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F-15EX Eagle II: Unveiled and Ready for Testing at Eglin Air Force Base!

BY 1ST LT. KARISSA RODRIGUEZ

Recently, the name and the official role of the Air Force's newest fighter was unveiled at Eglin Air Force Base. Lt. Gen. Duke Richardson, Office of the Assistant Secretary of the Air Force for Acquisition, Technology, and Logistics military deputy, presented the F-15EX Eagle II during an unveiling and naming ceremony on April 7 to celebrate the historic arrival of the dynamic new fighter aircraft.

"Undeclared in aerial combat, the F-15 Eagle epitomized air superiority in the minds of our enemies, allies and the American people for over 45 years, but it was not meant to fly forever," says Lt. Gen. Richardson. "At an average age of more than 37 years, the F-15C/D fleet is fast approaching the end of its useful life and operating on the margins of structural integrity. The F-15EX provides a cost-effective and expedient solution to refresh



(U.S. AIR FORCE PHOTO BY SAMUEL KING JR.)

The Air Force's newest fighter, the F-15EX Eagle II, was revealed and named during a ceremony, April 7, 2021, at Eglin Air Force Base, Fla. The aircraft will be the first Air Force aircraft to be tested and fielded from beginning to end, through combined developmental and operational tests.

the F-15C/D fleet and augment the F-15E fleet to meet National Defense Strategy capability and capacity requirements well into the 2040s, while preserving aircraft availability from significant impacts that service life extension

and modernization programs would have on the F-15C/D fleet. We heard the demand signal from our warfighters. I'm pleased to say we've responded boldly and decisively, with a proven platform that's modernized and optimized to

maintain air superiority now and into the future."

The U.S. Air Force officially accepted the first F-15EX from the Boeing Co. March 10 at the company's St. Louis

F15-EX

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New Lift-Off Program Launches To Benefit Those with Autism

BY LORI LEATH SMITH

Are you aware that one in 54 children were diagnosed with Autism Spectrum Disorder (ASD) in 2020? And that boys are 4x more likely to be diagnosed than girls? Or that the cost to raise a child with Autism over their lifetime is about \$2.4 million? And, further, that those with Autism have the highest rates of employment across all disabilities—greater than 90%? (statistics: www.autism-speaks.org/autism-statistics-asd)

April is National Autism Awareness Month and local non-profit Westonwood Ranch is working to bring more awareness about Autism Spectrum Disorder (ASD) with its #Gobeyondtheblue campaign. Every year during April, those involved in Autism Awareness "Light it up Blue" and display a blue ribbon in recognition of Autism. "While we love that these symbols bring awareness to Autism," says Westonwood Ranch Executive Director Kelly

NEW LIFT-OFF

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 Community
F15-EX

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facility. But the process began several years ago as a combined Air Force effort to bring the best in response capability. “It has taken a team effort to get to this point,” says Col. Sean Dorey, F-15EX program manager with the Air Force Life Cycle Management Center’s Fighters and Advanced Aircraft Directorate, responsible for the acquisition, modernization and sustainment of the aircraft. “I’m extremely proud of the team, to include members of the Propulsion Directorate, Simulators Program Office, Air Combat Command, Air National Guard, Air Force Materiel Command, Defense Contract Management Agency,



PHOTO BY BOEING/ERIC SHINDELBOWER
The first U.S. Air Force F-15EX fighter aircraft took its maiden flight February 2, 2021 in St. Louis. The 173rd Fighter Wing is scheduled to become the F-15EX Fighter Training Unit in 2024.

the Air Staff, and our industry partners for achieving this first milestone.”

The EX provides a unique opportunity for the test enter-

prise as it is the first Air Force aircraft to be completely tested and fielded through combined developmental and operational test efforts. Its official role is to meet capacity requirements while bringing diverse technology ensuring the platform’s relevance for decades to come. The 96th TW and the 53rd Wing are set to begin test and evaluation efforts. The 85th Test and Evaluation Squadron will work closely with the 40th Flight Test Squadron to integrate testing, from start to finish. “Team Eglin and the 96th Test Wing are proud to be a part of the rich history of this legendary aircraft,” says Brig. Gen. Scott Cain, 96th Test Wing commander.

The new fighter is a two-seat aircraft—though operable by

a single pilot—with fly-by-wire flight controls, digital cockpit displays, and advanced avionics systems, to include the Eagle Passive/Active Warning and Survivability System, an electronic warfare upgrade also being fielded on F-15E Strike Eagle models. The Air Force will procure up to 144 F-15EXs from Boeing, to replace F-15C/D models with a goal of increasing the F-15 fleet fighter readiness. “With its large weapons capacity, digital backbone, and open architecture, the F-15EX will be a key element of our tactical fighter fleet and complement 5th-generation assets. In addition, it’s capable of carrying hypersonic weapons, giving it a niche role in future near-peer conflicts,” says Col. Dorey.

The other six Lot 1 aircraft will be delivered to Eglin AFB in fiscal year 2023 and will undergo operational testing. To expedite the testing needed to declare the F-15EX ready for operations, the team will use previous testing data from F-15 foreign military sales variants and U.S.-only subsystems and Operational Flight Program software.

“Since 1985 the F-15 has had a home in the Guard and Guard Airmen have flown these amazing aircraft both in the defense of the homeland and in every major international conflict since the first Gulf War in 1991,” says Lt. Gen. Michael Loh, ANG director. “Now that is the battle-tested legacy of Guard F-15s – first to the fight, always ready and always there.”

NEW LIFT-OFF

continued from page 1

Cash, “We want to go beyond the blue ribbon to light the world up with acceptance and action for those with Autism.”

Westonwood Ranch’s vision is that everyone can recognize the greatness within each person no matter their ability. “We are challenging everyone to reach out to someone you know who has Autism or a developmental difference,” says Kelly. “Take time to get to know them, not as a charity project, but to build a meaningful mutually beneficial relationship. We all have something that we can learn from one another. It takes action to reach out and extend a hand.”

Located in Freeport, Westonwood Ranch helps to propel individuals with developmental differences into both their adulthood and the workforce by helping participants strengthen independent life skills, community, work and social integration. Students learn through hands-on ranch operations including aquaponic farming, animal feeding and care, kitchen operations, creative art exploration,

fitness classes and equine assisted therapy.

Students have direct input into their unique learning curriculum by selecting from and participating in an array of diverse life classes. “A typical day varies per individual, but they all have structure,” says Kelly. “For example, one might be involved in a social skills group and another in a group that works out every morning.”

Utilizing farm animals including horses, pigs, goats, and alpacas, the participants are able to learn skills such as routine/schedule, teamwork, time management, and learning how to feel empathy for the animals. All of these skills can be then be generalized and applied to different areas of their lives. Individuals also learn life skills through micro-business models, which many local restaurants participate in.

The aquaponics farm, a 3,500 sq. ft. greenhouse, is a self-sustaining ecosystem that provides multiple avenues for growth and exploration. Students can take part in the highly predictable, cyclic farming, but they also learn to process, mar-



ket and sell the harvested organic produce. In the commercial kitchen, students hone cooking skills to produce, package and sell signature dog biscuits, called Brew Chews, which will be part of a new micro-business model launching Fall 2021. Everything at Westonwood is done with purpose, and all endeavors on the ranch are connected to one

another. Through all of this, it is hoped that Ranch participants transition from life skills into job training and that others see their abilities before their disabilities.

Through a generous donation from Impact100, this summer, Westonwood Ranch is launching an exciting, new “lift-off” program for individuals with Autism and developmental differences. Program LIFT-OFF will teach part-time job skills training with an end goal of gainful paid employment in the community or at Westonwood Ranch. Program applicants must be age 18 or over with developmental differences and must want to obtain employment at program completion. Enrolling now for Fall 2021 (Start Date: August 10, 2021), visit westonwood.org to fill out an application. To learn more or to set up a family meeting, email Anna Kathryn Bonner at ttwcoordinator@westonwood.org, visit westonwood.org/program-liftoff or call (850) 880-2220.

Westonwood Ranch is located at 4390 FL-20, Freeport, 32439. For more information, visit westonwood.org.



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There are a handful of homes left to be built in Phases 1/1A. Phase 2 roads are under construction and will include 150 homesites. The community center and pool to be built in Phase 2 will be shared with Phases 1/1A.



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Community

Bay Buzz

Okaloosa County Announces Emergency Rental Assistance Program

The U.S. Treasury has awarded Okaloosa County \$6.36 million in emergency rental and utility assistance for low-income households experiencing COVID19 financial hardships. Begun April 6, to ensure a successful economic recovery in our area, grant assistance is becoming available for rent, rent arrears, late fees, utilities and utility arrears. This program is available to renters within Okaloosa County with a household income of 80% or below of the Area Median Family Income (AMI) adjusted for household size. An application for rental and utility assistance may be submitted online at OkaloosaRentalAid.com by an eligible tenant or landlord on behalf of the eligible tenant. sFunding is available for past-due rental and utility assistance from April 2020 to the present. Visit OkaloosaRentalAid.com to learn more about eligibility, required documents, application assistance and to apply online. Funds will be distributed to landlords and utility providers. Apply soon as awards are made on a first qualified, first assisted basis. Applications are open un-

til December 31, 2021 or until funds are exhausted. For additional information, please call 850-460-3316 or email Help@OkaloosaRentalAid.com.

Heritage Museum Of Northwest Florida 45th Annual Saturday In The Park!

Join the Heritage Museum for its 45th Annual Saturday in the Park, April 24, 10 a.m.-4 p.m. There will be craft and food vendors as well as a Boggy Boys fish fry! Join the 5k Run at 8 a.m. with the Kids Fun Run beginning around 9 a.m. Pre-registration is required for the runs and space is limited! The cost of admission to the Museum on the day of the event is free. Please call (850) 678-2615 or visit us online at Heritage-Museum.org to gather more information on the event.

April is Month of the Military Child

Military youth serve, too! Since purple highlights all branches of service, let's celebrate Military Youth together by wearing purple for the month of April in honor of our Military Children for the sacrifices they make each and every day living the military lifestyle.

First established in 1988 by Defense Secretary Casper Weinberger, MOMC celebrates the 1.2 million children of active duty members currently. Two million military children have experienced a parent's deployment since 9/11.

If you would like to volunteer or mentor and make a positive impact on a child's life, please contact Elaine LaJeunesse, Team Eglin's School Liaison, at elaine.lajeunesse@us.af.mil or 850.882.4319 or visit www.EglinLife.com/slo.

Testimony Night at CALM's VenYou201



Your testimony is worth sharing! CALM invites you to share your stories, the trials and tribulations you have overcome. "Let us stand together," says Wanda Siefke. "A disco ball is hundreds of pieces of broken glass to make a magical ball of light—you aren't broken. You, my friend, are a disco ball!" Embrace truth as you embrace your sisters in Christ May 7th



at 6 p.m. at VenYou201 located at 201 Redwood Ave., Niceville. Please rsvp to calmorganization@gmail.com for this free event. Donations accepted and go to support the CALM house 501c3 ministry, a transitional home for moms and their children. www.nicevillecalm.com.

Bluewater Bay Boats & Yachts Opens New Location!

Bluewater Bay Boats & Yachts recently hosted the Niceville/Valparaiso Chamber Business After Hours and celebrated their new location with

a Chamber Ribbon Cutting. Guests enjoyed great music, delicious food from IJ Schooners Restaurant including fresh oysters and refreshing beverages, and won some pretty awesome door prizes!

ECCAC Hires Community Outreach Coordinator

Mary Fomby just joined the Emerald Coast Children's Advocacy Center (ECCAC) staff as the Community Outreach Coordinator.

Recently relocating to the

Continued on page 43



BURNING UP THE BEACHES

May 6-8, 2021

Welcome to the MOST partyin', fun, BEST value classic car weekend on the circuit! If you are looking for an entertaining, relaxing weekend on the beach to meet other gear heads and have a BLAST at the beach, THIS IS IT!

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Happenings Around the Bay

APRIL

- 22** | Concerts in the Village: The Music of Queen
7pm | Mattie Kelly Arts Foundation | Destin
- 23** | Date Night Pour with Debi Profeta
6pm | Artful Things | Niceville
- 24** | Tutu Trot 5K Run/Walk
9am | Peabody Baby - 16735 US-331 | Freeport
- Swipe and String Pull with Debi Profeta
10am | Artful Things | Niceville
- Book Release Party with Eliza Scalia
1:30pm | Artful Things | Niceville
- 28** | Storytime in the Park
10:30am | Niceville Children's Park | Niceville
- 29** | Concerts in the Village: The Duchess
7pm | Mattie Kelly Arts Foundation | Destin

MAY

- 01** | Women's Climbing Circle
9am | Rock Out Climbing Gym | Destin
- Savor the Sound
2pm | Northwest Florida State College Amphitheater | Niceville
- 06** | Concerts in the Village
7pm | Mattie Kelly Arts Foundation | Destin
- 07** | Sip N' Stroll
5pm | J.Leon Gallery + Studio | Destin
- 08** | Spring Vendor Event
11am | 3rd Planet Brewing | Niceville
- Burning Up the Beaches Car Show Benefitting Arc of the Emerald Coast
9am | Destin Commons | Destin
- 12** | Second Wednesday Breakfast
7:30am | Niceville Community Center | Niceville
- 13** | Concerts in the Village: M80s
7pm | Mattie Kelly Arts Foundation | Destin
- 15** | Emerald Coast MudRun for Orphans
8am | Northwest Florida State College | Niceville
- The Cash Out Show: Ultimate Tribute to Johnny Cash
8pm | Freeport Event Center | Freeport
- 20** | Concerts in the Village: A Brother's Revival an Allman Brothers Tribute
7pm | Mattie Kelly Arts Foundation | Destin
- 27** | Concerts in the Village: Deana Carter
7pm | Mattie Kelly Arts Foundation | Destin

FARMER'S MARKETS

Niceville Community - Saturdays
April 17, 24 & May 1, 8, 15, 22, 29
9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays
April 18 & May 2, 16
8am | Victory Blvd | Freeport



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EPISODE 82

TERRI FEDONCZAK
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Our guest shares how she creates more time by prioritizing self-care.

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 Community

Burning Up The Beaches Set to Help ARC of the Emerald Coast

By KENNETH BOOKS

If your idea of a good time revolves around great classic cars, fun on the beach and Jimmy Buffet, you're in for a treat May 6-8, 2021.

More than 125 classic automobiles will converge on Destin Commons Friday and Saturday for the 10th anniversary of Burning Up The Beaches classic car show, a fun-filled weekend with gearheads from all over the U.S. enjoying three days of events and showing off their cars.

The annual event is designed to help raise funds for ARC of the Emerald Coast, a non-profit organization serving children and adults with cognitive, intellectual and developmental disabilities in Okaloosa, Walton and Santa Rosa counties. Registration will take place Thursday at 3 p.m. at The Island Resort on Okaloosa Island. Already, more than 80 cars have been registered, Roper said.

But there's more than cars to enjoy at the classic car show, ac-



PHOTO COURTESY CONDO-WORLD.COM

According to ARC Chief Executive Officer John Roper. The event, whose sponsors include Destin Life and Bay Life publications, will kick off Friday with a Main Street Parade on Miracle Strip Parkway in Fort Walton Beach from 10 to 11 a.m. where the group will drive to show off their vintage cars. A pool party at The Island is planned for noon to 4 p.m., run by ARC event manager Mike Whitley with live DJ.

But the excitement grows for the main event Saturday with the car show from 9 a.m. to 5 p.m. at Destin Commons, followed by a 5:30 p.m. luau on the beach behind The Island, complete with music by Paradise Bayou and a

bonfire at 8:30. "It's a full fun day of activities," Roper said.

According to Roper, as the car show is a major fund-raiser for ARC, "Our goal is anything over \$10,000," he said, noting that 100 percent of the revenue goes toward the ARC's operations, which include group homes and a children's center. "Sometimes you have to have things for exposure and sometimes to have a good time. We hope to build on this and make next year even bigger and better."

All the helpers for the event are volunteers, including members of the Emerald Coast Parrotheads, which promotes social and civic activities for people

with similar interests, centered around the tropical spirit of Jimmy Buffett's music. Many of ARC's 220 employees also plan to donate their time as do many military members. "We use volunteers a lot," Roper said.

The Arc of the Emerald Coast was formerly known as Horizons when it was founded in 1992 and is an affiliate of The Arc of the United States, the world's largest grassroots advocacy organization for citizens of all ages with cognitive, intellectual, and developmental disabilities, and their families. In June 2015 Horizons of Okaloosa County changed its name to The Arc of the Emerald Coast.

Currently, the organization serves between 70 and 90 children each day at its child care center, and between 400 and 700 adults over 18 each year. Those clients include some who are in their 70s and 80s.

The new aquatic center at the organization's 123 Truxton Ave. location in Fort Walton Beach is the only ADA certified aquatic center on the coast, Roper said. "Clients go to it, but we have a couple of swim classes as well. It can also be used by the public and for birthday parties," he said.

Another of the ARC-helping events is the annual Destin Charity Wine Auction. Because of the Covid 19 pandemic, Roper said, the auction will be virtual this year from April 23 to 24.

The Main Street Parade and the Burning Up The Beaches car show are open to the public to attend. To participate, registration is required at www.burnin-gupthebeaches.com.



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Community

"Savor the Sound" Benefits Taylor Haugen Foundation

Mattie Kelly Arts Center, May 1, 2021, 2 – 6 p.m

"Savor the Sound," a family friendly Saturday afternoon event at the Niceville Northwest Florida State College (NWFS) outdoor amphitheater will be held May 1 from 2 – 6 p.m. to benefit the Taylor Haugen Foundation. An annual fundraiser, the Taylor Haugen Foundation is bringing back homegrown, well known musicians headlining with an Allman

Brothers tribute band, A Brothers Revival, featuring former The Allman Brothers Band's bassist, David Goldflies. Other artists in the lineup include Reed Waddle and Fais Do-Do Zydeco Band. The venue will also host local food trucks and breweries.

The foundation's goal is to host a family festive outdoor concert venue that provides en-

tertainment for their community of supporters while honoring Taylor's legacy as they work to protect youth athletes from abdominal injuries. The Haugen's are proud to be from this community and want to showcase the talented restaurants, brewers and musicians who call it home.

The Taylor Haugen Foundation's first fundraiser was a tribute concert at the Mattie Kelly Arts Center with The All-American Rejects and special guest Reed Waddle. Savor the Sound was created after many conversations about doing another concert to showcase musicians from this community who have made musical careers. The Executive Director of the Taylor Haugen Foundation, Kathy Haugen, said "It's extra special for us to have Reed perform. Reed opened for The All-American Rejects in 2009 at our very first fundraiser."

Tickets are \$10 per person and \$30 for a family of five and can be purchased online



at TaylorHaugen.org/events. Savor the Sound fundraising concert is an effort to enable the Taylor Haugen Foundation to build and recognize youth leaders and promote abdominal sports safety to honor the legacy of Taylor Haugen. Taylor, a Niceville High School wide receiver, tragically passed away in 2008 from an abdominal injury sustained in a football game. The funds raised go directly towards The Foundation's Youth Equipment for Sports Safety (YESS) program and providing scholarships for outstanding lo-

cal student athletes. As of Summer 2019, The Foundation has outfitted more 5,000 student athletes with new generation abdominal protective gear in 14 states. Over 3,000 of these students have been in the local area. Taylor Haugen Foundation has awarded over \$70,000 in scholarships in the four-county area since 2008.

For more information or sponsorship opportunities, visit TaylorHaugen.org or find Taylor Haugen Foundation on Facebook and Instagram.

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As a Buyer, How Do You Win in Today's Market?



BY GAIL PELTO

As of today, March 29th, the day that I'm penning this article, there are only 1147 residential properties for sale in our entire Multiple Listing Service, and that's pretty much everything in between Panama City Beach and Pensacola; last year at this time it was closer to 5000. With inventories this low, it is really tough for buyers; the supply of homes on the market is low and the demand is high, prices rise, and buyers often have to compete against one another.

So, as a buyer, how do you win with your offer when there's other offers being made on the same property? Naturally, the

seller is going to accept the most attractive. Here's a few tips for making a strong offer:

Don't start low thinking there's a lot of room to negotiate: In this market, a low-ball offer will kill the deal before negotiations even start. When there are a lot of competing buyers, homes usually sell at or above the listing price. If you make an offer and there are multiple offers higher than yours, you likely will not get a counteroffer. If you have a price in mind that you are willing to pay for a home you love and you can afford the payments that go with it, it's a good idea to **make your best offer first!**

Less is More:

The "cleaner" your offer, the better—meaning fewer or no contingencies, the better your offer will look to the seller. If you need to get financing, lock in your rate and get a pre-approval from your lender. Better yet, if you can pay cash, that will be the most attractive. You might consider buying the property "as is" and not request repairs, or waive an appraisal con-



tingency, which could mean you will bring more money to the table at closing if it appraises lower than the sales price. Remember, contingencies are mostly in place to protect homebuyers. It is important to consult with an experienced, professional real estate agent (ME!) before agreeing to waive any protections.

Timeline. Be Flexible:

Often the timeline for closing is important to sellers. They

might have already purchased their next home and want to close as quickly as possible, or they might not have figured out where their next home will be and will want to push closing to a later date or close early and lease the property back from you for a time. Making it clear that you will consider the seller's timing needs will make your offer more appealing. So, be flexible if you can.

The good news for homebuyers is that mortgage interest rates are still extremely low. So, even in this market, you can buy a whole lot more house than if interest rates were higher. Most importantly, hire a great agent to help you navigate the home buying process, because the excitement that comes with finding the perfect home can quickly disappear when you find out the home has multiple offers. A great agent will help you make your best offer, thus increasing your odds of winning! Remember to be flexible, so you can ensure the best chance at securing the house of your dreams!

Have more questions? Call me, I am here to help! Gail Pelto, 850-374-0454.

Gail Pelto is a full-time real estate agent with Keller Williams and a board member with both the Mattie Kelly Arts Foundation and The Rotary Club. If you have questions about real estate, call her at (850) 374-0454.



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Meet Our Hometown Hero Eddie Mansfield

A Story of Redemption

By DAVE WHITE

Eddie Mansfield has a story to tell!

In a recent interview with the long-time director of Path of Grace in Miramar Beach, we asked Eddie if he could sum up his life story in one sentence, what would it be? He answered unhesitatingly, “What the enemy meant for evil, God turned it for the good.”

What an answer!

Born and raised in a good family in Owensboro, Kentucky, known for its thriving retail and dining district nestled on the southern banks of the Ohio River. His Mom owned a women’s apparel and Gift shop and his dad was an artist and architectural designer. “I had every advantage growing up, but some-

how I got on the wrong track at a young age and for many years couldn’t get off.”

Eddie began experimenting with alcohol and marijuana at around age 15. After being arrested for Driving under the Influence (DUI) at age 16, and again at age 17, Eddie was sent to a boarding school in Tennessee. “My parents tried everything,” he says. “The boarding school, several rehabilitation centers, psychologist’s—you name it, they tried it. And they never stopped praying for me night and day.”

Unfortunately, things only got worse as Eddie kept experimenting with other, and more powerful drugs. Nothing could stop his addiction. “From the age of 15 to the age of 38, I lived a life opposite of what my parents had

in mind for me. I bounced from state to state, from job to job, from rehab to rehab.”

In 2006, Eddie’s life would be changed forever. He was arrested for possession of drugs, and it was at that moment he called out to God for help. And, as Eddie says, “Believe it or not he was there.” Instead of going to prison, He was given a diversion sentence of 18 months to Haven House in Santa Rosa Beach, a faith-based rehabilitation program. “I finally realized it was God I was resisting for all those years and it was God who rescued me and gave me a second chance.”

Since then, life has taken a “complete 180” for Eddie. “My life is full of happiness, joy, love and peace now.” Since 2009, Eddie has worked with Path of



Grace Women’s Recovery Home. Path of Grace is a women’s residential recovery home dedicated to helping those struggling with addiction find recovery through faith. There are now 36 beds at Path of Grace and a new project is in the works that will help many more!

In 2012, Eddie was appointed managing director of the ministry which has now helped hundreds of women recover from their addiction, recover their lives, and in many cases, recover their families.

In 2014, Eddie fulfilled another lifetime dream of opening a shop similar to the one his parents operated in Owensboro while Eddie was growing up. He opened FAVORI Boutique in the Market Shops of Sandestin. “It has been a great success and I really love it. We carry apparel, footwear, jewelry, gifts, home decor and art.” In many ways, the income from the shop allows Eddie to dedicate his full-time attention to Path of Grace.

In addition, Eddie has expanded his business by opening a second shop in Destin—KISS THE SKY boutique in the Plan-

tation Commons near Fresh Market and Home Goods. KISS THE SKY boasts twice the floor space as FAVORI which allows for the sale of more home decor and “Coastal Chic” beach furniture.

Eddie’s girlfriend, Kimberly Givens, has been a big help in managing the expansion and coordinating the buying for both stores. She is also a former graduate of Path of Grace, and also works at Path of Grace as Supervisor of Homes.

All-in-all, Eddie says there are regrets about the wrongs of the past, but, He says, “I’m sure glad I found God when I did. My relationship with Him gets better every year. I love what I do and I hope God allows me to continue for a long time.”

Eddie, an overcomer and our Hometown Hero, now works to help others overcome many of the same issues in their lives.

Bay Life’s “Hometown Heroes” are sponsored by Northwest Florida State College. To read about more Hometown Hero graduates or for more information, call 850.837.8880 or visit nwfsc.edu.



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The American MilSpouse Dives Into the Military Spouse Experience

The American military spouse is often described as supportive, adaptable, and steadfast. Words that aren't heard as often in that description are doctor, author, adoptive parent, fellow soldier, or public relations executive. Fellow military spouse and Niceville resident Elizabeth Smith has set out to shed light on this community she feels is often underrepresented and, at times, a bit stereotyped with her podcast called The American MilSpouse.

"It's entirely accurate to assume we are a supportive group who is ready to roll with the constant change of this lifestyle but that's truly such a small part of who we are. Our spouses are passionate about their career and, while we are absolutely along for the ride, we have our own interests, experiences and stories that define us," Elizabeth says.

Elizabeth and her husband Kyle, who is currently a test fighter pilot at Eglin AFB, live

in Bluewater Bay with their two daughters. They have been to six different assignments together spanning all corners of the United States. Throughout their six assignments, Elizabeth found herself becoming acutely aware of the incredibly diverse group of women

(and occasionally men) she was meeting and the vastly different backgrounds from which they came. While it was easy from the outside to see a spouse holding down the home front while their soldier was deployed, she was seeing them simultaneously earn a master's degree or start a business or navigate the loss of a parent.

"While the military directs things like where we live and when our soldier is deployed,



life doesn't answer to anyone. The military spouse community is unique in its challenges, but we are just as human as anyone and we have the same goals when it comes to career, family and community connection."

Last June Elizabeth launched The American MilSpouse podcast in hopes of diving deeper into the military spouse experience for her audience. Each week she features a different military spouse who shares their story. They discuss a myriad of



topics ranging from spouse employment to blended families to impostor syndrome. The discus-

sions are candid, open and honest. Elizabeth says the podcast is created for both the military community and civilians.

"You don't have to be in the military to relate to the heartbreak of infertility or the challenges of motherhood. As much as I hope this podcast serves as a place for our military companions to connect, I also hope it can be a place for the civilians in our communities to peek into our world and walk away thinking either 'I had no idea!' or 'Wow, me too!'"

At press time, there are 29 episodes of The American MilSpouse available on all major podcasting platforms including Spotify, iTunes and iHeartRadio. New episodes are released each week and you can also see the entire episode library at www.theamericanmilspouse.com.

For more information or to contact Elizabeth, call (219) 781-8715 or email Elizabeth@TheAmericanMilspouse.com.

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 Community

SOF Missions Healing Our Nation's Warriors Gala

May 1st | 6 p.m. | Sandestin Golf and Beach Resort

By KRISTI BECKMAN,
SOF MISSIONS

Shield of Faith (SOF) Missions invites the community to the 5th Annual Healing Our Nation's Warriors Gala May 1st at 6 p.m. at the Sandestin Golf and Beach Resort.

The gala is a night to come together to raise funds, awareness and much-needed support for our military veterans and their families. We aim to provide premier whole health programs to "at risk" veterans, changing lives and building strong families. We offer a unique approach to combat veteran suicide through a whole health intradisciplinary method.

"More than 20 veterans and active-duty service members, guardsmen and reservists commit suicide every day in this country," said Dr. Damon Friedman, President of SOF Missions. "There aren't enough people and systems to help our warriors who sacrifice so much of themselves to defend our great Nation. We have to change this. Come learn how you can help us ensure these brave men and women have someone to turn to so they can begin the healing process."

The gala demonstrates the power of community and provides individuals and businesses the unique opportunity to spon-

sor warriors through a four-part healing process called The Resiliency Project. The Resiliency Project has been a critical component in returning Air Force Senior Master Sgt. Abel Martens back to the man that he needed and wanted to be. Sgt. Martens says after nine frontline combat deployments to Afghanistan, Iraq and Syria, he found himself in a world of darkness surrounded by other warriors facing their own demons.

"Family, self and profession began to suffer as well as my relationship with God," says Sgt. Martens. "The Covid 19 pandemic only added to the stress, depression and unhealthy life-

style that I had unintentionally accepted as normal. I found out about SOF Missions during an unexpected intervention by a close brother. SOF Missions helped return me to a sense of purpose, and furthermore, gave me an opportunity to mentor other struggling veterans. Everything is not perfect in my life; however, I have my life back and that feels great!"

Hear more of Martens' testimony at the gala, the largest fundraiser for SOF Missions warriors. Enjoy an inspiring evening with a delicious meal, live auction and personal testimonies

by those who have been helped.

Founded in 2011, SOF Missions is a nonprofit organization of veterans, healthcare professionals, contractors, group leaders, missionaries, volunteers and everyday people aiming to support warriors who struggle with the visible and invisible scars of war and provide them with the tools to overcome the negative impacts of combat.

Tickets are \$100 per person and includes dinner and dessert. To purchase, visit www.sofmissions.org/gala. For more information visit www.sofmissions.org/gala.

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Saturday May 1, 2021
6pm-9pm CST



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NFB Académie Holds 2021-22 Auditions

The Northwest Florida Ballet (NFB) Académie will hold auditions for third and fourth graders entering the 2021-2022 academic year on May 1 by appointment only. Incoming third-grade students will audition from 10 a.m. – 2 p.m. in 20-minute increments. No prior dance experience is necessary. Incoming fourth-grade students will audition in 30-minute increments from 3 p.m. – 4:30 p.m.—at least one year of recent ballet experience is required.



Students must register by April 28 at 5 p.m. as space is limited and time slots are assigned in advance. For more information or to reserve an audition time, please visit www.NFBallet.org/Academie, call (850) 664-7787 or email office@nfballet.org.

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Covid One Year Later: Food for Thought Continues Fight Against Food Insecurity

In a year that should have been about celebrating ten years of service to the community, Food For Thought is instead honoring a very different anniversary – one year since the start of the COVID-19 shutdown.

“Students left school for Spring Break, and just didn’t return. Since then, we have been operating with modified programs,” says Tiffanie Nelson, Founder & CEO of Food For Thought. “We were serving 3300 students each week before schools closed and we needed to change direction quickly. Thankfully, we had the experience with curbside through our summer services. We made some adjustments and started within a week of school closures.”

Starting in March 2020, Food For Thought shifted away from their long established weekly backpack program to curbside food distributions.

Curbside services ensured the organization could continue

to provide access to food to the children they serve while schools were closed and students were learning from home. Food For Thought increased the quantity of food to up to 50 full size food items a week provided to each family as the economic impacts of COVID persisted. Distribution of fresh produce during this time more than doubled as families continued to struggle to make room in their budgets for fruits and vegetables.

In the past year, the Food For Thought team hosted 130 curbside food distributions and distributed more than 120,000 food items along with an additional 28,000 fresh produce items.

For nine months, the local nonprofit offered weekly curbside food distribution points across five locations across Walton and Okaloosa Counties and at their peak, Food For Thought was serving 600 families a month.

Now, the organization is



slowly, but confidently, returning to their backpack program.

As of January, Food For Thought has returned direct-to-student weekly delivery in 20 out of 35 schools, while continuing curbside in the communities where they cannot enter schools and for students who have continued virtual learning. More than 1800 bags are being distributed weekly through the backpack program and they are continuing to serve 280 families

a month through curbside services in addition to the weekly backpacks. As of March 2021, the organization is distributing more than 25,000 food and produce items every week with both programs.

“Food insecurity numbers are still on the rise,” says Nelson. “We were already in a state of emergency in our area in terms of child hunger, the pandemic just amplified it. 1 in 3 kids in Okaloosa and Walton Counties

don’t have enough food to get through the week. That’s a 65% increase from 2018.”

To support their efforts, those interested can join their latest campaign – the \$50 For 50 fundraiser. \$50 will provide food services for a food insecure child for the last 10 weeks – or 50 days – of school. Donors can text FFT50 to 44321 to give or visit fftfl.org to donate online and learn more. Our mission at Food For Thought is to remove the negative impacts of hunger, and empower a child to get the most out of their education and development by providing them weekly access to healthy, easy to prepare meals, so that this growing number of children in Walton and Okaloosa Counties are not continuing to be food insecure.

If you or someone you know is in need of support from Food For Thought, you can get information about food services by emailing support@fftfl.org, or calling 850-714-1960.

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 Community

Sinfonia Gulf Coast's Crescendo Is Almost Here!

Sinfonia Gulf Coast, our region's only fully professional symphony orchestra, welcomes you to join its annual fundraiser Crescendo! A Cultural and Culinary Extravaganza, April 30-May 2.

This year's main event, themed "Moulin {vin} Rouge," is set for Sunday, May 2 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate the cultural and culinary arts by showcasing world-class vintners, expert spirit purveyors, amazing auction items and a musical performance. Enjoy re-

served table seating, hors d'oeuvres, a full, seated lunch, live and silent auctions and an all-inclusive afternoon of incredible fun. Tickets are \$150 per person and include all food, wine, reserved table seating, performance and valet parking. Tables of up to 10 guests may be reserved by calling (850) 460-8800 and sponsorship opportunities are still available.

Festivities begin on Thursday, March 25 at 11 a.m., with a Crescendo! Kick Off Lunch at Bijoux Restaurant + Spirits located at The Market Shops. On Friday, April 30 at 6 p.m. Crescendo! weekend will begin with



a series of carefully curated vintner dinners hosted in elegant venues throughout the Emerald Coast, which pair the talents of

local and regional "celebrity" chefs with some of the country's most acclaimed vineyards for a delicious evening of food and wine. Vintner Dinner tickets are \$295 per person and include all food, wine and gratuities.

Proceeds from Crescendo! will benefit Sinfonia and its music education programs, which include: musicians/guest artists in schools, free orchestra concerts, bus transportation for students, Sinfonia Youth Orchestra program, Arts in Medicine initiative with Sacred Heart Hospital and LINK UP concerts for third through fifth graders in partnership with Carnegie Hall.

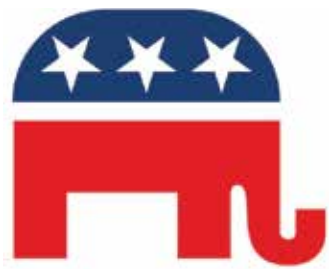
Are you a "treble" maker? If so, Sinfonia Gulf Coast invites you to join this honorary committee. For a \$550 contribution, Treble Makers will receive one ticket to the Crescendo! Kick Off Lunch and Main Event, recognition in the event program, invitation to the 2020 Thank You Party, a reserved seat at the closed-to-the-public student LINK UP performances on March 2, 2021 at the Emerald Coast Convention Center, plus a special Treble Maker gift.

For more information or to purchase tickets for Crescendo! events, visit www.sinfoniagulfcoast.org or call (850) 460-8800.

Walton County Republican Chair Sets Agenda for 2021-22

Walton County's Republican Executive Committee recently elected Bill Fletcher as Chairman and Artie Rodriguez Vice-Chairman. Mr. Fletcher, a long-time activist and community leader, said he considers his election "a great honor to lead the Republican Party and I also can't think of anyone better to serve as vice-chairman than Artie Rodriguez. "We're committed to expanding the conservative voice in Walton County and growing the committee," he said.

Fletcher is the retired CEO of JTM Industries, a national company dedicated to coal ash disposal and marketing in coal burning power plants. After working his way up to CEO of JTM Industries, Inc., Bill spent nine years as executive leader



growing the company's annual revenues from \$18 million to \$62 million, making it one of the largest companies in the U.S. in the industry. "I came up the hard way," Bill says. I earned every promotion. My experience gave me an appreciation of how difficult it is to run and grow a business. It is my job now to make sure our elected officials understand that and continue to advocate for limited taxes and limited government."

After leaving JTM and mak-

ing South Walton home, Bill and his wife Mary have been involved with many local community organizations, including the Leukemia and Lymphoma Society, Relay for Life, Emerald Coast Children's Advocacy Center and the Kiwanis Club of Freeport-South Walton. Bill was also a volunteer with the

Walton County Sheriff's Office, served on the Boards of Walton County Chamber of Commerce, the ZBA and the Institute for Senior Professionals.

Bill is given a lot of credit for his hard work to defeat a toll bridge being placed on the Hwy. 331 Clyde B. Wells Bridge. "Toll bridge taxes would have put a huge burden on local working people crossing the Bay each day, and today the bridge and

highway expansion are complete with no burden on the county or its citizens," he said.

"Artie and I have set goals for 2021 we hope will be a springboard for the elections in 2022. Our number one goal is to grow the membership in the Republican Party of Walton County and fill all of our offices down to the precinct level. Next, we've set a goal to reach out personally to every new resident and encourage them to register to vote. Many people don't realize you must be registered as either a Republican or Democrat in order to participate in the primary elections. Non Party Affiliate (NPA) voters can not vote in the primaries, so our goal is to educate as many republican leaning voters to officially register."

In addition, Fletcher and

Rodriguez are both committed to greater community engagement, fundraising and an increased social media presence for the Republican Party. Party. For more information on all Walton County Republican clubs, consider attending an upcoming Republican club meeting or email WCREC Chairman Bill Fletcher at fletch7245@aol.com

Freeport Republicans Announce Upcoming Meetings

The May Freeport Republican meeting will be held May 11th at 5:30 pm registration and 6-7 open forum at the Hammock Bay clubhouse-theater. Republican and Independent Party members and future Republican members are welcome to attend. For more information please contact Jacquelyn Dabney at adventureaf@gmail.com.



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Vets Helping Vets & First Responders

By MARTA ROSE-THORPE

For years Jimmy Thorpe felt the urge to give back. A veteran, Jimmy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes

Beach. Local musician Neal James opened the lunches with the National Anthem and play background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests

slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

“I feel that giving back to veterans and first responders is like taking the time to help my father,” says Jimmy, whose father

served in the U.S. Marines. “It’s something that comes second nature; it’s instinctive and something that’s driven in me.”

Join us for the next Veterans & First Responders Appreciation Lunch July 13, 2021 at Faith Assembly Christian Church (a.k.a. The Rock & Roll

Church), 306 South Geronimo Street, Miramar Beach, 32550. To register to win a HVAC unit, go to ASuperiorAC.com and scroll down to the box at the bottom, “Veterans & First Responders HVAC Giveaways.”



Mr. and Mrs. Lundeen with Jimmy Thorpe

first responders – the men and women who keep our communities safe. So how would he give back? In 2014, he created the tagline “Vets Helping Vets” – later elevated to “Vets Helping Vets & First Responders” – and decided to start giving what he had to give: HVAC units. Jimmy owns A Superior Air Conditioning Company, a local business he launched in 2003.

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

In 2015, the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City

and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest list grew. By Fall 2017, the event moved to Texas Roadhouse. Today this appreciation lunch still takes place, now maxing out the restaurant at 380+ guests.

But Jimmy still wanted to reach and help more veterans and first responders. In November 2019, Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as “The Rock & Roll Church”) invited Jimmy to launch a quarterly appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since,



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 Community

Meet Patricia Lee, Owner and Creator of Destinities

BY LORI LEATH SMITH

What is a Destinite? According to Destinities.com Owner and Destinities Facebook (locals only) group creator Patricia Lee, it's someone with a vested interest in our communities of Destin, Niceville, Freeport and in between—residents, business or property owners and even those who work or do business here. "Those are the people who care the most about this community, because what happens here affects them personally and/or their livelihood," says Patricia.

And that's the reason she launched Destinities. "I started the group because, at the time, I couldn't find any Facebook group that was just for locals. I wanted a place where locals could meet each other, ask for recommendations, reach out for help, discuss our community or just have fun," she says.

An age 61 native of Birmingham, Patricia is a three-time cancer survivor of three different cancers as well as mother of two grown children. She was even the Life Inspiration Award Winner for the American Cancer Society. At one point (2005), she



was told she would maybe live a couple more years—that was 16 years ago!

Six years ago, Patricia decided to move to the area. "God literally drove me here not knowing anyone who lived here. I was warmly welcomed by all and have never met so many friendly people in one place," she says. "Moving here was one of the best decisions I ever made and my life is truly blessed for having done so." Through the Destinities Facebook private group created 2½ years ago for Destin and surrounding areas and the Destinities website, Patricia is blessing us!

And now, she's trying to get the word out. "Its growth has all



been due to members inviting others. It has really helped bring locals together or reach out to neighbors and it's sure the perfect place to be if you have an immediate need," she says. "One member even refers to it as her local Google."

A highly monitored, positive place, the structure for how the group is managed has allowed members and advertisers to co-exist in a balanced way. No foul language or negative comments about community, state or national leaders are allowed, no politics and no complaints about businesses nor their owners are allowed. "Our group is not a complaint nor gossip platform—when/if that happens, it is immediately deleted and trust me, admin gets contacted as fast as striking match to gasoline."

Folks tell Patricia what a bless-

ing it has been for them to find the group. "It fills my heart to know how many people have been helped both personally and professionally by this group. I pray over it every day. New members are added weekly, but more people need to know about us," she says. "It's been good for the community and I work really hard to keep it that way—a safe, happy drama-free place."

The criteria to join is that you must be a current local resident, business or property owner. There are almost 4,000 members, but only about 10% are out of state property owners. The rest live in or around the Destin area. "We have membership questions when people join, but also we look at their personal Facebook wall. We take every measure possible to ensure the safety and integrity of the group."

Benefits of the Destinities Facebook group include:

Monday Morning Job Report—Members can let everyone know about job offers in and around our area.

Thursdays: Members can post about special happenings

for the upcoming weekend, such as when and where bands/artists are performing.

Saturday Group Shopping: Locals may post any personal item they wish to sell.

Sundays: Life encouragement video is posted by Rodney Martin Waits, local real estate agent and entrepreneur.

The Destinities website includes information for new residents, updated community news and the weekly life encouragement video as well as featured sponsors. One particularly valuable feature is the Destinities Local Business Directory with more than 100 businesses in and around the Destin area participating. Upcoming additions include a tab of Local Discounts with a link to a website that offers all kinds of discounts for area rentals and activities.

To participate in the local business directory, for more information, or to read more about Patricia's story, visit Destinities.com. To join Destinities, go to the Facebook group page at www.Facebook.com/groups/Destinities.

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Laundry Tips and Tricks With Sudsy! Taking the Mystery out of Dry Cleaning

Thanks for taking the time to read our fun, informative blog for some basic laundry tips and tricks! Every few months we will go over helpful and creative ideas to combat stains, eliminate smells and dispel myths.

In this issue, we want to talk about dry cleaning! Dry cleaning is a mystery to most customers and the general public.

There is nothing “dry” about dry cleaning; it is just a term used to clean clothing/garments in a solvent, not water. This special solvent is lighter than water. So, it doesn’t penetrate clothing and swell fibers like water tends to do. Therefore, there is signifi-

cantly less shrinkage and color loss when you dry clean items instead of washing them! At Total Laundry Services, we are the only dry cleaner on the Emerald Coast that uses an earth friendly, environmentally safe, silicone solvent. It is gentle on clothing, safe for our employees, and won’t leave any strong odors behind!

The other reason it is called “dry” cleaning is because the garments enter the machine dry and dirty, and come out dry and clean. The special dry-cleaning machine not only cleans the clothing in solvent, it dries them as well. Each cycle lasts



50 minutes, then onto our commercial steam presses it goes! There they’re treated for stains, pressed and then packaged for delivery or pick up.

It’s a good idea to bring a spot or stain to us, too. Some stubborn stains can remain even after you try a gentle machine cycle or handwashing, especially set-in stains. To better serve you, let us know where the stain came from when you bring it in; we use different processes for spot treating stains based on their type.

Once you get your dry-cleaned garments home, you might want to take off the plastic bags and switch out the wire hangers to allow your clothes to breathe and avoid unwanted lines that can be created in some areas of shirts and dresses

over time. Those are meant to temporarily protect your clothes until you get them home.

Items that should always be dry cleaned include men’s dress shirts, wool, dry-clean-only staples such as business suits, silk blouses, cashmere sweaters, etc., and oil and grease stains (dry cleaning will absorb oils on fabric, such as body perspiration, food, blood, motor oil and other stains that water can’t remove).

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 Community


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The Financial Services Sector of the stock market has been the second-best performing sector so far this year. A sector of the market consists of similar industries and those which have other things in common such as, in this case, interest rate sensitivity (there are a total of 11 sectors that make up the stock market). Yields on bonds, U.S. Treasury bonds, directly impact banks and financial services companies as well as the overall market. The yield of the 10-year U.S. Treasury note is closely watched as it has a direct impact on the overall stock market as well as the financial sector. This is because when yields rise, it is thought that banks and other financial services companies stand to increase their

revenues and their profits as a result. Yields help determine the rate a bank can charge for lending money and as they rise the banks' revenues and profits rise faster than their costs. Note: yields impact the rates of interest that banks can charge, but are not the same as stated interest rates you typically see with regards to rates like the Federal Reserve's Federal Funds rates.

Rates on the 10-year Treasury note have been climbing for several months now. At this writing, the yield was at 1.74%. That is up from a low of just .57% in April of last year, nearly tripling. At the time when the rate was that low, prospects for banks were quite grim, especially since there were fears that banks and other lenders might be facing steep losses because of the substantial economic downturn brought on by the pandemic. Banks also had to move to set aside additional reserves for those potential losses. That is money the banks could not lend out. While banks could invest those reserves in things like Treasuries, (which are quite

Time to Review Investing in Banks and Financial Services



conservative) they stood to make somewhat less on their reserves.

In mid-March, it was reported that banks had somewhat exceeded the amount they needed to have in additional loss reserves as the fears of loan losses continued to decrease as the economic picture continued to improve. That put many lending institutions in a position to free up those reserves that were into higher yielding loans and, hence, drive greater revenues and profits to the lending institutions. Shortly following that, however, the Federal Reserve made changes to some pandemic era rules put in place last year that allowed banks to exclude (from something known as their supplementary leverage ratios), the Treasury securities they held in their Federal Reserve deposits. With that no longer being the case, banks were suddenly faced with lower revenues because of those changes since they would have to increase their reserves with non-U.S. Treasuries. This is an example of the risk of investing and the impact of unexpected events, in this case, the change of a previously favorable regulation.

Nonetheless, if yields continue to rise, that would be increased potential for revenues for banks and lending institutions. So, where might an investor look if she or he wanted to add financials to their portfolio?

There are over 5,000 banks in the U.S. They range in size from the big, so called money center banks, to the much smaller community banks. In between are regional banks. There is a plethora of research available for investors to review when considering the sector. They can look at individual stocks of financials, mutual funds and exchange traded funds. Additionally, many of these may offer attractive dividend yields to their investors as well.

Also, some financial services

companies offer online accounts, credit cards and loans. Brokerage firms, too, are part of this sector. Many brokerage firms have banking subsidiaries where uninvested cash of their customers is held. Those subsidiaries stand to make greater earnings when yields increase. There are also a multitude of "fintech" companies which stand to improve their earnings when yields increase.

What might be driving the increase in yields? A simple explanation is expectation of economic growth or economic rebound. That would be a signal that demand is growing, and that inflation is increasing. Large institutional investors like pension plans, endowments, and funds tend to sell lower yielding Treasuries as a result. More selling than buying drives the price of bonds and treasuries down but conversely drives the yield up.

The Federal Reserve has two main objectives: One is full employment and the other is keeping inflation in check. The Fed has most recently indicated that it does not see inflation as a particular threat and is prepared to keep rates close to zero until 2023. Note those are rates, not the yields. The daily trading of U.S. Treasury bonds determines the yields. Some inflation is considered healthy for economic growth. That is typically from 2-3%. Investors however appear to be more concerned with inflation as supply interruptions and price increases of various commodities have moved producer and consumer prices up. Left unchecked, inflation eventually erodes purchasing power which is harmful for consumers and the economy.

If you want to learn more or want to make some adjustments to your investing plans, be sure to use your resources. Ask your advisor or brokerage firm for information, research, advice


or input. In some situations, investors prefer to delegate that decision making to an advisor or money manager. In any case, continue to understand and know what you own and why you own it.

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 34 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 32541. Branch offices are located in Niceville, Mary Esther, Miramar Beach, Freeport, 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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Maurice Stouse
Financial Advisor

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Underinsured – Don't Let It Happen to You!



By VICTORIA OSTROSKY

Protecting your assets (and your bank account) from losses you wouldn't otherwise be able to financially afford is what insurance is about. Making sure you have the correct amount of coverage can be the difference between rebuilding your entire structure versus a partial rebuild.

Take Larry for instance. He's well known by all his friends and family as the guy who knows where to get the best deals. They call him 'let's deal Larry'. He researches and asks questions, compares and tests before he plunks down his money. From cars to espresso machines, Larry's your guy to give you the scoop on where to find the best deal. We all have a friend like Larry.

Over the years, Larry discov-

ered something crucial about what constitutes the 'best deal,' and it's not always price. He found it's usually a combination of price and quality. As the saying goes, "You get what you pay for" and that can apply to your insurance as well. It's one thing to buy a cheap toy to entertain your toddler for a day, and it's another thing to purchase cheap insurance that leaves you out to dry when disaster comes knocking on your door all because you wanted to save a few dollars.

Calculating the correct rebuild can be tricky and as an agent we can assist you. But to get the most accurate number, we recommend you work with your builder or hire a licensed appraiser.

From Hurricane Michael to the recent wildfires in California, when all is said and done, some homeowners are discovering not only were their homes destroyed, but they were underinsured. In addition, inadequate insurance on your dwelling can also lower the coverages available to replace your personal property, loss of use and more.

There are several factors that directly contribute to being underinsured. The biggest one being your initial purchase of that dream home. You searched until you found the perfect house. You bought furniture, painted

walls and hung a stunning chandelier over your brand-new dining table and chairs. And that was fine, until Hurricane Michael toppled a few trees onto your roof and the rain soaked not just your furniture, but the drywall and cabinets, and that beautiful chandelier shattered on the floor.

The adjuster came and you ended up with a check that would only rebuild two-thirds of your house. Because of the scope of the catastrophic disaster, building materials and construction labor costs rose significantly, which means the rest came out of your pocket.

The second factor that contributes to being underinsured can happen when your policy has been with the same company for a number of years. Not all policies have a built in inflation guard, so it's always best to review your dwelling and content limits at their renewal each year.

The third factor is a sneaky one. Most homeowners periodically update their homes, like installing new flooring, remodeling bathrooms and kitchens, adding rooms and square footage, but they don't always inform their agent so that the replacement cost can be recalculated and limits increased.

The bottom line when it comes to insuring your home



is this: Don't skimp on the coverages; look carefully at your renewal policy and address any coverage deficiencies you might have, and always let your agent know about any upgrades and remodeling you've done to your home. We recommend an annual review of your property insurance program, because life happens and circumstances change.

Make sure you have the correct amount of coverage to rebuild back to the beautiful dream home you had before disaster struck.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar



Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch an informative video "Market Value vs Replacement Cost" or call 850.424.6979. Victoria Ostrosky, author of this article is an agent/CSR with IZ.

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 Environment



Radiant Barrier, Alien Technology?

ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

I have been in the home improvement industry for over 17 years and have heard just about all the sales gimmicks and cheeky techniques used by sales people to wow customers. One slightly stretched story I heard about radiant barrier is that radiant barrier was developed by NASA from alien technology! If only radiant barrier was so glamorous. Actually, in 1925 two German businessmen filed patents on reflective surfaces for use as building insulation. This became the launching pad for reflective insulation. NASA did help to improve this technology and adopted it for the Apollo program. This metalized

film was used to protect spacecraft, equipment and astronauts from the extreme heat of space. Even the student housing at MIT (Massachusetts Institute of Technology), Princeton and Frank Sinatra's residence in Palm Springs have used radiant barriers to become more energy efficient. In 1996, radiant barrier was even inducted into the Space Technology Hall of Fame—now that's pretty cool.

So why use radiant barrier? When the sun's rays strike a roof heating the roofing material (shingles, tiles or roofing sheets), it causes the underside of the roof surface and the roof framing to heat up causing radiant heat to flow downwards through the roof space

towards the attic floor, heating up the entire attic. When a radiant barrier is installed on the rafters in the attic, much of the heat radiated from the hot roof is reflected back toward the roof allowing for a cooler attic.

Why is that important? Many of our attics will reach into the 150° F to 160° F range this summer, lately in fall too, heating up insulation, ductwork and many times our stored belongings. Anyone who has stored candles in the attic knows what I mean. This extreme heat makes our current insulation and air conditioners work harder to keep our homes cool, costing us money and comfort. Properly installed radiant barrier on the roof rafters will reflect 97% of

the radiant heat reducing the attic temperature during this extreme heat by 40° to 50° degrees allowing your insulation, ductwork and HVAC systems to perform better saving you money and increasing your comfort.

One common misconception regarding radiant barrier is that the heat reflecting off the radiant barrier back to the roof has the potential to increase the roof temperature and possibly damage the roofing material voiding warranties. Performance testing by Florida Solar Energy Center showed that the increase in roof materials temperature, at the hottest time of day, was no more than 2° to 5° degrees. RIMA (Reflective Insulation Manufacturer Association) wrote a technical paper on the subject which included statements collected from large roofing manufacturers, and none said that radiant barrier would in any way affect the warranty or lessen the life of the roof.

To improve on this technology, we added a piece of high

density insulation between two pieces of radiant barrier allowing our radiant barrier to help fight against not only radiant heat, but conduction and convection heat as well. My son recently did a science fair project on the performance of different types of radiant barrier. The results? Our multilayer radiant barrier out performed both silver and copper single layer radiant barriers. If you would like to learn more or see a demonstration on how radiant barriers work, contact us at 850-588-2870 or visit us at www.trusteces.com.

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



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Off the Hook:

Panhandle Fly Fishers is a Local Club for the Fly-Fishing Enthusiast



BY CALI HLAVAC,
SILVER SHADE STUDIOS

If you have interest in any type of fishing as a passion or a hobby, then you've probably been exposed to fly fishing on some level over the years. Fly fishing has been around for decades, but has recently expanded to include more anglers than ever as fishing gained popularity over the last 12 months. Here in our area, we've recently learned of a local club dedicated to the love of the sport, which is open to anyone with a passion for fly fishing.

"Panhandle Fly Fishers is a club organized by volunteer individuals with a passion for the sport of fly fishing and our fisheries conservation," says the current club President Cody Wells. "Our focus is on conservation, education and the promotion of fly fishing in the Florida Panhandle."

The club was founded in the late 1990s by a group of men who split off from the Fort Walton Beach Club. What started around 10 members has now grown to around 70 members today, including several younger faces which bring new energy and life to the meetings. Members can range from very beginners, to charter Captains, to seasoned veterans – all skill levels are welcome.

The club meets to exchange information, techniques and local knowledge through monthly meetings, outings and get-togethers. They meet the first Monday of every month at 724 Legion Drive in Destin at 7 p.m. for a general membership meeting and on the 3rd Monday of every month for fly tying classes. Membership dues are \$30 for the year and business sponsorships are welcome.

Outside of the monthly meetings, they also plan group fly fishing outings both locally and internationally. They've visited locations like the Florida Keys, Mexico, and more to share their

passion across both saltwater and freshwater fishing.

Conservation and outreach are huge pieces of the club. "Through our membership fundraising efforts and generous donor contributions, we are able to provide educational and conservation efforts to the Panhandle of Florida," Cody says. "Conservation efforts include supporting and participation with the Coastal Conservation Association and Choctawhatchee Basin Alliance in water quality management and shoreline restoration."

Two of their most successful and supported activities are the



The Sandman Rick Mungeam with his Bahia Honda bonefish

Project Healing Waters Fly Fishing Program and Eglin's Hidden Wounds Center for our veterans. The club has also helped the Boy and Girl Scouts earn their Fly-Fishing Merit Badge and they've taught classes at Northwest Florida University.

If you or your business are

interested in being involved in the Panhandle Fly Fishers Club, feel free to show up at the next meeting and introduce yourself. For additional information or if you have questions, contact the current President Cody Wells via email at cwells1234@outlook.com.



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 Off the Hook

Lights Out, Stash the Trash. It's Sea Turtle Nesting Season!



Life Media's own "Theo," Emerald Coast Turtle Watch and the Florida Fish and Wildlife Conservation Commission (FWC) reminds locals and visitors they can help protect nesting sea turtles by practicing some simple tips.

Each year, thousands of sea turtles nest on Florida's beaches. Florida beaches are the No. 1 place for sea turtle nests in North America from May to October. Northwest Florida beaches attract many endangered species including Green, Loggerhead, Leatherback and Kemp's Ridley. A female will return to the beach where she was born to lay her eggs. "If you're lucky enough to see it, it's incredible to watch a 300-400 lb. Loggerhead sea turtle crawl up the beach which is no easy task, dig an 18-20-inch hole with only her back flippers,

deposit her eggs, and then cover them back up with sand and pat it all down (all with only her back flippers)," says Sara Gray of Emerald Coast Turtle Watch. The whole process takes 30 to 60 minutes.

There are many hazards and further complications if a sea turtle hatches during the daytime. For example, a sea gull's favorite snack is a baby sea turtle. The nest, also, is at risk of predation by animals as well as of high tides during storms, which can wash out and drown nests. Once hatched, they must make it to the water without becoming disoriented by artificial light or killed by predators. Finally, they arrive to their home in the Gulf where they are at risk of sharks, fish, fishing lines, ingesting debris and trash, boats and pollution. For the females

who survive and return to shore to nest, it is a great victory. By the way, once she lays her eggs on the beach, the sea turtle mama never returns.

Because our state is so important to these special animals, beachgoers can help keep our beaches clean and dark, so sea turtles nest successfully. Everyone benefits from clean beaches and, since most of Florida's sea turtles nest at night, it is important to keep our beaches dark because bright lights can disorient nesting turtles.

Stash the trash! Obstacles on the beach can prevent sea turtles from nesting as they crawl from the water, across the sand, to lay their eggs. They can also prevent sea turtle hatchlings from reaching the water once they emerge from their nests. Beachgoers can help sea tur-

bles by properly disposing of all trash, filling in holes in the sand and putting away boats, beach toys and furniture. Fishing line can be deadly to sea turtles and other wildlife, so be sure to dispose of it properly. To find a monofilament recycling station near you, visit mrrp.myfwc.com.

Lights out! Bright lighting can misdirect and disturb nesting sea turtles and their hatchlings, leading them away from the ocean and toward potential danger. So, beachgoers should avoid using flashlights or cell-phones on the beach at night. Anyone living along or visiting Florida beaches can do their part by turning out lights or closing curtains after dark to ensure nesting turtles are not disturbed as they come ashore and hatchlings will not become disoriented when they emerge from their

nests. If lighting could still be visible from the beach, be sure it is long, low and shielded. And use turtle safe flashlights or flashlight covers when on the beach at night.

Fill in any holes you dig and smooth out any sandcastles when you leave the beach each day.

"As beachgoers, we can all do our part to help sea turtles survive," said Dr. Robbin Trindell, who heads the FWC's sea turtle management program. "By keeping beaches dark and clearing the way at the end of the day, we can help ensure that these amazing animals keep returning to our beautiful state."

What's the most important thing to remember if you see a mama sea turtle on the beach? Sara says, "Be respectful, stay quiet and stay back at least 50 feet. Don't get excited or be loud or take pictures with the flash on your cell phone which disorient the turtles and stress them out. They return to the water unable to lay their eggs."

To learn more about sea turtles or to attend a class and see a nest, fill out an application at emeraldcoastfl.com. Click on Explore, Ecotourism and then Beach Walks or visit the Facebook page.

Other ways to help sea turtles include reporting those that are sick, injured, entangled or dead to Emerald Coast Turtle Watch at (850) 865-0868 or the FWC's Wildlife Alert Hotline at 888-404-FWCC (3922).

Locals can also purchase a "Helping Sea Turtles Survive" Florida license plate at myfwc.com which contributes to sea turtle research, rescue and conservation efforts. Or donate \$5 and receive an FWC sea turtle decal.



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Life Jacket: WEAR IT!

Did you know that Florida has the unfortunate distinction of being the national leader in annual boating fatalities? A majority of fatalities every year are boaters that are reported swimmers who fall overboard and drown. These deaths can be easily prevented by wearing a lifejacket. Wearing a lifejacket can mean the difference between a fun day on our Gulf or Bay waters and becoming a statistic. Don't believe it could happen to you? It happens in Florida to an average of one person each week who never thought it could happen to them either.



falls overboard and boaters entering the water unprepared.

I'm not a kid; I'm an experienced boater. I know what I'm doing.

Age and experience don't float. They also are not good indicators of whether you would survive an unexpected fall overboard. On average about one half to two thirds of Florida's annual boating fatalities are men over the age of 30 with over 100 hours of experience on the water.

It is just too hot out to wear something so bulky and uncomfortable! (Not to mention what it will do to my tan lines.)

The availability of inflatable life jackets has made wearing

a lifejacket more comfortable as they are less bulky and constrictive. An inflatable life jacket has twice the buoyancy of a traditional orange horseshoe life jacket and is less than half the size! The biggest problem with inflatable jackets is forgetting that you are wearing them in the first place.

Who will notice if I wear a life jacket?

Everyone will notice when you are not around because you didn't wear it. Your children, grandchildren, nieces and nephews will follow the example you set whether it is good or bad.

The state of Florida wants to increase the number of recreational boaters who consistently wear a life jacket while on the water and offer solutions for more comfortable and convenient life jacket options as well.

Next time you visit a local tackle shop or sporting goods store, check out the lifejacket aisle. You'll find not only a wide variety of shapes, colors and sizes, but some are built right into fishing vests or hunter coats. Others are inflatable and as compact as a scarf or fanny pack until they hit water, when they automatically fill with air.

There's no excuse not to wear a lifejacket on the water.

Also, find one with pockets—one for your phone, one for your snacks. This will make life jackets also convenient.

For more on lifejackets, including where to get them and more, check out Wear it Florida at MyFWC.com/boating/safety-education/wear-it-florida or visit uscgboating.org/recreational-boaters/life-jacket-wear-wearing-your-life-jacket.php.

Make yourself a good example by practicing safe boating habits—WEAR IT.

Common Misconceptions Associated with Life Jacket Wear

I'm a great swimmer! Why would I need to bother with a life jacket?

Even the greatest swimmers aren't always ready to be thrown overboard and a quick look at boating safety statistics make that quite evident. Typically, over half of Florida's boating fatalities each year are due to

SUP Board Races

Thursday Throw Downs through Oct. 28!

LJ Schooners Dockside Restaurant & Oyster Bar & Bluewater Bay Marina began its Thursday Night Throw Downs on Thursday, March 12. These races continue until October 28, every Thursday evening! This is a fun Stand-Up Paddle Board race with a unique race format.

All Stand-Up Paddlers are welcome, all ages and all levels of expertise. Points are awarded throughout the season and overall winner will be recognized on October 28 at an awards ceremony. For more information visit bluewaterbaymarina.com or call 850-897-2821.



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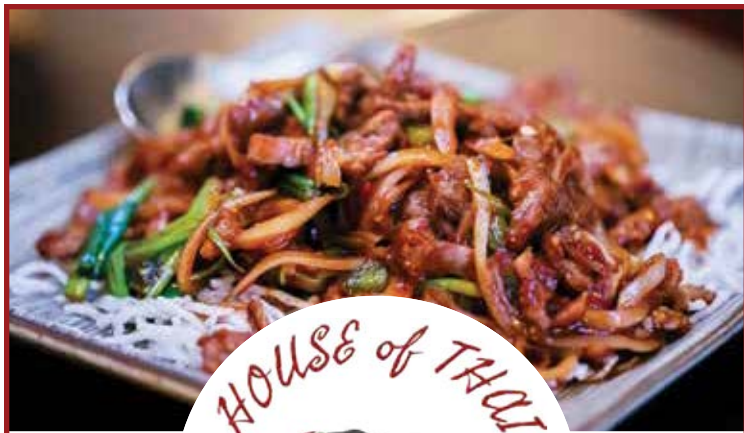
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Open Tue.-Sun., 11 a.m. – 9 p.m., closed Mon.
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4538 E. Hwy. 20, Niceville
Facebook @LoveBrothersKitchen

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Hot Breakfast Burrito's are rolled and ready to go! You can choose from Andouille, Bacon, Chorizo or Veggie which have

two scrambled eggs, a portion of our house potatoes and green chiles. Jojo's daily special is always a slice of quiche, hash brown casserole and a cup of the coffee for 7.50. Made to order sandwiches are options for both breakfast or lunch. Of course, Jojo's claim to fame is their coffee which is roasted in the shop every day. Feel free to work on site (free WiFi) or meet up with friends or family.

Looking for a place to host a gathering? Create art studio is attached and available as meeting space! Call in orders to go or stop in and tell them BAY LIFE sent you! Hours 7:30 a.m. – 2 p.m. Tuesday – Saturday.

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House of Thai



With 20 years of experience cooking traditional Thai food here and in Thailand, House of Thai is a veteran and family-owned restaurant that focuses on food eaten every day in homes throughout Thailand. Traditional recipes handed down from generations of Thai family chefs date back 400 years! Ingredients from local farmers markets are used to ensure freshness. The menu has just the right amount of offerings, and food is fresh and seasoned to your preference, served in just the right portion sizes to share with another or to enjoy at home later. It's also allergy friendly with no added MSG and non-dairy. Garlic lovers will love the Garlic Pork on the Specials menu. And there's fun, tasty features such as Ginger Shrimp Glass Noodles (Goong Ob Won Sen), Pineapple Fried Rice or Stir-Fried Glass Noodles (Pad Woon Sen) all \$15.95. Perfect for a special meal with variety! House of Thai is also available for private events: weddings, business lunches, dinners, cocktail receptions and more. Dine-in, pick-up and to-go available. Open Mon - Sat: 11 a.m. – 9 p.m.

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LJ Schooners Dockside Restaurant



Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schooner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water, marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits! Join L.J. Schooners for Sunday Brunch, 9 a.m. – 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up. And don't forget the monthly Sunset Shrimp Boil (this month Sunday, April 25th)! Dine-in, pick-up and to-go available. Open Wed.-Sun., 11 a.m.–8 p.m.

April 24 - Live Music John Galt Dance Band 6-10pm

April 25 - Live Music Jared Herzog 4-8pm

April 25 - Shrimp Boil 4-7pm

May 1 - Underwater Dumpster Dive - 9am - Cove bottom dive clean up

May 1 - Furbulous Fund Raiser and Adoption 11am-3pm

May 1 - Live Music - Jody Lucas 6-10pm

May 8 - Live Music - The Remedy

May 9 - Mothers Day Brunch 9am-1pm

May 9 - Live Music, Terry Gayhart 4pm-8pm

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Little Free Pantry Opens!

The Florida Department of Health in Walton County (DOH-Walton) and United Way Emerald Coast (UWEC) have officially opened the Little Free Pantry at the DOH-Walton Office in DeFuniak Springs.

The last couple of years, Little Free Pantries have been popping up nationwide in an effort to address hunger. UWEC was recently awarded funding through a CARES Act grant for COVID-19 relief to bring ten of these pantries to Walton County. These stand alone, small, weather-proof pantries draw awareness to food insecurity while creating a space for community members to take what they need and give what they can.

“Food insecurity is an important public health problem facing families in Walton County,” stated Holly Holt, Health Officer and Administrator of the Florida Department of Health in Walton County. “Through collaborations with community partners like UWEC, we are



trying to make healthy food options more accessible for families that might be unsure where their next meal is coming from.”

WCHIP is a partnership of over 45 community service organizations, local governments, healthcare agencies and volunteers with a goal to make Walton County a healthier place to live, learn, work, play and pray. If you would like more information or would like to be involved in WCHIP, please visit wal-

ton.floridahealth.gov or email wchip@flhealth.gov.

Walton County businesses and organizations interested in hosting a Little Free Pantry are encouraged to contact Brittnee Orr, UWEC Director of Community Impact, at (850) 243-0315. UWEC will install the Little Free Pantry free of charge and provide the first three pantry refills as needed.

Join LJ Schooners' Sunset Shrimp Boil Sundays

Join LJ Schooners Dockside Restaurant & Oyster Bar on Sunday, April 25, 2021 from 4 – 7 p.m. for a Sunset Shrimp Boil! In fact, you can enjoy a Sunset Shrimp Boil one Sunday a month from now until October: April 25, May 30, August 29, September 26 and October 31!

For \$15.95 per plate, a scrumptious offering of Shrimp (featuring local Wild Caught Shrimp from Willingham Sea-



food), Sausage, Corn on the Cob, Potatoes and Bread await you!

There's also live music from 4 – 8 p.m. Call ahead for to-go orders at 850-897-6400. 290 Yacht Club Dr., Niceville, in the community of Bluewater Bay at the end of Bay Drive.

See [Facebook.com/Lazy-JackSchooner](https://www.facebook.com/Lazy-JackSchooner) for more information and updates!



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Pain Management for Athletes

BY AMY HOGAN MILLIGAN

Pain can put your life on pause, or at least significantly slow you down, which is a problem for athletes who are often in constant motion. Many athletes feel that they don't have time for pain, but injuries can happen in high activity situations, and chronic pain conditions can happen to anyone. As an athlete, it's more important than ever to manage your pain and to know how to take care of yourself so that your body can recover.

Here are some tips when it comes to pain management in athletes:

Take Enough Time Off

For many athletes, it's not



just the injury itself that hurts, but it's also the time taken from their beloved sport. They might be impatient to get back out to the court or field, but it's crucial to take a sufficient amount of time to heal before returning to the sport. For a simple



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sprained ankle, this could be no more than a week. Calf strains can take between two weeks and three months to heal depending on the severity. Neck strains and concussions can take between two and six weeks. Severe injuries like ACL tears can take six months to heal. Trying to return to the game too soon can exacerbate an injury and leave the body vulnerable to other injuries.



Pain Management That Works

Pain affects different athletes in a variety of ways depending on the sport and the person. That said, there are a few tried and true methods that work for most athletes trying to recover from an injury or manage pain. These include:

- **Infrared Sauna and Cryotherapy** – Elasticity of temperature from 140 degrees to negative 140 degrees pulls inflammation.
- **Yoga** – particularly for athletes who struggle with chronic pain in the neck or back.
- **Massage and Physical Therapy** – increases muscle strength and ease of motion for acute and chronic injuries.

How to Prevent Injuries

As an athlete, you want to avoid pain whenever possible. While you can't wrap yourself in a bubble in the middle of a game to ward off any impact, you can take steps to prepare and protect your body. These

include stretching before and after the game to loosen your muscles and range of motion, wearing appropriate protective gear, and sticking to a healthy diet and sleep schedule. As an athlete, you constantly push your body to its limits. Staying in shape is key to ensuring that you don't snap in doing so.

We know how important it is for athletes to take care of themselves. It's important to weave in proper recovery to protect the body from injury and the importance of managing chronic pain. At CRYO850, we have a full line up of services for prevention, injury response and overall pain management. Contact CRYO850 at (850) 279-4145 or visit cryo850.com for more information. No appointment necessary. Just stop by!

Exercise After Receiving the COVID-19 Vaccine

By JASON CLEMENTS, OWNER/
MANAGER BLUEWATER FITNESS

While there are no specific guidelines at this time put out by the CDC regarding fitness protocols post-vaccination, it's very important that individuals use common sense, and assess how their body feels in the immediate hours and days after receiving the shot. Differing experiences from registered dietitian nutritionists who received the vaccine and actively follow a structured workout regimen emphasizes the importance of individualized protocols when it comes to modifying your workouts directly post-vaccination to ensure you prevent injury and allow your immune system the time it needs to return to normal.

Lauren Manaker, a registered dietitian nutritionist in South Carolina, received both doses of the Pfizer vaccine and had very different reactions after each dose. She notes that with the first dose, she was able to continue her same workout regimen that day, whereas with the second dose, she was extremely fatigued and unable to work out for two full days.

Cara Harbstreet, a registered dietitian nutritionist based in Missouri, experienced more sig-



nificant muscle soreness that required her to take a planned rest day after receiving her first dose of the vaccine. While she did note feeling some muscle soreness with the second dose, she did not have the extreme fatigue the others experienced, and was able to continue her strength training circuit that day.

Melissa Groves Azzaro, a registered dietitian nutritionist in New Hampshire, received the first dose of the Moderna vaccine and reported very mild muscle soreness after the injection site post-vaccination, but no real fatigue. While she's

yet to receive the second dose, she has heard from close family members that they were fatigued for up to three days after the second dose. As she gears up for her second dose later this week, she's front loading her workouts to ensure she can still get her desired movement in.

Regardless if you receive the Pfizer or Moderna vaccine, the way your body will individually respond to each dose will be

unique. While most symptoms included complaints of muscle soreness and fatigue, it's important to be cognizant of how your body feels and adjust your workout regimen as necessary.

Unfortunately, there is no definitive answer to the question of how the COVID-19 vaccine will affect your next workout. Based on experience from avid

fitness enthusiasts and experts in the field, getting the vaccination should not derail your fitness progress. It might require you to engage in some modified exercises or take a rest day or two, but in most cases, you can return to normal activity within a few days.

Reference verywellfit.com

Gov. Ron DeSantis Announces New Eligibility Guidelines for COVID-19 Vaccinations

As of April 5, all individuals age 18 and older are eligible to receive the vaccine. All are encouraged to pre-register at www.myvaccine.fl.gov. Once pre-registered, you'll be contacted when the vaccine is available in your area. Floridians can also call the vaccine preregistration phone number for Okaloosa County at 850-344-0566. Vaccines are also available at 150 CVS locations, 125 Wal-Mart and Sam's Club locations, more than 70 Winn Dixie locations, soon-to-be over 600 Walgreens pharmacies, and every single one of the 730 Publix pharmacies across the state.

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 Wellness


Ask Dr. Marty: Sluggish Thyroid

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- Do you have a low or elevated heart rate?
- Are your cholesterol counts high?
- Do you have poor eyebrow growth, especially in the outer third area?
- Are you often hoarse, or have any difficulty swallowing?
- Do you feel uncomfortable in the throat area when wearing a slightly snug collar?
- Do you have low blood pressure?
- Have you had difficulty conceiving or have menstrual irregularities?
- Do you have a gluten sensitivity?



QUESTION:

I have what my doctor calls a sluggish thyroid. She says it is not sluggish enough to require medication. Is there anything I can use that is natural that can prevent any worsening of my situation?

ANSWER:

- Are you often tired?
- Do you have low libido? (Do I have your attention yet?)
- Have you gained weight or had difficulty losing weight?
- Do you often feel down or anxious?
- Do you have difficulty maintaining focus or have a poor memory?
- Do you often have cold hands and feet?
- Do you have thin brittle nails or dry skin?
- Have you experienced hair loss?
- Are you often constipated?

Quite a list, isn't it? The thyroid gland impacts every cell in the body. So, when it's out of whack, your whole body pays the price. A sluggish thyroid is often misdiagnosed, because the symptoms are so spread out across the whole body. And to make things even more complex, medical tests are often normal when a substantial imbalance exists.

Many things can cause a thyroid imbalance. Because the endocrine glands work closely together, a problem with other glands, like the adrenals, can create a problem with the thy-

roid and vice versa. A tendency toward thyroid problems can be inherited. Physical injury, like a whiplash, can traumatize the thyroid into a hormone imbalance. An overabundance of medications can also throw the thyroid for a loop. A lack of iodine in the diet can be the culprit in the development of a goiter, which is a potentially dangerous enlargement of the thyroid.

Harvard Medical School has estimated that one in 12 women under the age of 50 and one in six women over the age of 60, have low thyroid. Some cutting-edge physicians who specialize in thyroid cases estimate the numbers are probably more like 40%. Although this topic is complex, I highly recommend an easy-to-read book by David Brownstein, M.D. called Over-

coming Thyroid Disorders if you suspect a sluggish thyroid.

One easy tried-and-true self-test to detect a slow thyroid is to place a thermometer in the armpit for 15 minutes before you even roll over in bed. A temperature of 97.6 or lower can indicate low thyroid. An average of five days in a row can be even more accurate.

What helps in the natu-

ral? Keeping the whole body healthy with appropriate levels of exercise, water, healthy diet, a whole-food multi, iodine tablets and herbal supplements can help. Some foods actually slow down thyroids such as soybeans, cabbage, cauliflower and peanuts. For some of us, some really healthy foods can be wolves in sheep's clothing.

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.

Twin Cities Hospital ER Expansion is Now Open

Twin Cities Hospital announced the completion of its \$6.7 million, 2,650 square foot emergency department expansion. The enhanced ER is now open to the community, and provides benefits to patients and their families through the addition of a new CT scanner, now located in the ER for a seamless transition; new triage and treatment sites; increased parking; and a renovated and reconfigured waiting room and support spaces.

"The newly expanded ER will allow us to deliver the same expert and compassionate care we have always delivered, but in a larger and better configured setting for our patients," said Dave Whalen, CEO, Twin Cities Hospital.

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The Real Dope on Medical Marijuana

nity is very difficult. I remember “Just say no!” and “This is your brain on drugs” as well as the decades of anti-marijuana commercials. Are we now supposed to change our entire social view on this “evil” substance? I think the answer is yes. I grew up as a very straight-laced kid and had a difficult time with the thought of “medical” marijuana. At the beginning I believed it was a pathway to achieve legalized recreational use and it had no place in medicine. So when Florida began the process of allowing medical marijuana I immediately began researching the topic. After extensive research I began to accept that medical uses for marijuana did exist. And, since becoming a state approved prescriber over a year ago, I have learned first hand that medical marijuana does provide a medical benefit that often no other known medication can!

Unfortunately, much of society still sees marijuana as “Evil” which keeps many from considering it as possible treatment. I have seen improvements in depression, anxiety, Parkinson’s, neurologic disorders, insomnia, severe pain, and even addiction. If you have been told you might benefit from marijuana, THC or CBD but have reservations about using it, I challenge you to look inside yourself to think about where your reservations come from. Many times our reservations to new treatments are from bad information we were fed many years ago. It was not that long ago that smoking cigarettes was considered healthy while wine and chocolate were considered bad.

Dr. Richard Chern, MD prescribes medical marijuana to qualified individuals. He also provides Hormone



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BY DR. RICHARD CHERN, M.D.

We never stop learning. Many of the things once considered good or healthy are now considered bad or dangerous. And there are just as many we considered bad and dangerous that are now considered good and healthy. Some people still argue the effectiveness of seat belts. The FDA has removed over 75 different drugs from the market that were previously FDA approved as beneficial. The psychoactive part of mushrooms, psilocybin, is now showing benefits in depression and addiction. The “best diet” has changed so many times in the last 20 years that even I’m not certain what I should or shouldn’t be eating anymore. Well, I know which list the Gummy Bears and Oreos are on. As the future comes, I believe the scientific discoveries of what good and bad truly is will occur faster than our society’s ability to accept these realizations. I am already seeing it happen. As a physician I have seen massive changes in medicine but many of the best advances in medicine are still not accepted by much of the medical community. Medical Marijuana is a topic that challenges not only the medical community but also our social norms and beliefs. Marijuana has been considered bad for so long that to suddenly accept it as beneficial to an entire commu-



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 Wellness

Working Through Worry



BY STEPHENIE CRAIG,
JOURNEY BRAVELY

In many ways, the last year has felt out of control. With the slower pandemic pace and life reminding you left and right of what you cannot control, worry and anxiety have peaked and

become more common than is comfortable. The reality of living through unprecedented historical events can invite your mind to spiral into the worst case scenario thinking about life in general.

Worry is a natural part of life. We all worry from time to time, but you don't have to be consumed by worry. So, what are you supposed to do to keep the worrying from taking over your thought life?

6 Ways to Keep Worry from Taking Over Your Life:

Acknowledge the worry. Often, trying to ignore the worry or trying to wish it away can make you worry about the wor-

rying. So, if anxious thoughts are playing over and over in your head, it may help to get them out of your head and onto paper. Schedule 15 minutes a day to put your anxieties down on paper. Confine your worry to that 15 minutes per day and postpone giving energy to the worry until your 15-minute worry time. Often, simply naming the anxiety can take away some of its power.

Challenge the narrative. Sometimes your anxieties are exaggerated negative perspectives. Your imagination may inflate the challenges you may be faced with or minimize the tools and abilities you have to confront them. As you write down



your anxieties, also ask "What's the truth in the story?," "What is a more positive way to look at this scenario?" and "How is worrying helping?" These questions are good ways to challenge the narrative.

Share your worry. Identify someone you trust who is also a peaceful and encouraging presence in your life and share some of your worry with them. Sharing your anxiety with a friend may uncover creative ways to solve or address the issue causing anxiety. And, sometimes speaking the worry out loud may expose it as unwarranted.

Exercise. During physical activity endorphins are released in the body. Endorphins are the body's natural way of reducing pain and stress and producing feelings of pleasure. Additionally, exercise helps you to be mindful of your body and your surroundings which helps to take your mind and energy off of those things you are anxious about.

Act or surrender. Ultimately, worry can't be wished away, it must be replaced with either action or surrender. If the problem is one you can do

something about, create a list of actionable steps to solve the problem and get to work. If the problem is outside of your control, name it, acknowledge that it is outside of your control, and prayerfully surrender it to God.

Seek professional help and support. If the worry isn't relieved by employing some of these strategies or has persisted over a prolonged period of time, find a professional who can work with you to work through it. Life is too short to needlessly live in a state of worry, stress and anxiety. There is help available!

As you address your worries, remember that some worry and anxiety are normal. While uncomfortable, worry alerts you to areas of your life that might need dedicated attention. Slow down and be open to what your worry is trying to tell you about things you might need to change in your life. If you'd like additional support with feelings of worry and overwhelm, Journey Bravely currently has coaching sessions available to help you along your journey. Connect with us at journeybravely.com.



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Meet our Local Pro: Tom Stein of Thos. Stein Inc.

BY LORI LEATH SMITH

Local contractor Tom Stein had a hunch—he predicted there would be a need for quality and affordable site development in our area. That was more than 35 years ago when he had moved to Walton County to help found the community of Seaside located on then rural County Road 30a.

A good decision, I would say, with Seaside now a popular destination hailing worldwide attention and visitors. But seeing the need for development services further in our local counties, he formed Thomas Stein Inc. and has been running the business ever since.

Tom has worked many years in the landscaping field using a shovel or operating a tractor and has tons of experience in many needed roles to qualify him and his team for general contracting needs. His daughter, Sarah, also a licensed General Contractor in the state of Florida, manages the office in Freeport. Together they have assembled an experienced team that many local customers already know and trust



for storm water solutions, water and sewer systems, landscaping grading and materials and site development.

Tom's team finds and implements the most effective solutions to residential and commercial run off and standing water problems. "We install systems as well as retention ponds and piping to alleviate unwanted water

from your property," he says. His underground utility contractors are capable of installing water mains and services, water lines, fire hydrants, sewers, and more in both residential and commercial properties.

For landscaping, Tom says they stock, deliver and install materials to suit your roadway, masonry, sand or driveway needs whether residential or commercial.

And last, but not least, Tom's team will review your plans and

provide you with an economical and honest price for your project. In addition to his state-licensed general contractors, his team holds licenses in plumbing and underground utilities as well. So, they are capable of all aspects of site development including land clearing, demolition, cut and fill operations, pipe installation, storm water system installation, installing concrete curbs and sidewalks, roads, pavers and retaining walls. You can also order landscape mate-

rials by the truck load—everything from fill dirt, gravel, coral, crushed concrete, county approved white sand, inland shell, limestone, river rock, top soil and screenings.

Tom also serves as the code enforcement chairman for Walton County and has for many years. As true locals, Tom and his daughter know the area and have formed decades-long impactful and lasting relationships.

Tom and his wife, Janet, a long-time educator in Okaloosa, Walton and Bay counties, raised their children in Walton County and opened their corporate office in Freeport and an executive office in Santa Rosa Beach.

Tom says no detail for your job or project is too small and prides himself on his devotion to get the job done right the first time. "Our pricing is fair; we aren't the low pricing guy, we're the right guy," he always says.

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Ground Zero: An Interview



BY MATTHEW VANDERFORD,
CLAIMOLOGY

Below is a conversation I had with an insured who decided to ride out the eye of Hurricane Michael...and lived to tell the tale.

How old are you? 58.
How long of you lived in Florida? 45 years.

What do you do for a living? Environmental Hygienist – test for mold, asbestos, things like that.

Have you ever been in a hurricane or natural disaster? Yes

If so which ones – describe those events. Hurricane Michael & tornados. I was fascinated by them. They make you feel unprepared.

What did you do to prepare? I have a Survival kit - long term survival kit.

Tell me about the days before – what was the feeling like? I thought it was a



small storm, maybe a Category 1 or 2 that would hit the region. Nothing major. I wasn't really focused on the storm, because I was working out of state helping other people document their insurance claim damages. We're used to having storms pop and not make landfall.

You were in the Carolinas after Hurricane Florence working - what made you come home? My wife asked to have me home and be with the family. The storm started tracking like a direct hit where we lived.

Who was staying with you at the time? My wife, my son, his wife with two children under three years old and another family member.

When, if ever, did you think about Insurance and what would happen if you had damage? When the storm was strengthening – I went out and took a video as it was getting close. And it's only because of industry experience

and working with claims that I remembered to take action and document things before the storm got bad.

When did you file a claim? About two weeks later.

Tell me what you did to prepare for the claim after the event? I contacted people in the insurance industry to make sure I was documenting everything correctly – so I could make sure I got what I was owed.

Describe for me the area as a whole after the event? Almost every tree was horizontal - power lines were down.... like a bomb went off. I've never seen anything like it – the broadness of the system was huge.

What did you do while you were waiting for the insurance carrier claim rep? I was helping neighbors, working, securing my property to minimize loss and repairs issues.

What happened to your house? Ended up being a total loss – complete shell.

Where are you living now? Panama City Beach.

Will you return home – back to the same house? Well, my wife's thoughts – probably not. The neighborhood is so damaged. It's changed completely.

Would you ever stay again? Yes - but my wife wouldn't.

What would you have done differently in preparation in dealing with the insurance company? I

would've taken better exterior photos.

What has your overall experience been like dealing with an insurance claim on your own, even with help? Frustration. The documents we sent kept getting "lost," they re-assigned our claim three or four times to different people and the insurance company was having issues addressing the facts of the loss.

How much did you receive monetarily at the beginning of the insurance claim? \$54,000.

How much are you presently short monetarily from the claim in your estimation? Over \$200,000.

Quick facts: As of this writing, only 25% of all insurance claims for Hurricane Michael have been made and settled and TIME IS RUNNING OUT to file a claim or present a supplement to the original damages. Hurricane Michael made landfall twice—on the 7th and 10th of October 2018 respectively and insureds only have THREE YEARS to make sure they get what they deserve or miss the window for recovery completely. If you or someone you know have been affected by hurricanes Michael, Sally or Zeta, don't wait until it's too late. Contact us at Claimology to learn more about how you can protect your biggest assets, your homes and businesses and receive the correct amount of funds due under your insurance policy.

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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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Focus on the One Thing to Win the Race



By RICKY HARPER, C12

The day having turned to night hours earlier, there was still more than an hour left in the 14-hour race at twisty, hilly Road Atlanta.

Nearing the end of a grueling two-hour stint, I was battling another car for position. I reeled in my adversary two laps earlier and was watching his line through each corner, looking for a weak-

ness I could exploit to make a pass. I found it and was ready to pounce; he was taking the very fast turn-one a little wide, failing to drive fully to the corner's apex. Approaching the corner in fifth gear, throttle flat to the floor and only a couple of feet behind my opponent, I waited a split second longer than usual before I briefly stabbed the middle pedal and downshifted a gear. The car settled and I steered for a late apex, expecting to power inside of my opponent and pass him going up the hill to the next corner. I rolled on the power and began the pass when I saw my opponent swing even wider than before, perhaps distracted or blinded by my headlights which filled his mirrors. As I accelerated, his strange line caught my attention and I glanced at his car and watched him drive straight off the track—and then I drove off the track

right behind him. His taillights disappeared in a cloud of dust, dirt, grass and small stones. The noise of the debris pelting my car was deafening and drowned out the raspy whine of my engine.

I had just violated one of racing's basic rules, 'Always look where you want the car to be, because your hands will follow your eyes.'

Business is no different—what has our attention is where our energy and focus will go.

I recently talked with a small business owner that had a disruptive idea. Through experimentation he found a much better product to replace one that is commonly used in his industry. This new product was readily available from a different trade, and far exceeded the performance of the one used in his industry. He set up supply contracts, developed a marketing plan, and built an ordering and distribution system.

He should have stopped there and went to market. Instead, he lost focus on the primary goal; he decided to create other products to bolster sales of his idea. He spent enormous amounts of time developing training systems and new tools to use with his product. Competitors heard what he was doing and being savvy business-people, they quickly found and




began selling the product. Worse yet, his primary business of more than 20 years was suffering due his lack of attention on it. Taking his eyes off the target, he tried to do too much. Bill Gates said, "My success, part of it certainly, is that I have focused in on a few things."

Business is about focus, the ability to effectively pursue a few

things to conclusion and without distraction. A lot of people like to say they are good at multi-tasking. I disagree. On the crucible of a racetrack where everything happens fast, almost instantly, we can easily see how the slightest distraction leads to all kinds of bad things. The same is true in business and in life: you can do one thing with great clarity and efficiency, or you can do multiple things with mediocrity.


Gary Keller, author the must-read book *The One Thing*, says, "Multitasking is a lie." Get focused on your one thing, because every racer knows that you must finish the race before you can win the race.




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 Business

Roof Financing Spreads Roof Repair Costs

BY ERIN BAKKER, SPECIALTY ROOFERS INC.

For most people, the most daunting aspect of getting a roof replaced or repaired is cost. Often, by the time someone looks into roof repair costs, it is actually time to replace all of the shingles instead of just patching them up. This leads to sticker shock. Even worse, after this has happened once, a person may become reluctant to get a failing roof fixed until the damage has progressed to a very serious level. This increases roof repair cost even more. What can you do to avoid this expensive cycle?

The best thing to do if your roof needs repair is to look into roof financing. This makes it so that you don't have to come up with thousands of dollars all at once. With the financing option, you'll find that you can indeed afford to get minor roof damage fixed before it has gotten to the point of needing a whole new

roof. If you do so, you'll find that your costs are even lower, because there isn't as much work that needs to be done.

As you can see, roof financing can actually lower your costs, not just spread them out. However, if your roof is already in a condition that calls for total shingle replacement, financing will still make the job more affordable. Even if you need all new shingles, you are also still saving money over what it would cost to replace the roof deck, which is what gets damaged after shingles fail completely.

If your roof needs work, don't wait any longer. Call us at 850-974-ROOF (7663) or email info@specialtyroofers.com for a quote on your roof and to apply for roof financing. You'll love your new roof and knowing that it is once again protecting the underlying structure. We're licensed, insured and bonded in Florida and Alabama.

Enhanced Flights at ECP

BY BRITTANY KIRKE

It's been a year since the pandemic spread across the globe, and our bubble on the beach has remained a light in the lives of those who live here and come to visit. With this in mind, Northwest Florida Beaches International Airport (ECP) has crafted a plan to facilitate a smooth transition into this new Covid-19 world. They have readily adapted their everyday routines to prepare and practice safety measures for all patrons and employees. As spring break ends and summer begins, here is what life looks like at our local airport.

In response to the Covid-19 pandemic, ECP Executive Director Parker W. McClellan Jr., A.A.E., and the ECP Team have taken measures and remain committed to the health and safety for passengers and staff. ECP, along with the tenants in the Airport and their airline partners, are working each day to ensure the safety and security of their passengers and team. The ECP Ready Program outlines these measures.

Key items to note are:

Masks required. ECP and its airline partners require masks throughout the terminal, at the gate and aboard the aircraft.

Enhanced facility cleaning. Additional staffing to increase frequency of sanitization.

Additional equipment and cutting-edge cleaning supplies. Hand sanitizer units have been installed throughout the terminal.



Measures to promote social distancing. Social distancing markers have been placed throughout the Terminal to encourage passengers to remain six feet apart when possible.

For travel updates and more information on their ECP Ready Program, visit ifybeaches.com.

Northwest Florida Beaches International Airport serves passengers throughout the Northwest Florida Region. For Panama City Beach residents, ECP is only a hop, skip, and a jump away. So, what do all these improvements mean for our beloved beaches? Scheduled flights in March were comparable to typical July numbers at ECP. On a Saturday in March, ECP welcomed more than 80 commercial flights. We can expect to see steady and increased traffic from now until early in the Fall. Mr. McClellan stated that they have seen "all sorts of growth through our community and region" and is proud to offer a variety of diverse destinations at the Airport for the Northwest Florida Region.

"As our Airport grows increasingly popular, we gain opportunities to expand our flight options," said McClellan. "Our facilities and staff continue our dedication to providing a premier flying experience and will

adapt to our growth as they do every year."

Currently, there are four main airlines that operate at ECP: American Airlines, Delta Air Lines, Southwest Airlines, and United Airlines.

ECP's airline partners are excited to offer new and returning services this spring and summer.

This spring, American Airlines will begin nonstop service to Philadelphia (PHL) while passenger favorites including Austin (AUS), Baltimore (BWI), Chicago (ORD/MDW), Denver (DEN), and St. Louis (STL) will be returning.

There will also be increased frequency for the following flights: Atlanta (ATL), Charlotte (CLT, Dallas (DFW/DAL), Houston (IAH/HOU) and Nashville (BNA).

Although the hope has always been that this airport will grow to be an international hub, there are, as of yet, no direct international flights incoming or outbound. When asked about this, Mr. McClellan noted that the airlines determine the flight destinations offered at ECP, but they look forward to accommodating this growth.

To learn more about ECP New and Returning Seasonal Services, please visit ifybeaches.com.

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Protect Your Family with a Family Protection Dog

BY ELENA BEPLAY,
COASTLINE K9

In today's world of uncertainty, many people are searching for protection options and have gone down the road of selecting a family protection dog. As a mother, I can understand the concern for protecting your family. I am here to bring that passion and knowledge beyond the walls of our business and to our community.

There are a lot of misconceptions involving what defines a "family protection dog." A family protection dog is one that is highly trained to fend off threats against your family, but at the same time is a social companion.

Coastline K9 is founded by Erick Innis, a former Army Ranger dog trainer and handler. In six years of dog training and providing world class family protection dogs, our team has stayed busy answering questions regarding family protection dog selection and training.

Selection starts with correct breed selection and temperament testing. Common breeds of family protection dogs are German Shepherds, Belgian Malinois and Dutch Shepherds. While there are other breeds that can be potential candidates, it is argued that these three breeds are the best for performance, prey drive, intelligence and temperament. The bloodline of the parents is important and the parents of the dog should be active working dogs



or family protection dogs also.

Unfortunately, many people waste time and money training a dog they "hope" will make the cut. When in reality, not all dogs can be family protection dogs. A dog that just looks scary or big is not always the best answer. It can sometimes take up to the two-year mark of professional training to know if the dog will graduate the program. The only way to guarantee your dog will perform to the standard is to purchase a fully finished family protection dog. Getting a puppy and raising it to perform protection work is a "roll of the dice."

Due to the extensive training, the national average cost of a family protection dog ranges from \$35,000 to upwards of \$125,000. Specific commands the dog should be able to perform include asking the dog to "watch" a potential aggressor, "bark" on command to de-escalate a situation, "engage" an active threat, "hold" an aggressor and "recall" back to the owner.



The dog is trained to respond correctly in scenarios such as a home or car break in, robbery, child abduction or kidnapping, and they can be used to protect assets and property.

Bri Baldwin, a North Carolina resident, visited our team at Coastline K9 here in Florida to



find a family protection dog. She left with "Big Brad," a Dutch Shepherd. Bri explains, "There have now been five real life situations in which I have needed Brad. He has read every situation perfectly and acted according to each."

Family protection dogs are not guard dogs, military or police dogs—nor are they attack dogs. A properly trained dog will never act out of defensive aggression. Every move is controlled by the owner. The dog can differentiate between a social family setting and an active threat. A family protection dog is a highly trained guardian, a companion and defender of the family nucleus.

For more information on how to protect your family with a protection dog, visit CoastlineK9.com or call (850) 307-7771.



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Superintendent Updates

Okaloosa County: Marcus Chambers



Early registration for the 2021-22 school year

The Okaloosa County School District now is accepting early registration for the 2021-22 school year for children new to the school district, including those entering kindergarten. Florida law provides that any child who will be five on or before September 1 is eligible for kindergarten that school year.

Registration may be completed online at www.okaloosaschools.com/schools/2021/registration-portal or at any time during the regular school day at your child's zoned school.

To complete the registration process, parents/guardians must have:

- Proof of the child's age (birth certificate)

- Florida certificate of immunization
- Social Security card
- School physical dated no later than 12 months before the first day of school
- Proof of residency

Parents/guardians may obtain further information by calling your child's zoned school or Curriculum and Instruction at 850.833.4208.

Summer VPK Registration for the 2021-2022 School Year

Registration for the Summer VPK Program in Okaloosa County is now available. Florida law provides that any child who turned five on or before September 1, 2021, and is eligible to attend kindergarten in the 2021-2022 school year and did not attend VPK during the current 2020-2021 school year is eligible to participate in Summer VPK.

To register for Summer VPK, a certificate of eligibility must be obtained from the Early Learning Coalition.

For Summer VPK enrollment, parents/guardians must have:

- Proof of Florida residency
- All registration documents listed above for school registration

The Summer VPK site will be Elliott Point Elementary (South area), enrollment permitting.

Parents must provide transportation for Summer VPK students. Further information for Summer VPK enrollment may be obtained by calling the Early Learning Coalition Program at 850.833.3627 or Ms. Debbie Haan at 850.689.7211.

State Testing Update

Students are about to begin state assessments and end-of-course exams. Due to state requirements, all students, including mySchool Online students, must test at their brick-and-mortar school. Each school has developed an assessment plan to ensure a safe testing environment for their mySchool Online students. Families will be provided information from their school detailing the COVID-19 safety protocols for mySchool Online students.

Assessment Schedule—We Need Your Input!

State standardized testing began this month. Each school has created its testing calendar for administering the FSA, State-wide Science Assessment, and End-of-Course Exams for middle and high school students.

Walton County: Russell Hughes



Walton County School District moves closer to ending the 2020-2021 school year. Teachers have worked hard to maintain normalcy and create environments that support student achievement. Students will soon showcase their academic achievement during the upcoming testing period. Third grade students will participate in FSA Reading exams while fourth through tenth grades will take FSA Writing exams in April. Parents are encouraged to make sure their child is prepared to do their best by sending them to school well rested and having had a healthy breakfast. Superintendent Hughes values community and says, "Our community support for the work of the Walton County School District is unmatched!"

It's hard to believe, but Walton County Schools are entering the last nine weeks of the year! May 26, 2021, is the final day of the second semester and the end of the academic year. Graduating seniors are busy choosing rings, ordering caps and gowns, and making continuing education choices for career or college. We congratulate all students on their perseverance and adaptability this year! Our District Mission is: Preparing the whole child for a life of Success," but learning isn't only for students! During the month of March, our maintenance staff participated in a training on Bloodborne Pathogens, Mandatory Reporting and Student Safety. There are no exceptions when considering student safety and safe schools; only high expectations!

The Walton Republican Women Federated welcomed an update from Superintendent Hughes in March at the Sandestin Hyatt conference room at

Grand Boulevard. Members of the Federation were informed on the response of Walton County School District to campus closures which included:

Educating 10,700 students from home during 9-weeks time, with only 1 week of planning

Distributing 1,100 computers for home use assisting student with virtual learning

22% of students completing paper-based "At-Home Learning" assignments

Providing breakfast and lunch during last 9-week period -236,318 total meals

On average, between 2,300 – 2,900 children were served each week, provided at school sites & on buses

Superintendent Hughes shared with the group of women that we were only able to accomplish this with the E.P.I.C. work of Bus drivers, food service workers, custodians, plant managers, guardians, non-instructional staff, ESP's, nurses, administrators, and many district staff members working tirelessly to ensure our students lost minimal hours of academic instruction.

In recognition of Women's History Month which is highlighted yearly during the month of March, Superintendent Hughes acknowledged two leading ladies who are making a difference in the Walton County School District. Ms. Jill W. Smith, serving as Director of Facilities and Maintenance and Ms. Michelle Doggett, serving as District Facilities Planner were selected for this honor. Jill Smith was selected to lead as Director of Facilities and Maintenance for Walton County School District in July 2019. Ms. Smith has a Bachelor of Science degree in Environmental Studies – Policy from the University of West Florida and is currently completing a Master of Business Administration from Louisiana State University. Ms. Doggett has a Bachelor of Science degree in Business Education and a Master of Education in Educational Leadership from the University of West Florida. These ladies are taking our District facilities forward in E.P.I.C. fashion!

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Education Buzz

NWFSC Opens Walton Works Training Center

Northwest Florida State College's (NWFSC) Walton Works Training Center of Excellence is officially open at the Chautauqua Center in DeFuniak Springs. Its overall purpose is to create a catalyst for economic development by cultivating a homegrown workforce that is professionally trained in order to make an immediate impact.

The Walton County Board of County Commissioners' generous commitment of \$1.5 million RESTORE Act dollars advanced this project into a reality. Additionally, the Walton County Sheriff's Office's unwavering commitment to creating the region's preeminent public safety training center led to generous donations of equipment and a joint Fire Training Facility that will open in late spring.

NWFSC is honored to share the vision for workforce education in Northwest Florida with the Triumph Board and Chairman Don Gaetz. Through this joint effort, the region will be provided the economic transformation that is the premise for which Triumph Gulf Coast was founded. The training opportunities offered at this center will produce both workers with the skills needed to earn a family sustainable wage and new employers looking to grow and expand their businesses here.

The \$5.7 million Walton Works Training Center of Excellence is comprised of two new buildings, labs and classroom space. The 7,000 square-foot central Walton Works building houses 17 bays that were constructed on NWFSC's Niceville campus by our welding instructors and students and provides space for the welding and industrial programs. An adjacent 900 square-foot indoor drone arena will be used for Unmanned Vehicle (UMV) certification and testing. Interior renovations modernized existing administration buildings and created a multi-purpose skills lab for the Construction Trades Program.

The overarching project expands career education programs in public safety (law enforcement, fire, emergency medical technician (EMT)), cybersecurity, drone technology and building trades (plumbing, HVAC, welding, millwright and



Pictured (Left to Right): NWFSC Trustee Rudy Wright; NWFSC Trustee Charlotte Flynt; NWFSC Trustee Chair Lori Kelley; NWFSC President Dr. Devin Stephenson; District 2 Walton County Commissioner Danny Glide-well; District 3 Walton County Commissioner Michael Barker; NWFSC Trustee Vice-Chair Shane Abbott; District 1 Walton County Commissioner William "Boots" Mccormick; NWFSC Trustee Graham Fountain; NWFSC Trustee Reynolds Henderson

construction). By 2024, a minimum of 1,570 industry-recognized certifications will be awarded, providing an expanded talent pool that will bolster northwest Florida's economy.

For more information, contact Dr. Michael Erny at (850) 729-6051 or ernym@nwfsc.edu.

UWF to Offer Fully Online Bachelor's in Public Health in Fall 2021

Starting in Fall 2021, the University of West Florida (UWF) will offer a new, fully online Bachelor of Science in Public Health degree, pending approval from the Florida Board of Governors. "The demand for employment within the public health field is steadily increasing and this program will infuse highly-qualified graduates into the state workforce," said Dr. George Ellenberg, provost and senior vice president.

The current public health workforce in the U.S. is an older demographic and the Council on Education for Public Health predicts half of the current workforce will retire or resign in the next five years. The U.S. Bureau of Labor Statistics predicts 32% growth for medical and health service managers through 2029. The BLS reports the current annual median salary is \$100,980. Additionally, the Florida Department of Economic Opportunity Data Center estimates 16% growth for medical and health service managers over that same span.

Areas of focus include the basic processes, approaches and

interventions that identify and address the major health-related needs and concerns of populations.

To learn more, visit uwf.edu/publichealth.

Winners of Arnie Hart Juried Student Art Exhibition at NWFSC Announced



The student art exhibition, as well as the annual NWFSC Faculty Exhibition, is on display through May 7 at the Mattie Kelly Arts Center Galleries.

Each year, submitted student artwork is juried by an art professional and selected for exhibit in the McIlroy Gallery. This year's juror was James Rhea,

Fine Arts Professor at Pensacola State College. Students work in a variety of two- and three-dimensional media including painting, sculpture, printmaking, photography and ceramics.

"I'm really proud of the students and am especially impressed by how they are striving through difficult times with the pandemic," NWFSC Art Instructor Leigh Peacock Westman said. "Just learning how to take classes either all online or a hybrid version, everyone is on a learning curve of how to balance life like that. Seeing all the work here has been pretty inspiring."

Juried Student Exhibition Winners for 2021 include:

Best in Show: Mercedes Damon, Organized Chaos; 2D 1st: Matthew Nguyen, Abandoned; 2D 2nd: Katie Strom, Caveman: A Tactile Self Portrait; 2D 3rd: Tetyana Watson, Still-life with Wine; 3D 1st: Josie Wenner, First Angel; 3D 2nd: Jin Ju Salazar, Happy Elephant; 3D 3rd: Yvonne Cabrera, Lady in Silver

Exhibitions are open Monday - Friday, 10 a.m. - 4 p.m., and 90 minutes prior to most Mattie Kelly Arts Center performances. For more information, contact J.Wren Supak, Gallery Director, at 850-729-6044 or artgalleries@nwfsc.edu.

2021 Walton County Scholastic Chess Tournament

The 2021 Walton County Scholastic Chess Tournament will be held Saturday, April 24, 2021 at the Coastal Branch Library, 437 Greenway Trail, Santa Rosa Beach, Florida. This tournament will be open to all school-age children in Walton County. There is no entry fee.

Onsite registration is from 9 -10 a.m. April 24th; students can pre register by calling (859) 267-2809. Players will have 30 minutes for each game to make all their moves, and tiebreakers will be resolved by playing a 5-minute game.

There will be four sections: Grades 9-12; Grades 6-8; Grades 2-5; and PreK-1. The games are scheduled to begin at 10:00, 11:30 and 2:00 with accelerated pairings whenever possible. The PreK-1 section will follow a different time schedule and be finished before noon. Following U.S. Chess guidelines, all chess players and visitors will be required to wear a mask. After each round, all clocks, boards and pieces will be cleaned and disinfected. Latex and Nitrile gloves will be available for those who want to use them, and hand sanitizer will be available.

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 Musings



By MYRNA CONRAD

Since this is the month of Easter, I want to reflect on and talk about grace. I know there are various definitions of grace. Among them are: “simple elegance or refinement of movement;” “an attractively polite manner of behaving;” and “a period officially allowed for payment of a sum due.” However, it is the following definition that I want to talk about – “being given something, giving someone else something, or being shown or showing someone a favor that they do not deserve.” It could be paraphrased as the “unmerited favor of God.” Pastor Adriane Rogers once defined grace as “God’s redemption at Christ’s expense.”

In today’s world, I am constantly hearing that people

should have things because they deserve them. “I hope you get that job or that promotion because you deserve it.” “You should buy that new car. You deserve it.” “You should get that bigger house, because you deserve it.” It has even gone to the extent of people taking things that don’t belong to them, because they think they deserve them.

It seems we have become a society that leans toward entitlement rather than grace. Grace loses its meaning when we get something or think we should have something because we deserve it. What or who determines whether someone deserves something or not? Do we determine that or does someone else? Also, how do we temper the attitude of entitlement once we embrace it? Entitlement can definitely be a dangerous road to start down. Once a person feels that they are entitled to something, then gratitude goes out the window.

However, if we start from the premise that God is the Creator and we are the created, then He is the One who determines what we deserve. I am sure that every-

What Ever Happened to **Grace**?



your life? Do you feel that you have been shown grace? Are you willing to show grace to others?

Be Aware:

Be aware of your understanding and attitude concerning grace.

Think about what you have and what you think you deserve. Then ask yourself why you think you deserve it.

How do you react when someone else gets something you don’t think they deserve?

Understand the slippery road of entitlement and where that can lead.

Be Intentional:

Find ways to show grace to those around you.

Be aware each day of how you have received grace.

Make sure you become an example and teach your children the difference between entitlements and blessings.

Let grace be a part of your daily life. Be aware and thankful that you have been shown grace and be quick to show grace to others.

one would agree that none of us have lived a perfect life. So, what should a perfect Creator do about that? He decided to extend us grace through His Son, Jesus. In Romans 3:23-24 we read, “For all have sinned and fall short of the glory of God, and are justified by His grace as a gift, through the redemption that is in Christ Jesus.” When we realize that we are not deserving

of God’s favor and it is only by His grace that we are blessed with not only what we need but so much more, then, we begin to have a heart of gratitude versus entitlement. Then we truly start to understand the meaning of GRACE. The most amazing expression of grace was shown through Jesus’ willingness to pay for our sins on the cross.

How do you define grace in

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A Pastor's Ponderings: The Steamer Trunk

BY RICK MOORE

This is the story as it was told to me. In 1899, Malaky, her brothers David and Naif, along with their mom and dad, boarded a steamship heading from Byblos, Lebanon to New York City. Malaky was eleven, David was four, and Naif was one year old. All of their possessions were inside a wooden steamer trunk. While boarding, the sailor in charge of the ship's logbook asked for a last name. They told him Muir. The sailor didn't know how to write Muir so he spelled their name Moore. On the way across the Atlantic Ocean, the father had a heart attack. They were only half way through their eight-day journey, but they held onto the hope that he could receive medical help once the ship arrived in New York. As they passed the Statue of Liberty on the way to Ellis Island, people began to cheer. But after the small ship docked, and the family started to leave the ship, sailors detained them.

There was a strict rule at Ellis Island in those days: If a person onboard was sick, they were not allowed to go to ground. The sailors said the father would have to return to Lebanon. The mother could not understand. Though she only spoke broken English, there clearly had to be some mistake. Surely they wouldn't break up the family.

A fellow traveler from Byblos, Abraham, who spoke better English and fluent Arabic tried to intervene. The sailors would not budge. The rest of the family could decide to stay or go back, but they were not going to let anyone sick off that boat. Abraham told the mother the children could stay with him and his wife if she wanted them to. As the mother cried, struggling to make sense of it all, pleading to the sailors to let her husband off, the fog horn began to blow. The sailors yelled to the family "stay on the ship or leave now, but the father isn't getting off."

In a split second decision, the mother suggested Malaky take the steamer trunk with the family possessions, and stay with Abraham's family. She felt the two boys were too young to stay without her. Malaky watched in disbelief as her sick father and

the rest of the family sailed off. On the way back to Lebanon, the father died.

Abraham was unable to find work in New York, so he moved Malaky with the rest of his family to Worcester, Massachusetts, where he secured a job. Malaky also found work in a factory as a mill girl. There was no way for them to communicate back and forth from Lebanon, but they did receive word from other travelers that her father had died.

After several weeks went by, Malaky asked Abraham for the key to the trunk. He said he thought she had it. In all of the confusion on board the ship, the mother forgot to give them the key. Abraham offered to break into it, but Malaky asked him not to. She said "I'll wait for mama to open it." Many nights, Malaky would lay her hands on

that old steamer trunk and pray to see her family again. About two years later, the mother had raised enough money to pay for a second journey back to America. When the mother finally arrived in Worcester with Malaky's two brothers, there was a family reunion like none other. Before going to bed that night, Malaky asked her mom for the key to the trunk. The mother was puzzled. She had no idea where the key was. After waiting all that time, Abraham had to break open the trunk anyway.

My Great Aunt Malaky died when I was twelve years old, but I still remember her. The old steamer trunk sits in my living



room to this day. Though no one ever found the key to the steamer trunk, they did find the key to happiness. Thank God for family.

Rick Moore is Communications Pastor of Destiny Worship Center.

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 Musings


BY SEAN DIETRICH

“Will the room please settle down before the dance begins?!” says Gary to the elderly crowd in the nursing home cafeteria. “Simmer down, please!”

Gary is an old man with a saxophone dangling from his neck. He speaks over a microphone, addressing old folks who are all wearing their dancing shoes. These residents need a little fun tonight. It’s been a very long year.

“People, hush!” says Gary.

Someone goes: “SSSSSHH-HHHH!”

The murmuring stops.

“Let’s do this in an orderly fashion!” says Gary. “I need two groups! I want my men dancers over HERE! I want my lady dancers over on THAT side!”

Soon, the room is reorganizing itself like the final round of a livestock auction. It’s a downright mess.

“Quickly, people!” says Gary. “We haven’t got all night!”

It’s a good night for a dance. There has been an 82 percent

drop in COVID cases among U.S. nursing homes since the vaccine, and these people need something joyous.

Gary says, “Alright! I want healthy dancers to the front of the line. Quiet please! Orderly fashion! Healthy knees and good tickers up front! Anyone who’s only upper-body dancing tonight, you’re at the back of the line!”

The people in the cafeteria once again reorganize. Ladies on one side; men on the other. Even nurses and cafeteria workers are present for the fun, watching this clambake from the outskirts in case someone overdoes it.

“Okay,” announces Gary. “Ladies and gentleman, it gives me great pleasure to introduce TONIGHT’S BAND!”

Everyone claps. You would never believe a nursing home could produce so much applause. But as I said, it’s been a long year.

Each person within this cafeteria knows someone who has died from COVID-19. Each person bears the scars of a pandemic. Thankfully, everyone here tonight is healthy (knock on wood).

There are four musicians in tonight’s community band:

Lonnie (Pacific Grove, California) playing electric bass. Lonnie can’t feel his fingertips because of neuropathy, but he can still play.

Jennifer (a staff nurse, originally from Tampa) on upright spinet.

The Dance

Thomas (Sioux Falls, South Dakota), on the drum kit, holding his sticks like Gene Krupa.

And of course Gary (Lansing, Michigan) on alto sax and vocals.

“Everyone ready?” Gary says. Then he counts off a tempo. “And a’one, and a’two, and a’one, two, three...”

The band launches into “Somewhere Beyond the Sea.” People come unglued. The whole facility suddenly becomes ten shades happier.

By the the first chorus, the cafeteria dancefloor is already crowded with eight men and fourteen women.

Bashful smiles. Weathered hands clasping other weathered hands. Feet shuffling. A few women are dancing with other women since there aren’t enough men to go around.

One old man wraps his arms around a woman’s waist. They are barely moving. This non-aerobic dance style is what’s commonly known as “Prom Dance.”

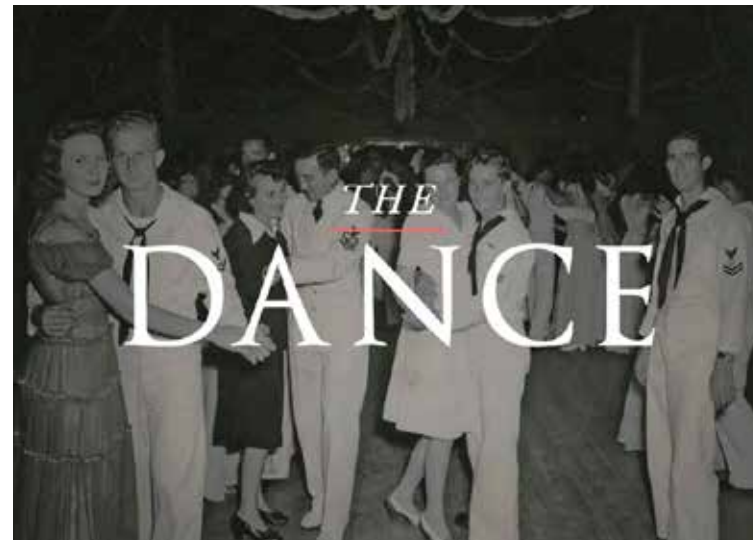
Another athletic couple is doing light twirls and they’re both smiling—literally—to beat the band.

The tune ends. The band plays “When You’re Smiling.”

Gary is now singing like Louis Armstrong, and the heck of it is, they say Gary does an excellent imitation.

Fifty years ago Gary used to be in a band in Orlando. His group used to play this tune every night at closing time.

People are moving stiffly on



the dancefloor, wobbling about as gracefully as the decades of osteoarthritis will allow. On-lookers seated in wheelchairs are singing, clapping in all the wrong places.

The next tune is Cole Porter. “You Do Something To Me.” Medium swing. This one really gets them cranked.

A few wheelchairs scuttle to the dancefloor, accompanied by enthusiastic nurses who are performing upper-body dance moves with non-mobile patients. This is already the best day of the entire year.

Gary plays saxophone solo after solo. People do foxtrot after foxtrot. Everyone is glowing.

When the party winds to a close Gary takes the microphone and makes his final speech. He gives the dancers a chance to catch their breath while he uses a serious voice.

“I’d like to dedicate this

song,” he begins, “to everyone who has lost someone this year.” His voice breaks when he says it.

The nurses and staff bow their heads.

Gary whips up the band. The musicians begin to play “What a Wonderful World” at a ballad tempo. The whole room comes alive because everyone on planet Earth recognizes this song.

Dozens of elderly voices are soon bellowing in wrong keys, but each mouth sings the correct lyrics. Even the employees are howling along with Gary.

Because everyone here knows that Gary has had one of the hardest years among those here. His wife died from COVID last year. He’s playing this number for her.

Gary brings the saxophone to his lips and begins to play, but he is interrupted. In the middle of his solo a nurse approaches the stage and asks Gary if he’d like to dance with her.

Gary turns red. “Gosh, it’s been a long time, I don’t think so...”

Too late.

The nurse ignores his remark. She forces Gary to discard his saxophone and join her while the band plays. Pretty soon the two of them are on the dancefloor.

The nurse rests her head upon Gary’s bony shoulder while they sway in rhythm. She can hear him sniffing loudly. After a few moments, they stop dancing and simply embrace on the dancefloor. The nurse rubs Gary’s back while he weeps.

And later that evening, when that nurse recounts this entire story to me in an email, I find myself doing the same thing.

Because, it really has been a long year.



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Local Country Musician Teams with Grammy-Winning Songwriters to Release "The Sand And The Sea"

By WHITNEY LEE

Local singer-songwriter, Jessie Ritter officially released her newest single "The Sand And The Sea" on April 9, a song written days before the nationwide quarantine to inspire healing and hope. The uplifting, beach vibe track was written with Grammy-winning writers Robin Rudy and Leslie Ellis. In the past, Rudy and Ellis have worked with names like Celine Dion, Rod Stewart, Thomas Dolby and Terry Clark. Free to the public, the official single release celebration will be held at The Village Door in The Village of Baytowne Wharf at Sandestin on Friday, April 23, 2021, with music starting at 5 p.m.

Based in both Northwest Florida and Nashville, Jessie writes, plays and performs a heartfelt brand of country-pop with a breezy, romantic feel and plenty of charm. She released

her debut album, *Coffee Every Morning*, in 2018. Later that year, she entered the Nash Next Competition, rising from a regional Florida Panhandle win to eventually take the national prize. The victory earned her a record deal with Big Machine (home to heavy-hitters like Taylor Swift and Florida Georgia Line). She made her label debut in May 2019 with the single "Nothing But You." She has previously joined the bill with chart-toppers Easton Corbin, Hunter Hayes, Eli Young Band and Runaway June.

While working on her new single and navigating her music career during the pandemic, Jessie's music video for her song "Home" was featured on CMT and most recently broke into The Country Network's Top 20 Countdown.

Back in March 2020, Jessie sat down with Rudy and Ellis



for her last in-person writing session before the COVID 19 quarantine began. When asked about the feelings in the writing room, Jessie said "I think the word "pandemic" had appeared in the news for the first time that day, and we were really scared. We didn't want to write a sad song or a song about what might happen, we were looking

for hope while on the brink of fear."

Rather than dwell on the unknown, the team came together to write

a song about the healing power of the sunshine and water. Ritter found inspiration from her home on the Emerald Coast and the carefree spirit that the area inspires. While working on her new single and navigating a music career during a pandemic, Jessie's music video for her song "Home" was featured on CMT and most recently broke into The Country Network's Top 20 Countdown.

In addition, Jessie has also been preparing to welcome a new life into the world. On release day, Jessie will be eight months pregnant with her first child. No worries though—

you'll still see this new mom performing along the Emerald Coast this spring and summer, baby boy in tow! An inspiration for mothers pursuing their passions, she will continue releasing new music while also enjoying the adventure of motherhood.

Jessie will also be live at the Sandestin Wine Festival on April 16, 2021 beginning at 5:30 p.m. in The Village of Baytowne Wharf.

In honor of "Sand and the Sea," Jessie has also released special merchandise and a lyric video (https://youtu.be/EX5_hh-hj5r0) and the song is available on all streaming platforms. To purchase the upcoming single and beachy merchandise, head to www.jessieritter.com. A native of Cape Girardeau, Missouri, Jessie continues to tour heavily through the Midwest and Gulf Coast regions as well.

Studio 237 Music Lessons Meet the Teacher: Tara Bohlen

By LISA CYR

"I love violin because it is technically blissful. My mind is engaged, my heart is engaged. It is a total mind, body and spiritual experience."

Tara Bohlen began studying violin at age 8. Her desire and curiosity for music/violin has taken her on a life-long journey. In 2001, she earned her Bachelor's Degree in Music Education from St. Olaf College in Minnesota and in 2011 received teacher training at Hartt Suzuki Institute. Tara and her husband, Joshua, live in Santa Rosa Beach with their daughters Hannah, Taliah and Sylvia who also play string instruments.

"I have had many wonderful teachers and I am forever grateful for each person in my life who has personally poured their love of music, gifts, talents, and abilities into me," she says. The mentorship from a music teacher is one of Tara's favorite childhood experiences, inspiring her to be a violinist, educator and more. Her mother was her first music teacher. Tara affirms that an excellent music education is passed down by spending time with an expert who can show you the way.


Tara Bohlen currently serves as violinist in the Panama City Symphony Orchestra. She is a recording artist in the violin rap performing group B-L'Attitude being a featured guest artist with

the Bismarck Mandan Civic Chorus, TedX Music, and live in Medora. B-L'Attitude has released music videos (YouTube) including Elevated Love, Heaven's Door, The First Noel, Ring

Christmas Bells, and Joy to the World. She was voted North Dakota Music Award's 2016 Favorite Instrumentalist, performed as solo violin artist with Bismarck Mandan Symphony Youth Or-

chestra, member of Sonorus String Quartet, and violinist with the N.D. String Quartet. Locally, as a freelance violinist she per-

continued on next page












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	MAY 27	Deana Carter
	JUN 3	The Tams
	JUN 10	Kara Grainger
	JUN 17	Petty Hearts <small>Tom Petty Tribute</small>
	JUN 24	Air National Guard Band of the South

 Arts & Music

Upcoming Art Classes

Artful Things Niceville:

Upcoming workshops at the gallery:

April 15, 10 a.m. Encaustic Wax Cards - Cornia Zalace

April 17, 10 a.m. Intro to Calligraphy - Elia Saxer

April 23, 6 p.m. Date Nite Acrylic Pour- Debi Profeta

April 24, 10 a.m. Swipe and String Pull Acrylic- Debi Profeta

April 24, 1:30 p.m. Book Release Party- Eliza Scalia

Ongoing Classes:

Tuesdays: 10 a.m. – noon or 1:30 – 3:30 p.m. Acrylics and Oils. \$20 per session plus supplies - Rosalyn O'Gradyograd-tr@cox.net

Wednesdays: 3:30 – 4:30 pm. Drawing Basics and Anime. Suggested ages, 10 - and up. \$10. MJ Montgomery - text 505-690-3945

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April 23 - Emoji Adventure Sugar Cookies. \$29.96.

April 23 - Heart Vase Holder Macramé. \$64.20.

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Apr 27/May 4 - Japanese Carp. \$32.10.

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April 27 - Mug Class (Single Ticket). \$48.15.

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April 29 - Private Book

Club/Joni. \$26.62.

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May 14 - Macramé Wall Hanging. \$63.90.

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STUDIO 237

continued from previous page

forms at weddings and other celebrations as a solo artist or with a group.

"The traditional classical with

the Suzuki method that I apply in my teaching, works to produce results," Tara says. "Plus, it's fun to repeat this process. Each time a student accomplishes a task and is celebrated by the teacher/parent, it fuels more progress. Accomplishment builds confidence

which enables them to enter a deeper work level and experience success, resulting in joy from the learning process. This "fueling cycle" of little successes builds towards bigger successes motivating



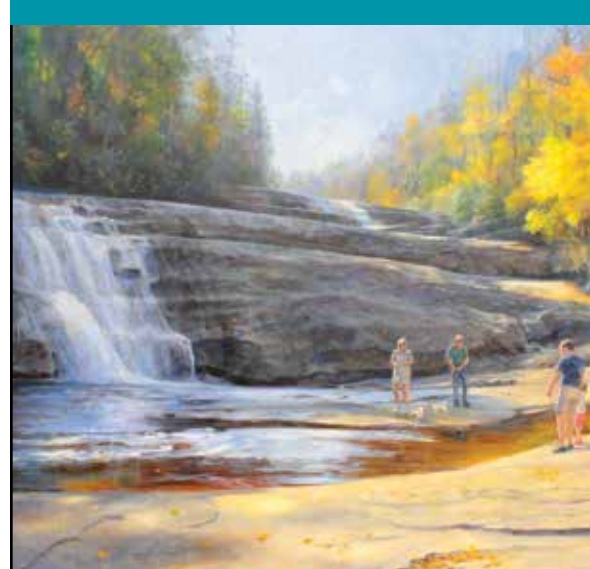
ing the student to keep learning."

With 20 years of music teaching experience on string instruments and piano, Tara was formerly the conductor of the Bismarck-Mandan Youth Symphony Orchestra, director at Love Attitude String Academy teaching violin, viola, and cello, Associate Concert Master of the Bismarck Mandan Symphony

Orchestra, served as Director of Bismarck Public School Orchestras, and directed the Strolling Strings Performance Group.

"Music is a wonderful way to teach students how to love learning. I love watching them get excited about making music and young musicians taking ownership of musical goals. They develop valuable discipline and habits which help them reach their goals and gain essential life skills."

Founded in 2011, Studio 237 Music is located in Santa Rosa Beach. Our staff of six teachers are ready to teach Violin, Cello, Viola, Acoustic, Electric, Bass or Classical Guitar, Piano, Ukulele, Drums, and Voice. Call Ray or Lisa at (850) 231-3199 to schedule a visit, a lesson or to ask questions. Visit Studio237Music.com.



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Bay Buzz

(Continued from page 4)

Destin area from Utah, Fomby's parents are also residents in the area. She was with the Utah Higher Education Assistance Authority as the Content Marketing Specialist prior to her move here. She has received numerous honors and awards, as well as experience in the non-profit world serving on the Board of Directors for Girl Scouts of Utah and being the Briscoe Council President of the Hutton Honors Council Association in Indiana where she was in charge of creating social, academic and philanthropic events for the Hutton Honors students and supervising council members.

For further information about the Emerald Coast Children's Advocacy Center, visit www.eccac.org or call 850-833-9237. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Local Boys & Girls Clubs Youth of the Year and Junior Youth of the Year

This year's local Boys & Girls Clubs of America's Youth of the Year is Jamiah D., who will represent the organization in



3rd Annual Mac & Cheese Festival judges (left to right) Michael Emigh, Brooke Skalla, Shervin Rassa (BGCEC CEO), Jamiah D., Ken Sheyka, Lori Leath Smith and Ja'lyyah B.

the statewide competition and as an ambassador of the Boys & Girls Clubs of the Emerald Coast. Ja'lyyah B. was chosen as Junior Youth of the Year and will represent the organization as a youth ambassador and will look to participate in the Youth of the Year program as she gets older. Both Jamiah and Ja'lyyah have already made significant impacts by serving as the youth judges for the 3rd Annual Mac & Cheese Festival benefiting Boys & Girls Clubs of the Emerald Coast.

Free Shredding Event

Bring all of the unwanted personal documents you can carry to be securely destroyed free of charge on Tuesday, May 17th between 10 a.m. and noon to the Shred-it truck in the Softball Complex Parking Lot on Campbell Drive. Please access Campbell Drive via Palm Boulevard.

Rubber bands, paper clips and staples do not have to be removed. Items brought in bags must be emptied into the shred bin.

Do not place in shred-

der: syringes, food, glass, cans, cardboard tubes, ink cartridges & toners, electrical items, hanging folders, hard drives, nuts & bolts, office supplies, hole puncher, staple remover, etc.

Fire hazard: batteries of any type, large metal objects, electronic devices.

Emerald Coast Realtors® Raise \$5,000 To Support Elder Services

The Emerald Coast Association of Realtors® (ECAR) Community and Military Outreach Committee hosted a barbecue cook-off recently that raised \$5,000 for the Elder Services of Okaloosa County facilities Twin Cities Pavilion and Crestview Manor. The event was held in conjunction with partners 3rd Planet Brewing Co., Beach Mortgage, Centennial Bank, Bright Light Land Title Co. and HWA Home Warranty of America.

"The goal of the Community and Military Outreach Committee is just what our name says – to help those in our community," said CAMO Committee Chair Tammy Summers. Tammy and Co-Chair Dana Topel lead a committee of 30 dedicated Realtors® and Af-

filiate Members committed to serving the community.

Newly Renovated Big Kahuna's Adventure Park Now Open

Open Monday through Thursday 2 p.m.-9 p.m. and Friday through Sunday 12 p.m.-9 p.m., attractions include the Honolulu Half Pipe, the Cyclone Twister and the Sky Coaster. The Tropical Mini Golf includes 54 challenging holes on three golf courses. The Kowabunga Café also has a new, full menu with an assortment of delicious food. Big Kahuna's Adventure Park guests and team members are screened for COVID symptoms in accordance to the CDC and State Guidelines. All team members have been provided personal protective gear for every shift. Attractions, restrooms and high touch areas will be rigorously cleaned throughout the day and numerous, accessible sanitation stations are placed throughout the park. Big Kahuna's Water Park opened April 17. Visit bigkahunas.com for more info.



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