Taking a prescription to dilate your blood vessels or to lower blood pressure and also taking an herbal remedy that does the same thing can result in a serious problem. Herbs can be very powerful and must be treated with respect. Herbs for blood pressure, for example, tend to normalize blood pressure rather than lower blood pressure. But if you also take a prescription to lower blood pressure, you could bring your blood pressure to a dangerously low level.

**Without exception, seek the advice of your pharmacist.** He or she can advise you of foods that interact with your meds as well as any supplements. An experienced herbalist and pharmacist can be very

powerful members of your optimal health team.

**Hot Tip:** Carefully read information included with your prescriptions.

Stay well.

*Marty Kernion, Ph.D. is not a medical doctor. She has a doctorate in naturopathy. Naturopathy uses natural, gentle ways to bring our bodies back into balance so that they have the God-given ability to heal themselves. She is a retired professor of herbal medicine and nutrition and has written 39 college level courses in natural approaches to health. She has published two books on natural health. She can be reached on askdoctormarty@cox.net for scheduling a class or consultation, or for sending in your questions for this column.*

## Is it Safe to Work Out at the Gym?

A growing body of evidence is suggesting that working out at your health club carries no more risk than any other indoor facility that you

might be visiting. The most recent evidence comes from a random, two-week study that began on May 22, studying five different gyms in Oslo, Norway with 3764 study participants aged 18 to 64- years-old with no underlying health conditions. During the study, 80% of the participants used the gyms once, with 38% visiting over six times. Half of the study group were also told to keep away from the gym, for the purpose of comparison. Sticking to social distancing rules (one meter for 'floor exercise' and two meters for high-intensity classes), the study participants also used hand sanitizer regularly and had lockers available. After the two weeks, the participants took an antibody test on June 8th.

The results of the study displayed an interesting result

— of the 3764 participants, only one person caught coronavirus, but was part of the group that had not attended the gym. Conversely, over the study period, 207 people had contracted coronavirus in Oslo.

"This shows us that low-prevalence environments are safe for gyms and probably just about everything else. It is very unlikely you will get infected," explained Dr. Gordon Guyatt, a professor of medicine at McMaster University to the New York Times. "You can't stay locked down forever. We are never going to be completely free of this thing. And in a low-prevalence environment, the risk is low wherever you go — gyms or grocery stores or even restaurants."

For more information, contact Nora or Jason Clements at Bluewater Fitness, 850.279.6767 or [info@bluewaterfitness.net](mailto:info@bluewaterfitness.net). [www.bluewaterfitness.net](http://www.bluewaterfitness.net)



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 Wellness


BY STEPHANIE CRAIG

Are you worn out from navigating the current emotional climate in America? Tensions certainly abound. Mask or no mask? Reopen or slow down reopening? Support black lives or support law enforcement? Peaceful protesting or fear of looting? It's a lot to sort and manage emotionally.

Maybe as you've been quarantined, you've noticed something about yourself that needs to change. Maybe an important relationship isn't as strong as you believed. Maybe racial tension has caused some reflection and personal work around racism. Entertaining the need for internal change is no small thing. Do you find yourself wondering if you or others can really change? Or are you basically stuck in the ways you've always thought and behaved?

The good news is your brain was created to expand its capacity and shift its focus based on what you intentionally and repetitively practice. In addition to your neurobiology, humility is required for true change. Being able to admit there are things you need to learn that only someone else can teach you opens the door wide for genuine, deep, sustained change. Everyone falls short and needs to engage in change throughout life, but how does that actually work?

### 10 Steps to Transformational Change:

**Notice the discomfort.** Life events create emotional/relational discomfort that challenges you to admit something in your life is unhealthy.

**Name the problem.** "I'm drinking too much." "I'm working too much." "I'm not standing up for others like I want to."

**Grieve the impact of the problem.** Acknowledge and take responsibility for the hurtful impact the problem has had on yourself and others. Give heartfelt apologies and confess/receive forgiveness from God.

**Confront and release shame.** Notice where you are beating yourself up for the problem and recognize that shaming yourself results in feeling stuck and impedes growth and healing. Commit to move forward here and now.

**Cultivate curiosity about the problem.** Where and how often is the problem showing up in your daily life? You may experience some overwhelm realizing the problem is more widespread than you knew. Allow yourself to be emotionally unsettled about the problem. Entertain the need for action to make a change.

**Educate yourself.** Consume new resources, seek counseling/support to understand the origin of the problem. Learn new tools/strategies to make a change.

**Commit to and complete action steps for change repeatedly.** Begin taking a pause each time you notice the problem and take intentional steps to implement the new positive behavior or strategy of change. You might begin by noticing and making the change after you've already engaged in the problem at first. That's ok; it's part of the process. Eventually with practice, you'll be able to notice and implement change before the problem has occurred.

**Sustain change.** Practice new skills for weeks, then months until you begin to notice the problem is showing up much less in your life. Eventually, the new, healthier tools and perspective will become normal. Make a life-long commitment to keep the new normal.

**Celebrate and enjoy freedom of change.** As you see the evidence of transformation in your life, know that with commitment and attention such change can be repeated in other areas of your life.

**Embrace humility.** Know deeply that you don't have life figured out and there's always something to learn. Be open to repeating this process of change as you are open to noticing more problem areas within yourself.

You can apply this process of change to many areas of your personal life including bad habits, stuck relationships, negative thoughts/beliefs and community areas of change such as pursuing justice and loving your neighbor as you love yourself. The import-

ant thing is to be a person who continues to do your personal work so you can show up as a positive contributor in your relationships, community and world. As you walk through your process of change, remember counseling or coaching can be a help-

ful tool. Journey Bravely would be happy to connect with you along your journey at [journeybravely.com](http://journeybravely.com). Or contact Stephanie, Therapist and Coach, at [stepheniecraig@journeybravely.com](mailto:stepheniecraig@journeybravely.com), 918.221.9987.



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BY LISA TURPIN, HEALTH & WELLNESS COACH

Practically since 2020 hit, we have been inundated with obstacles that waylay our “good health” resolutions. A few diligent people have not skipped a beat in their health & fitness routines. And some are just now slowly starting back. But after speaking with and receiving messages, there is a large majority who are allowing circumstances to roadblock their path to being healthy.

It is so important to exercise our minds and bodies with everything that is going on in the nation right now. Exercise is a positive way to channel energy and decrease stress hormones that break down your immune system, arteries and mind.

Question: Is there any amount of encouragement I can give to get YOU to start moving? Don't over think it. Start

with the basics. Many of you refer back to “training days” that your coaches used to make you do in high school. The thought of picking that back up scares the bejeebies out of you. Drop that idea and at least start walking. WE LIVE IN DESTIN... Home of the best walking ever! The beach is excellent because the terrain varies. Walking in our soft white sand will build great strength in the thighs, buttocks and calves. It will be more intense, so your heart rate will rise to train your cardiovascular system, also making you burn up to 200 more calories than walking on the flat street or track. The salt air and beautiful scenery will clear your mind and build your spirit.

If you are ready for strength training, the benefits are endless! When starting a weight training regime there are some do's and don'ts. Full body workouts with compound movements are the best bang for your buck when general fitness is your goal. Your major muscle groups are your legs, back and chest. You will want to complete exercises targeting these three muscle groups first before moving on to the minor muscle groups such as arms and shoulders. These major muscle groups use the most energy, thus another reason to

tackle them early when you are fresh. You can pretty much intertwine your leg work through your whole routine, especially when you want to increase heart rate and calorie expenditure, but also give your upper body parts a momentary rest. But you definitely want to finish your back and chest work before you perform your arms and shoulder work. This is because you have to utilize your arms and shoulders to get to your chest or back. Chest gets help from the triceps and front deltoids, and back gets help from the biceps and rear deltoids. So, it can be detrimental to the joints of the arms to wear out the biceps triceps and shoulders first, and then ask them to assist the bigger muscles of the chest and back while they are already fatigued. Follow these guidelines and you will stay safe. I encourage you to send me a message or call if you would like more guidance on your fitness and health goals. A personal trainer can help you be consistent and motivate you to reach your goals safely.

*Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the body and minds of others. With over 20 years' experience as a group exercise leader, cur-*

*rently at Destin Health & Fitness and an independent personal trainer in the Destin area, she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. She is currently taking on*

*new clients/participants; text only to 850-974-2005 or message from her Facebook Page.*



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 Musing


By MYRNA CONRAD

Communication is the art of giving and receiving information. There must be at least two participants in any act of communication. There are three methods of communication: verbal (speak and hear), written (write and read) and nonverbal (express and interpret). Some experts add a fourth, visual communication such as art (express and interpret).

Today, because of technology, we have many more means of communication than we used to have, but technology has certainly changed the effectiveness of communication, making it more available, but sometimes less effective.

## What Ever Happened to Communication?

Years ago, people spent more time communicating face-to-face. Families spent more time communicating around the table, as they played games or while taking walks together. Time was spent sitting on the front porch or in the back yard, just talking. We would visit our neighbors (yes, we actually knew our neighbors), visit family members and friends. Most Sunday afternoons, after church, were spent visiting with family and friends. If people were not close enough to communicate face-to-face, they either spoke over the phone or through writing letters. Adults and children were not involved in as many individual activities as they seem to be today. This gave more opportunity for spending time together, which fostered better communication.

I believe there is something of great value that is missed with some of our newer means of communication. So, much of communication today takes place via emails, texts or social media posts. Many of the

younger generation would rather text than talk on the phone. Any means of written communication can be so easily misinterpreted – feelings get hurt, nuances are missed, people are misunderstood. This often happens because of the lack of non-verbal communication. Non-verbal communication is the transmission of messages through eye contact, facial expressions, gestures, posture, tone and pitch of one's voice. When communicating with someone face-to-face, each of you receives more information from the communicator's non-verbal communication than the actual words being said. In fact, when the two contradict each other, the listener will usually go with what is being expressed through non-verbal communication. Years ago, there was a study published by Professor Mehrabian that came up with the 7% rule. He concluded that communication is only 7% verbal and 93 percent non-verbal (55% body language and 38% tone of voice). Other

researchers and professors disagreed with the stark difference in these percentages. Nevertheless, no one can negate the huge role that non-verbal cues play in effective communication. These cues are not present in even the most expressive written communication (even when using those cute emojis).

I am in no way negating the importance of these other means of communication. In fact, I'm sure we can all agree how thankful we are for what they have offered during this time of social distancing that we have recently experienced. Families living apart can still communicate. Some people are able to continue working while at home. We can still communicate with our friends. We can meet with groups of people through Zoom and other meeting apps. We can still worship and feel a part of our church family. But haven't you noticed through this time of social distancing, what is missing when we can't get together face-to-face? I know I have.

I believe that through this period of "sheltering at home," we have learned to better communicate as a family. We take more walks together. We sit on our front porch and talk to people as they walk by. We have time to talk while we eat our meals together at home. We have played more games as a family, put together puzzles, done craft projects, planted gardens and worked on projects together. Hopefully, families have grown closer and we have all learned to appreciate how vital face-to-face encounters are in good communication.

Let's not forget this as we venture back into our "new normal" routines. Let's continue to spend more time with family, while at the same time appreciating the ability to start interacting face to face with others.

Do you want to continue practicing better communication? Here are a few strategies:

### COMMUNICATION

*continued next page*

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BY RICK MOORE

Behind-the-scenes programs show how movies are made. They reveal green screens and special effects that can take an audience to new worlds and exotic places. For decades, Hollywood has teased us with brief glimpses behind the curtain to see how the magic is made. One trick-of-the-trade used in both movies and in theme parks is called “forced perspective.” This is a technique which makes an object appear larger or smaller than it actually is. For example, an artist can make a three-story building look like a skyscraper, or an illusionist can make it appear a person is cut in half.

Growing up, I was amazed to discover how every major secret of Harry Houdini could be learned by going to the public library. From making an elephant

disappear to escaping the water torture tank, the mysteries of the greatest magician of all time was illustrated in detail. When someone asked me to share the secret of an illusion, I usually would jokingly say “a good magician never tells a secret.” But the truth is, more times than not, the secret is a forced perspective.

While recently watching a documentary focusing on the special effects of Star Wars, I was challenged to recreate a process that is used to make something small seem like an out-of-this-world landscape. The picture you see next to this article is the result. Where in Florida might I have taken this picture? The answer: on the beach. But what about the mountains and cliffs? There are none. What you are looking at is actually a three-foot-long piece of driftwood. There is zero manipulation, editing, or photoshopping of this picture. You have just experienced a forced perspective.

Forced perspective often leads to forced perception. The media uses forced perception regularly. They can take something that is small and make it look big, or something that is big and make it look small. Parents use forced



perception on their children. Teachers use forced perception on their students. Leaders use forced perception on their followers. Sometimes this is a good thing. Sometimes this is a bad thing. But ultimately, it is up to us to decide what we magnify to others, and more importantly, what we magnify in our own minds.

In one of the most popular of all Bible stories, Jesus is walking on the water when Peter asks if he can get out of the boat and walk toward Jesus. Miraculously, Peter begins walking on the water. But then, Peter starts focusing on the wind and the waves and immediately begins to sink. The moral of the story isn't to pretend as if the wind and waves do not exist. Troubles are real. Life is filled with challenges.

## A Pastor's Ponderings: Illusions

The “secret” is learning not to magnify the wind and the waves. It is easy to focus too much on the challenges of life which can cause us to sink.

It's easy to make a mountain out of a molehill (or a mountain out of a piece of driftwood). Unfortunately, people only see what they want to see, and people overlook what they want to overlook. When flying on a commercial airline, you shouldn't totally ignore the flight attendant reviewing safety procedures, because you may experience an emergency one day. Nor should you become nervous and constantly rehearse in your mind the plane going down in flames or crashing into the side of a moun-

tain. There is a healthy way to approach potential challenges without magnifying the danger.

Usually, when it seems your entire world is on fire, it's not. It's only a forced perception. Yes, a few trees may be on fire, but we have to step back and see the whole forest. Try taking a few minutes today and listen to Louis Armstrong sing “It's A Wonderful World.” As you listen closely, you can actually see the wonderful world he is singing about. But is such a place real or just an illusion? That all depends on your perception.

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

## COMMUNICATION

*continued from previous page*

### Be Aware:

Be aware of how much time you spend texting rather than talking.

When you are communicating face-to-face, be aware of those non-verbal cues and gear your responses accordingly.

Be aware of your own non-verbal communication and how it affects those around you.

Be aware of how much you talk and how often you listen.

### Be Intentional:

Make sure when things “go back to normal” that it is a better normal and that you will continue to find ways to communicate and spend time with your family.

When someone is talking to you, stop and listen. If you cannot express back to them what they are trying to communicate, you are not really listening.

When you are about to send a text or email, ask yourself first if it would be better to talk to the person instead.

Eat more meals at home together without any device on while you are eating. Just talk about your day while you eat.

Thank God every day for the ability to communicate.

Communication requires

accurate expression and active listening, not just listening to answer, but listening to understand. A wise young man once said “The key to communication is love.”

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 Musing


BY SEAN DIETRICH

Remember back in church when they used to tell us to pray for the shut-ins? Well, that's exactly what I've become. A shut-in.

A lot of people have become that way since this coronavirus thing started, millions have been stuck inside. And it's the little things we've lost that hurt the most. Things like baseball.

I could have endured this quarantine if I would have had baseball. But it's the fourth official day of summer and baseball is still in limbo. Summer without baseball isn't summer.

We lost more than just baseball. We lost eating at restaurants where waiters don't dress like masked ninjas. We lost the

pleasure of meandering in the grocery store without feeling like you're racing toward the last chopper out of Saigon.

Yesterday, I saw my neighbor in Publix, wearing a surgical mask. I waved at him, but he didn't see me. He was busy sprinting for the door while disinfecting his hands with isopropyl alcohol.

Right now, my wife and I are on a leisurely drive because I had to get out of the house. Nobody tells you how hard it is to be stuck indoors. If I would have known how difficult it was, I would have prayed harder for the shut-ins.

So, we're riding dirt roads. Hank Williams plays on our radio. I don't know what we're looking for, but I'll know it when I see it.

And there it is.

A painted sign on a red-clay road that reads: "tomatoes." I feel a thrill beneath my ribs. I haven't felt this good in 109 days. Our vehicle splashes through mud puddles. Hank Williams sings another chorus of "Dear John."



After a few hours of following cow paths through a Floridian wilderness, passing trailer homes, swamps, creeks, and horse pastures, we find it. A vegetable shack in the distance, tucked among live oaks and magnolias.

An old man with a white beard is seated on an overturned bucket, swatting flies. "How're y'all?" he says. "Just picked the okree this morning."

When a guy calls it "okree" you know you're among family.

He also sells creamer peas, crowder peas, zipper peas, Silver Queen corn, and—hallelujah—homegrown heirlooms. Not the red aberrations you get in the supermarket that taste like U.S. parcel. These are real 'maters.

He has a hanging scale dangling from his rafters, the kind used in grocery stores long ago. The ones from the days when

## Summer

you would visit the supermarket with your mother, still wearing your Little League uniform, and the butcher always had a butter-scotch Dum Dum for you in his pocket.

I buy two five-gallon buckets of tomatoes and lots of veggies. The old man only charges me a pittance. Country people aren't greedy.

On the way home, my wife and I strike gold again. We see a large roadside stand selling white peaches. We pull over and fill our trunk.

The cash register is manned by three children. Two 12-year-old twin girls and their 6-year-old brother. They are wearing surgical masks and selling lemonade. The girls try to sell me some.

"No thanks," I say.

"Please?" says the 6-year-old. "It's for a good cause."

"Really? What cause?" I ask. Silence.

I give them a buck, but I skip the lemonade. I will never in my long-legged life drink from another lemonade stand. A few years ago I bought some lemonade from a bunch of Cub Scouts in Virginia. One kid had a runny nose. The heathen wiped his snotty face with his bare hands, then dipped his whole arm into the pitcher and stirred it.

After that, I made a solemn oath to never drink lemonade prepared by anyone under 30.

We drive onward. We roll across backroads that I haven't seen in years. I pull over at a place where the blackberries grow wild. This is a spot my wife and I used to visit all the time when we were dating. We used to pick berries in the ditches

because they were free. I don't know why we quit coming.

We have the entire ditch to ourselves this afternoon. Soon, we are in the open sun, picking dewberries, using our T-shirts as makeshift baskets.

And life is beginning to feel normal again. Since COVID-19, the Great American Summer began disappearing before it even started. It is almost Fourth of July right now, and where has the year gone? God help us come Christmas.

The national parks closed. Supermarkets sell hazmat suits. Family reunions were cancelled. Baseball became a myth. Some places are open. Others aren't. It's hit and miss. In some towns it's hell on earth. In other spots, people are dancing the rumba on the beach. There is no logic to it.

The worst part is, there is nothing anyone can do about it.

When we get home, I open our windows and let a summer breeze fill our den. The kitchen windowsill is littered with ripe tomatoes. My wife is making a blackberry cobbler. I hear the sound of a distant lawnmower fill the air.

I know I shouldn't, but something makes me turn on the television to catch the nightly news.

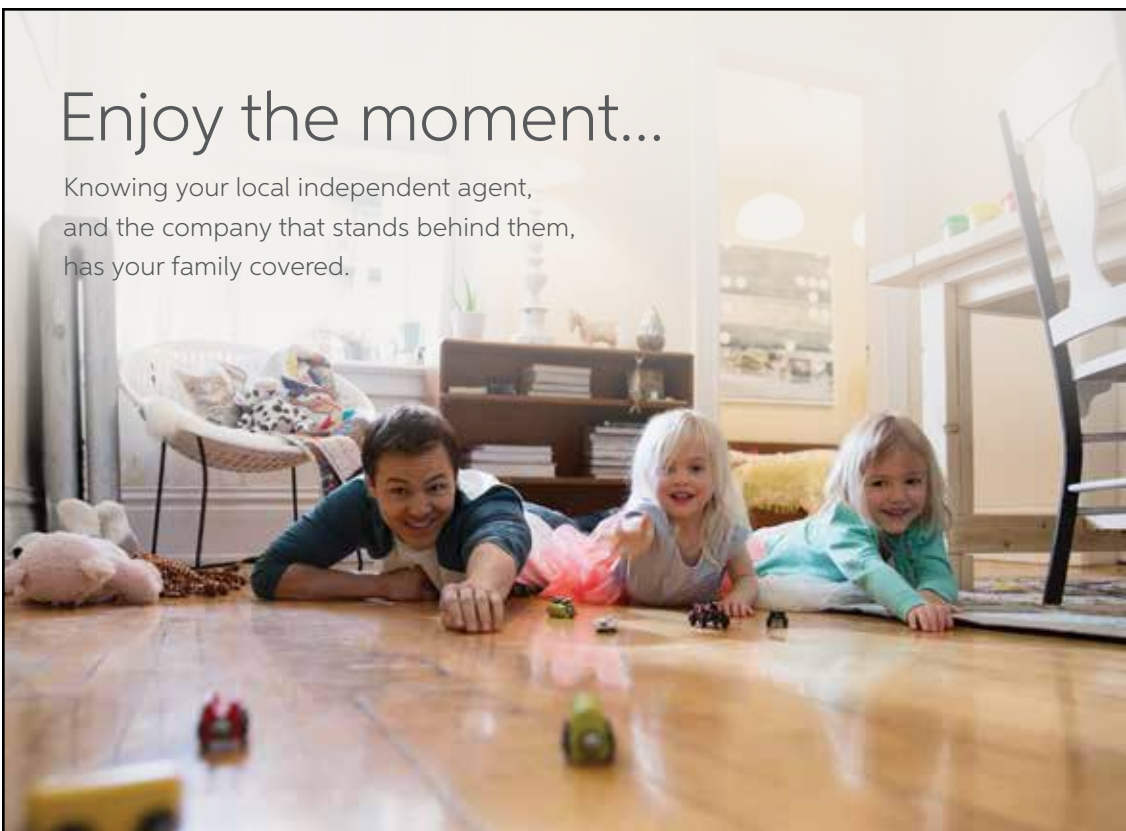
"Breaking news," the newscaster says. "Major League Baseball is returning..."

Baseball. My God. Can it be true? It's enough to make a grown man cry. I sit on my sofa, place my head into my hands, and I weep a little because it's been a long spring for us all. But thank heaven, summer is here.

Don't forget to pray for the shut-ins.

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By LISA CYR

In June, it was time to refinish my bathroom vanity cabinet. After gathering supplies and watching a variety of YouTube tutorials about chalk painting, I began to transform the dark outdated cabinet into a new look. It took weeks as I deliberated over each brush stroke and layer. The waiting between coats took hours. And I stressed over distressing the finish. Daily, I stared at it, checking my work, seeking improvement, did I miss a spot? Finally, the cabinet was completed. I posted the before and after pictures on my Facebook page. I think people are inspired by before and after pictures.

Learning to play an instrument is like “before and after.”

Here are some basic steps to follow:

**Gather your supplies:** Choose your instrument. Do some research online, listen to different instruments and styles of music. Find out which genres you gravitate towards such as: jazz, classical, country, rock, blues, pop, etc. If you choose piano, then you need to get one. I usually recommend a used smaller sized “real” piano. Something easier to move that will fit in well with your home. If space is a problem then invest in a digital keyboard with weighted keys, touch sensitivity, internal speakers with above average piano sounds. A keyboard often costs more than a used piano. We have some good information about purchasing a piano on our website ([www.Studio237Music.com](http://www.Studio237Music.com)).

**Get set up:** Where is my instrument going to be set up? Create a music zone for yourself. It could be a den, bedroom, or the living room. We had a music room where our children practiced, created, and played together without distraction. They



had fun learning to work together, experiment, write songs, and record albums. A variety of instruments were in there for them to try.

**Choose a teacher** to study with and plan to consistently attend lessons once a week, every week, on the same day, same time. Whether you practiced or not, you will learn something new weekly. Don't give up. Have patience with yourself and your teacher. Teachers know from their many years of personal practice how to help you reach your next level. Do what they ask you to do. Even if you feel silly and/or bored.

**Stay engaged** in your playing. It's easy to become impatient with the learning process

(like waiting for paint to dry in between coats). During those “waiting times,” take a look at your progress, review old pieces you are able to play, make improvements, give an old piece a “new coat” of playing technique you have learned.

**Step back and take a look.** Use your cell phone to record your performance. Listen and compare it to the sheet music. Examine problem areas in different ways. A wise piano teacher said to me, “How you perceive the music can cause you to stumble or succeed.”

When you have completed your piece, enjoy it. Be proud that you have finished. Memorize the music. You are a better player and have “made the song yours” forever.

Lastly, share with your family or friends. I have a young student who learned to play “America the Beautiful.” It was tough for him, he wanted to quit, then suddenly, he played perfectly from beginning to end (an online lesson!). He proudly finished with a big grin. I applauded and told him to play the song for his family on the Fourth of July.

Before learning to play, you knew very little. During the process, you learned and practiced. The “After” is when you have this amazing musical ability. Best of all, you can share your songs with others and smile.

Studio 237 Music Lessons is open, and our staff are teaching lessons now on guitar, violin, drums, ukulele, cello, viola, piano, keyboards, voice, songwriting, and more. Here at the studio or online. This is a good month to start. To get started, give Lisa or Ray Cyr a call or schedule a visit. Try our Aspire 4 Music Summer Program half price specials. Call: 850-231-3199 and website [www.Studio237Music.com](http://www.Studio237Music.com).

## Local Author Announces New Release

### Fighting for Your Purpose: From Sex Trafficking to Ministry

“Fighting for Your Purpose,” updated and expanded, by author Sula Skiles has just been released on Amazon! “People always ask me how I got through all of the trauma and pain in my life story,” says Sula. “In this book, I've poured almost everything that I've learned from the Lord, over 20 years, about free-



dom and finding life purpose. It's loaded with scriptures and there is self-work at the end of each chapter so that you can talk to the Lord and apply what you've learned—great for small groups. If you came to me asking for ministry counseling or prayer,

more than likely, the truths from this book would organically flow out of me to you.”

Sula unapologetically shares the traumatic and drama filled details of her life. As if speaking to a close friend, she holds nothing back in hopes that through her mistakes, pain and ultimately her miraculous life transformation, you would be drawn to the God who makes all things new.

In this book, you will:

- Journey through invaluable truths.
- Discover a closer relationship with God.
- Find freedom from your past.
- Learn what your God Purpose is and how to fight for it.

You can purchase Fighting for Your Purpose on Amazon or through her website [sulaskiles.com](http://sulaskiles.com).

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 Arts & Music

# Our Hometown Hero: Champion for the Arts Marcia Hull

Now more than ever, residents along the Emerald Coast are seeking ways to enrich their lives. Our current Hometown Hero discovered that art can do so much for so many. As the Mattie Kelly Arts Foundation (MKAF) celebrates its 25th Anniversary this year, MKAF CEO Marcia Hull proves that her calling and passion for the arts has the power to enrich, help and heal many in the Destin community.

Marcia's love for the arts began at a very young, impressionable age. "I credit my parents for introducing me to the world of art as a child," said Hull. "After taking tap, ballet and piano lessons during my childhood, I remember in my teens going to New York City to see Carol Channing in Hello Dolly on the Broadway stage, Debbie Reynolds at Radio City Music Hall in the Unsinkable Molly Brown and the graceful ballerinas performing at the New York Lincoln Center. The seed was planted and my love of the arts grew."

After joining MKAF in December 1998, Marcia has been championing the arts for the Destin community ever since. With Deb Nissley at her side for the last 22 years, Marcia has worked with 168 community leaders, entrepreneurs and visionaries to support her cultural journey to cultivate and nurture a deep appreciation of the arts along the Emerald Coast.

Bringing acclaimed master artists to share their craft and love of the arts with the Destin community for more two decades, Marcia has been

a champion for bringing art to local students. One of the most memorable residencies was a four-day artist residency with the late George Rodrigue, international Blue Dog artist from New Orleans, Louisiana and his wife, Wendy, who inspired over 4,500 local students with a live painting demonstration.

"I am a strong advocate of keeping the arts alive in the classrooms and providing art curriculum and cultural interactive experience to underserved populations," said Marcia. "MKAF's outreach initiatives not only build self-esteem, but also increase academic scoring, improve behavior, and offer therapeutic benefits to those populations who lack access to the arts."

Five years ago, MKAF brought in Melanie Moore, a dedicated arts education specialist to expand the community outreach program. Using art for healing, Melanie and Marcia brought "Dwayne Zotz – Making Your Mark" to Destin for a one-week artist residency. Through a grant from the National Endowment of the Arts and Rockefeller Foundation, MKAF hosted Dwayne, the inventor of the first-ever painting wheelchair, to present Zotz Artz – Arts for All. The highly-specialized interactive art program designed for people with disabilities made a big impact on the students of the Emerald Coast Autism Center, including profoundly impacting one six-year old boy with Autism who participated in painting on the group mural.



"At the end of the 3-hour program, he looked up at his therapist and me and exclaimed, 'This is the BEST day EVER!,' shared Marcia. "We've learned creative expression can help individuals with disabilities excel and achieve more if given the opportunity."

Leading the effort to raise



funds and open the MKAF Cultural Arts Village in 2013, Marcia helped create a permanent location to host MKAF annual events, including Concerts in the Village and the Festival of Arts. While the 2020 Concerts in the Village series was initially postponed this year due to COVID-19, Marcia and the MKAF board worked diligently to put together a safe recovery plan that would keep participants and staff safe while using the power of live musical performances to provide healing therapy to our community.

"I believe this is God's pur-

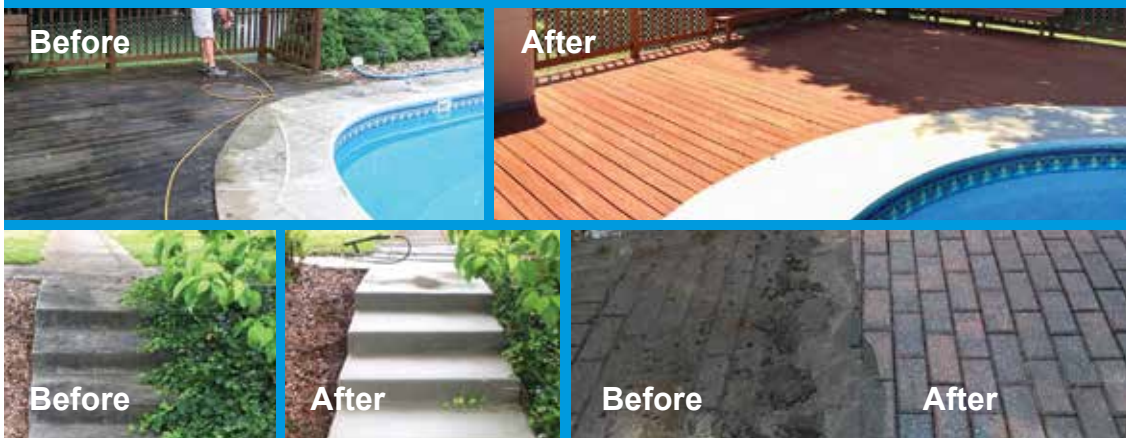
pose for me," said Marcia. "My role with MKAF ties in with my faith. Mattie Kelly was a woman of faith and leading MKAF has allowed me to embrace my passion and purpose. We end each year with one of my favorite annual events, Sounds of the Season. Celebrating the joy of the holidays through live music and artistic expression is one of the best gifts I could ever give and receive."

Learn more about MKAF's mission and art programs and events planning for 2020 at [MKAF.org](http://MKAF.org).

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### Concerts in the Village

**CONCERTS ARE BACK!**

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**JULY**

**09 Jeffrey Steele**

**16 Accent**

**22\* Ultimate Eagle's Tribute  
On The Border  
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**30 Forrest Williams Band**

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ARTS FOUNDATION

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**MKAF.org**

## BAY BUZZ

continued from page 23

June. The event garnered \$250 through the silent auction and L.J. Schooner's donated 10% of lunch sales to the Furbulous Organization which totaled \$300.

The Furbulous Organization was again the recipient of the Casino Night Fund Raiser Dart Poker which raised more than \$300. For more information, visit the Facebook page.

### National Camera Day Digital Scavenger Hunt

Winners of the 1st Annual National Camera Day Digital Scavenger Hunt at Bluewater Bay Marina Complex are Elise and Kai Murrelo. Elise and Kai explored the Bluewater Bay Marina and surrounding community to take digital photos and electronically submit for judging in the contest. The 2021 list will be available on May 3, 2021, and the digital submissions due June 29, 2021, on National Camera Day for next year's contest. Call Bluewater Bay Marina at 850-897-2821.

### Northwest Florida Ballet (NFB) Open for Community School Class Registration

Registration is now open for NFB's Community School classes which begin on August

3. In-studio classes as well as some virtual classes via Zoom are being offered. Various styles of dance are available for adults and children of all skill levels. NFB will follow CDC recommendations to ensure a healthy and safe environment for our dancers, faculty and staff. Visit [nfballet.org](http://nfballet.org).

### ECCAC Announces 2020/2021 Board of Directors



Major Audie Rowell, President

The Emerald Coast Children's Advocacy Center (ECCAC) has a new 2020/2021 board of directors and officers: The Walton County Sheriff's Office's (WCSO) Major Audie Rowell is President; Janet Parker is Vice President; and Alan Wood is Treasurer. Other members include immediate past president, Bill Fletcher,



along with Tammy Pierce, Eric Aden, Todd Bierbaum, Shaun Eubanks, Velia Lala, Renee Pellegrino, Artie Rodriguez, Tom Saffel, Michael Thompson, Annie Stutts and Demetrius Fuller.

ECCAC provides services in a child-friendly environment to help identify, treat and support children in abusive situations, as well as helping to prevent child abuse through education and prevention programs. With a Center in Okaloosa County and the Pierce Family Center in Walton County, they house representatives from the Florida Department of Children and Families, Child Protection Team, State Attorney's Office, local law enforcement, licensed mental health counselors, and ECCAC's staff and volunteers. In ECCAC's 20-year history, over 15,000 children have received more than 170,000 services at no cost. Visit [www.eccac.org](http://www.eccac.org) or call 850-833-9237. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

### Cram the Van

United Way Emerald Coast and their community partners are hosting the annual Cram the Van school supply drive for students in Okaloosa and Walton County! This year, there are four different ways to donate: at the event at Staples in Crestview, Saturday, July 25, 2020, 10 a.m. - 4 p.m. or through text donation, online donations, and by purchasing items off the Amazon wish list through Saturday, August 15, 2020.

Shopping List: Crayons, Colored Pencils, Washable Markers, Dry, Erase Markers, Folders, Backpack, #2 Pencils, Glue Sticks, Notebooks or Composition Notebooks, and Loose Leaf Paper.

For more information, contact United Way Emerald Coast's Education Coordinator, Jackie Schulte, at [jackie@united-way.org](mailto:jackie@united-way.org) or 850-243-0315.

Text Donation: Text CRAMTHEVAN to 41444

Online Donation:

Amazon Wishlist: <https://bit.ly/CTVAmazonWishlist>

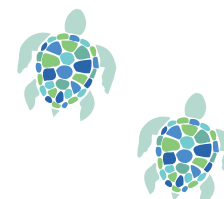
[bit.ly/CTVAmazonWishlist](https://bit.ly/CTVAmazonWishlist)

Make a Gift Online: <https://bit.ly/MakeAGiftCTV>

### Leadership Walton

The Walton Area Chamber of Commerce is taking applications for the 2020-2021 Leadership Walton Class online until Sept. 7. The program is designed in eight monthly sessions, beginning with an overnight retreat. Each session thereafter focuses on skills, including team building, mentoring, communication, organizational leadership, government, time management, and servanthood. It includes interactive field trips, tours of our area's greatest assets and a Dale Carnegie professional training course.

Enrollment is \$1,375 for employees of WAC member businesses or \$1,675 for future Chamber member businesses. Tuition includes all course materials, assessments, supplies and refreshments. To enroll or learn more about the program, visit <https://www.waltonareachamber.com/leadership-walton/>.



## Local Coupons

<p><b>LJ SCHOONERS</b> DOCKSIDE RESTAURANT AND OYSTER BAR</p> <p><b>FREE APPETIZER OR DESSERT</b> WITH AN ENTREE PURCHASE</p> <p>Offer expires 8/31/20 (850) 897-6400 • <a href="http://www.bluewaterbaymarina.com">www.bluewaterbaymarina.com</a> 290 Yacht Club Dr., Niceville</p>	<p><b>AVA'S FURNITURE &amp; DESIGN</b></p> <p><b>10% OFF ONE ITEM</b></p> <p>Offer expires 8/31/20 12889 Emerald Coast Pkwy, Miramar Beach, FL Miramar Plaza   850-424-6767</p>	<p><b>AIRESERV</b></p> <p><b>\$75 TUNE UP SPECIAL</b> WITH OUTDOOR COIL CLEANING</p> <p>Offer expires 8/31/20 850-678-9522 <a href="http://www.aireserv.com">www.aireserv.com</a></p>
<p><b>DISPOZALL, LLC</b></p> <p><b>\$10 OFF ANY SERVICE</b></p> <p>Offer expires 8/31/20 (850) 460-1927   <a href="mailto:bryan@dispozall.com">bryan@dispozall.com</a> 5438 U.S. Highway 98 West, Santa Rosa Beach</p>	<p><b>CAPTAIN'S CHOICE BOATS</b></p> <p><b>10% OFF SERVICE</b></p> <p>Offer expires 8/31/20 850.862.9111   538 Eglin Pkwy NE   Fort Walton Beach <a href="http://captainschoiceboats.com">captainschoiceboats.com</a></p>	<p><b>AFFORDABLE PRESSURE WASHING</b></p> <p><b>\$50 OFF SERVICES</b> CALL TODAY TO SCHEDULE YOUR FREE ESTIMATE!</p> <p>Offer expires 8/31/20 Phone: 850-688-9886</p>

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## **MARKET OVERVIEW**

### **FREEPORT**

KEY METRICS MAY 2019 MAY 2020



New Listings	87	88
Pending Sales	78	80
Closed Sales	55	58
Days on Market	206	113
Avg. Sales Price	\$191,943	\$220,095

### **NICEVILLE**

KEY METRICS MAY 2019 MAY 2020



New Listings	126	117
Pending Sales	99	122
Closed Sales	103	83
Days on Market	53	31
Avg. Sales Price	\$340,618	\$428,419

Current as of June 15, 2020. All data from Emerald Coast Association of Realtors Multiple Listing Service. Report © 2020.



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