



NICEVILLE - VALPARAISO

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### **The Niceville Senior Center is Back!** Not Your Ordinary 55 and Over Gathering Place

#### By Lori Leath Smith

Are you aware that more than 10,000 senior adults live in the greater Niceville area? Needless to say, Niceville's Senior Center is a popular "hang-out," and one where the aging outlook has been redefined! And now it's welcoming members once again more than 1700 strong!

Having initially opened in December 2018 for adults age 55 and older, since March 2020, it was closed—462 days, to be exact, until its reopening at the end of June. Though it's been challenging for the community and no one would have expected the Senior Center to be closed for that length of time, "I am proud to work for a city that has had the safety of its seniors at the forefront of the decision-making process," Julie Mooney, Niceville Senior Center Manager, says. "As an officer for the Florida Association of Senior Centers, I can also tell you that while we are opening after some senior





centers, we are fully opening long before many other centers in the state." And that's due to "our members, the program facilitators, the volunteers and the staff for being flexible and understanding over the past months as we worked to open."

Julie has stepped back into her role as active Senior Center Manager "like a comfortable pair of shoes." But, there are some changes and patience is needed. New staff is in training and there are new volunteers in the café and who are working to keep the Senior Center as clean and sanitized as possible. If you've not experienced the Niceville Senior Center yet, get ready to be wowed! Not your typical "play bingo and get your blood pressure checked" kind of place; it's a hub that baby boomers depend upon to accommodate their many interests, to stay mentally and physically fit and to enjoy camaraderie among friends. "The thing that hasn't

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### Are You Prepared? Rip Currents:

How To Spot Them and What To Do If You Get Caught In One

#### By L. Smith

Seven rip current deaths have occurred in Florida so far in 2021 three of those occurring in our area, according to the National Weather Service (NWS).

In March, Miramar Beach was open, but with red-flag warnings about dangerous surf. Pete Rosengren, 42, a father of three from Illinois died while trying to rescue his son and other children from a rip current.

Louisiana resident Layne Gravois, 21, drowned in Miramar Beach from a rip current in April during spring break when he and two friends noticed a young person in distress in the water. They apparently ran into the water to attempt to help, but were taken by rip currents themselves. All three were taken to Sacred Heart Hospital, and Layne passed away later. That same week, 55-year-old Kim McGrady

> **PREPARED** *continued on page 2*





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#### Community

#### SENIOR CENTER

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changed is the overall feeling of inclusiveness and welcome that new members are approached with every time they arrive," says Julie. "I am so proud to be a part of a community that cares and supports one another."

The Niceville Senior Center strives to empower and enhance the lives of adults 55 and over through its programs and caring services that promote wellness, social connection, support, nutrition, education, independence, activities, volunteerism and fun. For example, you can



take a Facebook, iPhone or genealogy class, work out in the fitness room, take ping pong lessons, Zumba, gardening and knitting, or do chair yoga, take Tai Chi classes and more. Craving a milkshake? Members can show up on Tuesdays at 2 p.m. for a delicious milkshake in the 50s style kitchen served by volunteers. There's even an outdoor recreation area with pickle ball courts, a putting green, exercise area and covered gazebos.

In addition, there's a large social area, multi-purpose rooms, and a spacious game room that includes a pool table, table tennis and a space for dance classes. A state-of-the-art outside grilling area is located in the front of the center and a courtyard in front of the building has room for plenty of outside seating, a small stage for performances or meetings and a beautiful fountain.

There's a lot of life to be lived after age 55, and this valuable community amenity has reopened to empower mature adults, promote their mental, physical and emotional health, keep them active, and help them engage with their community, make friends, and participate in activities that contribute to their overall health and well-being.

The center is located at 201 Campbell drive, Niceville, right across from the Niceville Recreation Center, Monday - Friday, 8:30 a.m. - 4:30 p.m. Membership is FREE for the residents of Niceville. For those who live outside the city limits, individual memberships run \$80 for the year or \$100 for a household, or monthly at \$10 per individual and \$15 per household; daily rate is \$3 per person. However, all non-city residents who had a membership at the time the Senior Center was shut down in March of 2020 will have theirs renewed at no cost when they return. Temporary monthly memberships and lifetime memberships are also available. Please visit the Facebook page or call (850) 279-6436, ext. 1600 for more information. Registration forms for new members are available at the center.

#### PREPARED

continued from page 1

from Dunwoody, Ga., also died getting caught in a rip current. Double red flags were flying in both Okaloosa and Walton counties, which means the water is closed to swimmers.

While another summer is in full swing, so is the frequency with which rip currents can indiscriminately claim lives of beachgoers, from tourists to locals.

The Gulf, unlike a pool or lake, is not a standing body of water. Therefore, educating yourself on currents before heading for the waves could, quite literally, save your life. Even people who are strong swimmers and physically fit have drowned in rip currents when not prepared.

So, what is a rip current? Rip currents are focused,

local, very strong, channeled currents of water flowing swiftly away from the shore, often perpendicular to the shoreline. They form when waves break near the shoreline, piling up water between the breaking waves and the beach at a low spot or break in a sandbar, or near a structure such as a groin, jetty or pier. One of the ways this water returns to sea is in the form of a rip current. Under certain conditions, rip current speeds can quickly become dangerous. So, before you jump in the water, be aware. Check to see if there's a low spot where there are no waves. Tip: Rip currents are easier to spot wearing polarized sunglasses.

Drowning deaths occur when people pulled offshore are unable to keep themselves afloat



Rip currents are powerful currents of water moving away from shore. They can sweep even the strongest swimmer away from shore. If at all possible, swim near a lifeguard.

and swim back. This may be due to any combination of fear, panic, exhaustion or lack of swimming skills.

#### **How to Survive**

DO NOT PANIC! A rip current pulls you OUT, NOT UNDER. The Okaloosa County Department of Public Safety offers this advice: If you become caught in a rip current, yell for help and remain calm. Do not exhaust yourself and stay afloat while waiting for help. If you have to swim out of a rip current, swim parallel to shore and back toward the beach when

possible. The best thing you can do if caught in a rip current, is to stay afloat and keep your head above the water. Do not attempt to swim directly against a rip current as you will tire quickly. It may get scary, but eventually, every rip current subsides at a certain distance.

Check water conditions before going in by looking at the local beach forecast at www. weather.gov/safety/ripcurrent-forecasts. Swim at a beach with lifeguards. The chances of drowning at a beach with lifeguards are 1 in 18 million.

Don't assume! Great weather

for the beach does not always mean it's safe to swim or even play in the shallows. Rip currents often form on calm, sunny days.

You can find daily updated beach flag conditions at Facebook.com/CityofDestin. Rip Current Information is also provided by the National Weather Service on weather.gov/mob. Also visit https://alertokaloosa. com/beach-flags-conditions/ for beach flags and conditions. MyOkaloosa.com/ps/ Visit beach-safety for more on Okaloosa County Beach Safety.



Published Monthly Mailed FREE to the communities of Niceville & Valparaiso

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#### The community

Happenings Around the Bay

#### JULY

22	From Shelves to the Shores (Ages 5+)
	10am   Council Chambers   Niceville

- 23 Clinch46 at Mulligans Bluewater Bay 6pm | Mulligans Bluewater Bay | Niceville
- 25 Sunset Shrimp Boils 4pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- 27 | Free Shredding Event 10am | Softball Complex | Niceville Galaxy Cookie Class

10am | CREATE Big Orange House Designs | Niceville

- 30 | Glass Art OPEN STUDIO 10am | CREATE Big Orange House Designs | Niceville
- 31 10th Annual Pinfish LIMITED Grand Nationals 10am | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville FAMILY Glass Art 9am | CREATE Big Orange House Designs | Niceville

#### AUGUST

01	Career Event 7am   Northwest Florida State College   Niceville
02	Chess Night 6pm   LJ Schooners Dockside Restaurant & Oyster Bar   Niceville
04	Junior Baker Camp with Mery (3 Sessions, July 4-6) 12:30pm   CREATE Big Orange House Designs   Niceville
05	Kidz Painting PANDAmonium 10am   CREATE Big Orange House Designs   Niceville
06	Back to School Cookies 10am   CREATE Big Orange House Designs   Niceville Sip N' Stroll 5pm   J. Leon Gallery + Studio   Destin
	Live Music with Purple Monkey 7pm   Mulligans Bluewater Bay   Niceville
14	Donnie @ Bella Blue Bar 7pm   Bella Blue Bar   Niceville
21	Catalyst Rocks 6pm   LJ Schooners Dockside Restaurant & Oyster Bar   Niceville Aftermath 5
23	3rd Planet Brewing   Niceville         Sparks in the Park 3rd Annual Car Truck and Bike Show         10am   Mullet Festival Fairgrounds   Niceville
26	Members Benefit Lunch 11am   Niceville Valparaiso Chamber of Commerce   Niceville
23	Sparks in the Park 3rd Annual Car Truck and Bike Show 10am   Mullet Festival Fairgrounds   Niceville
28	Purple Monkey 3rd Planet Brewing   Niceville

#### FARMER'S MARKETS

Niceville Community - Saturdays July 24, 31 & August 7, 14, 21, 28 9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays July 18 & August 1, 15 8am | Victory Blvd | Freeport

# Hello Frances.

#### Hello Frances is a podcast for...

curious creatives and nano entrepreneurs who seek knowledge, purpose, and community brought to you by creative firm and solutionist agency, Frances Roy. A lineup of guests, friends, and mentors candidly share their diverse wisdom and experience. This refreshing podcast is an easy addition to your playlist of favorites.



In this episode, Shantelle and Alison discuss the CBA's partnership with Walton County for the "All Hands on Deck" campaign. Anyone can have a "hand" in helping sustain and maintain our environment, you just need to get out there and get involved. Alison talks about how you can participate, the importance of our waterways, and more! To learn more about the CBA, visit basinalliance.org.

#### LISTEN ON YOUR FAVORITE PLATFORM



SAY HELLO. hello@francesroy.com VISIT. FrancesRoy.com соллест. () У in

### Frances Roy Agency Celebrates 5 Years!

Local creative firm and solutionist agency, Frances Roy, celebrates five years in business. Frances Roy's President and Chief Creative Officer, Shantelle Dedicke, raised a glass thanking her team, their clients, and the support of the local com-



munity at Niceville's 3rd Planet Brewing. "Key performance indicators measure our business, many of them nonhuman and intangible, but our true metric of success was palpable and present when our family, friends, and clients gathered together to raise a glass with us in celebration of our agency's first five years. I am so proud of our team, and I'll never forget the way this community embraced us," says Shantelle Dedicke, President and Chief Creative Officer, Frances Roy Agency.

Shantelle announced the promotion of Frances Roy Agency employees, Hillaree Durso, now Senior Director of Content and Marketing, Gregory Dedicke, now Digital Marketing Specialist, and Kayla Koger, now Design and Social Media Coordinator. Shantelle attributes the agency's success to its people. "The pandemic would have taken the wind out of us if not for the people who work day in and day out at Frances Roy," says Shantelle. "There is no magic formula to success - treat your team with respect and compassion and they will shine. I am in awe of their commitment and creativity, and Hillaree, Greg, and Kayla set the perfect ex-

Bay Life is printed and delivered to 10,500 homes & businesses in the Niceville and Valparaiso area each month! For advertising call (850) 688-9886 amples of what can be accomplished when a team focuses on the idea of winning the day."

Frances Roy's Senior Director of Content and Marketing Hillaree Durso, leads the agency's social media strategy, communications, and marketing



Hello 5, Frances Roy Agency Team Toast Frances Roy Agency Team (Left to Right) Gregory Dedicke, Anna Dedicke, Shantelle Dedicke, Hillaree Durso, Janae Erickson, Rinn Garlanger

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#### The community

### **Bay Buzz**

It's Movie Night at Crab Island!

Saturday, August 14 | Sunset Showtime | Crab Island

Hosted by Emerald Coast Marine and presented by Title Sponsor Mercury Marine, the surf's up at Crab Island for an awesome screening of "The Shallows" blockbuster movie featuring Blake Lively! Get ready for a spine-tingling night of jaw-dropping fun, excitement and adventure! The Shallows will be featured on the jumbo SPLASHBOARD screen beginning at sunset.

www.EmeraldCoastMarine.

#### **Pray for our Schools**

Make a difference for the 2021-22 school year as we pray for our schools, students and teachers. Join us Saturday, Aug. 7 from 9:30-11 a.m. at Crosspoint, Niceville Campus, at the Community Life Center, 214 Partin Drive S., as we team up to pray for all of our community schools! Prayer teams will assemble and caravan to

their chosen school parking lots for prayer from 10-11 a.m. For more information on how you can participate contact: Suzanne Niedbalski, 850-678-4411 ext 164. or email sniedbalsksi@crosspoint.church.

#### **New CALM Director**



Crisis Aid for Littles and Moms (CALM) has selected a new Director, Dave Glinka, to lead its 501c3 nonprofit in Niceville. Previously Dave worked for more than six years at Ascension Sacred Heart Hospital where he managed over 40 associates as the Operations Coordinator from Miramar Beach to Port St Joe, and oversaw the daily operations of a Physical Therapy Rehabilitative Office and a Medical Group Clinic at Somerby ALF. His varied background includes experience as a podium and practical area instructor as an Explosives Ordnance Disposal (EOD) expert, curriculum developer in both active duty and civilian roles, security specialist working with classified information and programs, and a Program Manager for a variety of creative training projects for government contracts. He is also a decorated veteran with 22 years in the U.S. Air Force and is a graduate of FSU with a Bachelor's in Criminology and an Emergency Management Certificate. Dave has experienced first-hand the powerful effects of bad habits as well as the benefits of programs such as CALM and is passionate about helping people by building relationships and establishing trust. He has a passion for helping single moms in crisis and looks forward to continuing the amazing efforts of the current staff and volunteers as well as the predecessors at CALM.

#### Registration OPEN for Fall After School Program

Registration is now open for the Boys & Girls Clubs of the Emerald Coast 2021-2022 After School Program to current and new members. Space is available but limited, and parents are encouraged to contact their local Clubs for information and membership rates.

After School Program Dates: Okaloosa County - August 10, 2021, to May 25, 2022

2021, to May 2

Club Hours:

Sunrise Program - 6:30 to 8 a.m. (Riverside); 7 to 8 a.m. (Destin & Kenwood)

After School Program - 2 to 6:30 p.m. (All Clubs)

For more information and to register visit https://emeraldcoastbgc.org/after-school-program.

#### Team Eglin's New Underground Fuel Pipeline Is Officially Complete!

The \$36-million project, 10

years in the making, brings fuel from 96th Test Wing bulk storage tanks to the 33rd Fighter Wing's bulk fuel storage area. The 22,300 feet of piping delivers fuel at 600 gallons-per-minute from 96th TW side of the base to the 33rd FW's tanks that support flying operations. "The cost-savings are incredible," said Lt. Col. Ryan Mansfield, 96th Logistics Readiness Squadron commander. "It saves manhours, contracts, equipment and so much more. Most importantly, it improves our effectiveness and as we say in LRS, our ability to move the warfighter."



Members of the 96th Logistics Readiness Squadron and 96th Test Wing help cut the ribbon on Team Eglin's new fuel pipeline June 30 at Eglin Air Force Base, Fla. (U.S. Air Force photo/Samuel King Jr.)



THIRD ANNUA

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### ECAC Partners with NWFSC for Transition to Work Program

Chris showed up to the Mattie Kelly Arts Center (MKAC) with a gleam in his eye. It was his second time to train as an usher for a ballet recital, and he already knew what to do.

"I got my jacket. I need a nametag. I'm ready!" said the 15-year-old as he got prepared in the cloak closet at the MKAC.

Chris is one of seven students from the Emerald Coast Autism Center participating in the new program, Transition to Work, funded by the Florida Department of Education.

"We are actually the second location in the state that has a Transition to Work program," said Montana Hobbs, Assistant Director at the Emerald Coast Autism Center. "The students spend 15 hours a week learning functional education skills that will help them in the future to be independent and hold a job."

Transition to Work has been running at Niceville's Emerald Coast Autism Center since October 2020, and is open to



students age 17-21, with some younger volunteers tagging along to learn like Chris. The purpose of the program is to prepare young adults with Autism for the workforce.

"It's very difficult for kids on the spectrum to hold down a job so we are practicing skills inside our facility and then we are going out into the community and performing those skills again," said Patrick Mills, ECAC Transition to Work Coordinator. "We are really working on finding what the students are good at and what they enjoy, so that we can find a good job placement for them."

So far, the Niceville students have gained experience serving around Northwest Florida State College at the Mattie Kelly Arts Center, the campus vehicle bay, the mailroom and the Kay Litke Culinary Arts Greenhouse.



Student Workers greet patrons at the MKAC, wash cars at the vehicle bay, sort mail and transcribe packages at the mailroom and plant seeds and water plants at the Greenhouse. Older students in the program have also begun working in the community at Sam's Club and the Dollar Tree.

"The Student Workers go out into the community with job coaches, but eventually we would like to be able to fade out so they don't need a job coach," said Mills.

Every student in the Transition to Work program sets their own course, Mills said, as each has their own abilities and limitations. Some students are non-verbal and rely on iPad technology to communicate through pictures and short answer buttons; others are working on their speaking and social skills to better communicate their wants and needs.

There is no time-line for students to finish the Transition to Work program, but with each work experience, students gain new skills and confidence.

"We haven't had anyone graduate yet, but we are just going to keep going until we find something that fits each student," Mills said. "Each week, as they practice these new social skills, learn new jobs and change their routines, every one of these things are critical pieces to them being successful in the workplace and in the future."

For more information about the Transition to Work Program, visit www.ecautismcenter. org.



#### The community

### Meet our Hero: **Terry Wadsworth Warne** Life in a WWII Prison Camp

By Kenneth Books

Some who have endured life in a wartime prison camp carry the scars with them for the rest of their lives. Terry Wadsworth Warne took a different route. She wrote a book—Terry: The Inspiring Story of a Little Girl's Survival as a POW During WWII.

In it, Terry tells of her three years as a prisoner of the Japanese in the Philippines during World War II. She was just 8 years old when she and her parents were captured and imprisoned.

"We encouraged her to write the book," says her daughter, Sally Reynolds, a local resident.

For years, Terry had presented talks to schools and groups about her experiences. She said those talks "are the backbone of the book."

Written in a breezy style that draws the reader into the story, Terry tells of the sometimes harrowing, sometimes heartwarming, events of her daily life under the watchful eyes of the Japanese. "I didn't want people to feel sorry that we were in the prison camp," she said. "I just wanted people to hear the story."

Although the prisoners were not tortured, as was the case with many military prisoners of war, they endured deprivation and starvation. Terry weighed 60 pounds when she was first imprisoned. By the time she and her family were rescued by the U.S. Army, she had lost 20 pounds and had not grown an inch in three years. Frequently, their diet



c o n s i s t e d of a watery rice, often with insects in it, and var-

ious weeds they could find or cultivate. The deprivation had effects on some of the prisoners for the rest of their lives. "Sally's grandfather (Terry's father, Norris Wadsworth) was almost

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blind," says Gary Reynolds, Sally's husband, a retired Air Force lieutenant colonel.

But the family survived and witnessed a number of miracles. At one point, several American leaders of the camp were taken out and beheaded. Norris Wadsworth was too sick to go. And when the Americans arrived to free the prisoners, they didn't know which way to go to find the Japanese. Beside a tank, a man cried out, "Give me light." The soldier in the tank shined a light toward the voice and saw a bearded man in a robe, carrying a staff. He pointed the staff and the soldiers found the men they sought.

Crucial to the telling of Terry's story were diaries she, her mother, her father and fellow prisoner Helen Brooks kept. The words written within those books prompted memories and allowed Terry to create a book rich in detail.

Terry and her family lived in the Philippines while her father worked at the Del Monte plantation. When the Japanese invaded the country, they were told they would be flown out to Australia. But every plane that had been sent quickly filled up, leaving the family to fend for themselves. Terry and her family found themselves with only one option. Surrender! As they surrendered to the Japanese, Terry's father counseled her, "Live each day to the best of your ability. Do not get caught up looking so far ahead that, worrying about the future, you get discouraged and lose hope." The advice served her well, as the next three years of her interment as a prisoner of war were full of hardship and suffering. Though stripped of her possessions and freedom, Terry was grateful to be alive and to be with her parents.

Terry felt no animosity toward the Japanese in spite of her ordeal. "If you carry hate with you, it can destroy you," Terry said. Her son-in-law agrees. "Sally's mother was probably one of the most positive, optimistic, outgoing people I ever met," Gary says.

Despite being imprisoned, Terry's education continued, although it was sometimes halted because of bombings and shellings. A Catholic priest served as the main teacher, although he had no actual teaching experience. But his teaching was so skilled that Terry skipped two grades when she returned to the States. "They didn't have anything," Sally says. "But they taught the kids."

Because of the shared ordeal, most differences among the prisoners were forgotten.

"I asked my mom what about church," Sally says. "She thought about a third of the prisoners were missionaries, but they all worked together. They prayed for each other and combined their faiths together." Terry's unconquerable spirit, as an eightto-11-year-old prisoner of war, is a reminder that even in the most deplorable circumstances, life is what you make of it.

Terry peacefully returned home in 2018. Terry was a ray of sunshine in the lives of everyone who knew her. She was dearly loved and is sorely missed by her family and all those who have been fortunate to be her friends.

Terry: The Inspiring Story of a Little Girl's Survival as a POW During WWII can be found on Amazon.com.

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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NORTHWEST FLORIDA state college

### **Local Resident Shares Passion for Beach Safety!**

By RITA L. SHERWOOD

Calling all locals!! We need your help!! How many times have you been at the beach and you've seen a visitor, whether it's a parent or a child, go in the water on a double red flag? The reality is, despite the colorful flags being flown at the beach, not everyone really knows the meaning. How many lives could be saved if we just educated them a little bit better?

Renee Weslowski is trying to do just that through her colorful wristbands from Beach Flags U.S.A. Renee's passion is to make learning about beach flags colors and their meanings fun, while also keeping everyone safe while enjoying the beach.

Beach hazards can encompass everything from large waves to strong currents, rip tides, and even marine animals like sharks. These beach hazards can be more dangerous than we think. Renee created these colorful wristbands through the States Lifesaving Association in collaboration with the International Lifesaving Federation. Her hope is that every visitor receives a



colorful wristband according to the flags flown at the beach. Put it on, adults and kids alike, then they know what to do according to the color.

Renee has been beating the pavement and trying to get the wristbands placed in every rental house, condo, and hotel room here in our area. Do you own a second home or a condo here? For a nominal fee, you can do your part to educate kids and adults alike. The kids can even take the wristband home as a souvenir. The goal here is to empower parents to educate their



kids, families, and friends.

And what do the different colors of flags and wristbands mean?

**Red over Red /or Two Red flags is CLOSED.** It indicates extremely dangerous conditions such as high surf, strong rip tide currents, sharks, excessive jellyfish etc. YOU CAN NOT enter the water, and if you do, you are subject to a \$500 fine.

**Red flag is HIGH HAZ-ARD.** Again, it indicates extremely dangerous conditions such as high surf, strong rip tide

currents, etc. YOU CAN NOT enter the water. Yellow flag is MEDIUM HAZARD. А yellow flag means that the surf conditions are moderate and rip currents are present. Α

yellow flag is a sign to exercise caution

**Green flag is LOW HAZ-ARD.** A green flag means that hazardous conditions are lower than normal, although the Gulf can be unpredictable. You can think of a green flag as all clear, and it's safe.

**Purple flag is MARINE LIFE IS PRESENT.** Stingrays, jellyfish, sea snakes, and other types of marine animals are present.

Renee says, "The most rewarding part of this passion project of mine is giving back to our local community. Just think if these wristbands saved even one person from drowning, it'd be worth it!" Considering the four million tourists who will travel to our three counties this summer, I bet it'd save more people than that!

Renee is no stranger to giving back, as this widowed mom of three boys (now young men) used to be a hairdresser who worked with the American Cancer Society (ACS) helping women who lost their hair. She had a certified wig bank and would help women cut and style their wigs for a program called "Look Good Feel Better" with the ACS.

To find out more about her passion project, the beach safety wristbands, contact Renee at BeachflagsUSA@gmail.com or call 850-499-5563 or 216-336-0236.

And if you need any painting done, Renee and her fiancé also own All Around Painting 30A LLC, and they can be reached at 850-278-6405, or check them out on Facebook.



**Key Numbers We Are Watching** 

#### Community



By MAURICE STOUSE, FINANCIAL Advisor and Branch Manager

While the economy rebounds and fears of inflation abound, we continue to watch those indicators we believe will help us and our clients make well informed decisions as to the direction and allocation of their investments. We do not try to predict markets, but rather strive to be ready vs. trying to be right. With that in mind here are some key data that we track daily as we monitor and help our clients manage their portfolios:

Earnings: These are some of the strongest earnings U.S. companies have seen in almost 40 years. To put that in contrast, in 2019 the earnings of the S&P 500 was \$162. In 2020, during the middle of the pandemic, that shrank to \$142. Look at 2021: Current run rates are \$200. Fidelity Investments, in a recent investment professional webinar shared those S&P earnings for 2021 might even hit \$225.

Stock prices are mostly based upon earnings. This might help explain the return of the market year to date and over the past year.

money that a company has left after paying its bills, debts, its dividends, and other things. Free Cash Flow for many sectors (Energy in particular) is reaching significant highs.

Market **Corrections:** Corrections occur in the stock market, the bond market, the real estate market, and the commodity markets. We are aware and want our clients to be reminded that this can always be a possibility. One such risk is on the rise: Should the Fed wish to start tightening by decreasing its monthly asset purchases of over \$120 billion dollars. That is what has been called tapering and, in the past, the markets have experienced the so called "taper tantrum" where most asset classes experienced a sell off when the Fed makes shifts like this.

Inflation: Like many ad-

Free Cash Flow: That is

visors, we watch these number closely. We have some specifics to share with you beyond the stated CPI and PPI numbers. CPI, the Consumer Price Index, was reported this past Thursday for the month of May. It showed the year over year inflation rate at 5%. PPI (the Producers Price Index) was reported this past week and came in at 6.60% - May 2020 to May 2021. Both numbers show inflation potentially running at twice of what is known as "The Expected Inflation Rate." That rate is the rate at which most institutional investors expect as the actual long-term rate of inflation. That number is available daily. However, it needs to be computed by looking at two factors: a) the U.S. Treasury 10-year note yield and b) the U.S. Treasury 10-Year Inflation Protected Notes Spread. The difference between the two is the expected inflation rate. That is the result of the pricing that the market puts on those Treasuries based upon what they think the inflation figure really is.

Note: The Federal Reserve more closely watches the movement in an index called the Personal Consumption Expenditures (PCE) index according to Fidelity Institutional, in its June 2021 report on Fixed Income. The PCE is published by the U.S. Department of Commerce. That next reading will be June 25. For now, that number is 3.1% for April which increased substantially from March when it stood at 1.9%.

At this writing, the 10-year U.S. Treasury was yielding 1.45% and the U.S. Treasury 10-Year TIP Spread was -.985%. So, the difference between the two is 2.435%. That is the rate the markets expect the true rate of inflation to be. That is obviously off the stated rate of the CPI and even the PCE. Why might this be so?

Many economists, investors and the Federal Reserve think the current CPI and perhaps the PCE are transitory in nature - the result of the economy rebounding from the lows realized just one year ago in the middle of the pandemic. They also point out that the CPI numbers are distorted by just a few things: Used cars, airline prices, gasoline and food. Add to that the numerous gaps in supply as a lot of manufacturing capacity had been reduced or shuddered during the pandemic.

#### "2.35%. That is the rate the markets expect the true rate of inflation to be."

As a result, the markets have shrugged off the potentially ominous CPI numbers believing that the real inflation picture is the expected rate. The market is signaling that there are not too many dollars chasing too few goods which is the classic definition of inflation. We are in a different spot from this. We think that monetary inflation - the growth of the money supply as having much greater impact than temporary supply gaps.

There are several things to consider: 1) The Federal Reserve's balance sheet sits at \$7.95 trillion dollars. That is up from \$4.16 trillion dollars at the start of the pandemic. The balance sheet was \$2.2 trillion dollars in November of 2008 during the Great Recession. Just two months before that it was at \$925 billion dollars. In other words, the Fed's balance sheet has almost doubled in the past year and is up tenfold since just prior to the Great Recession. The balance sheet is simply the amount of money the Federal Reserve has injected into the financial system by way of buying bonds on the open market When they buy bonds, they use newly produced U.S. dollars to buy those, thus increasing the supply of money. That means a tremendous amount of liquidity. It is liquidity that supports and raises the prices of assets be they stocks, bonds, real estate, or the cost of borrowing and so on. 2) Federal deficit spending. We are approaching a record deficit of \$4 trillion dollars. The U.S. government has added to supporting the economy by way of its own spending on stimulus and other programs. That means even more money into the system. 3) Labor shortages - as the economy continues to emerge and grow the number of job openings has caught up with the number of unemployed workers yet employers across the country from restaurants to construction cannot hire the labor to meet the increase in demand. 4) according to Fidelity Institutional, liquid savings are now at \$4 trillion dollars, up substantially. Also, the U.S. savings rate is over 14.1% according to Tradingeconomics.

com and it remains high (it was less than 10% at the start of the pandemic). You might see that as a lot of money on the sidelines, which is waiting to be spent on dining out, traveling, vacations, leisure and other things as the economy reopens.

Liquidity is the opposite of constrained credit. During the Great Depression, and what brought about the Great Recession can in part be blamed on the lack of liquidity and the lack of credit. That makes demand go off the proverbial cliff, prices deflate, and a recession or depression ensues. Many market pundits think once the supply imbalances are worked through that we will return to continued deflation. Their reasoning is not because of a lack of credit or liquidity but rather due to technology and a shrinking population. They think this time it is different. We do not agree.

The demand for housing has been unprecedented. This is more a result of the liquidity that is out there versus demand, in our opinion. If the Fed balance sheet had not doubled or the deficit spending not occurring, housing and other asset prices would not be supported at current levels. We think the only thing that will cause the housing market to cool, or even slowdown will be the reduction in Federal Reserve monetary injections.

So, what are the takeaways for clients? First, to review strategies and allocations and look to see if you have the diversification, you need or want should you be of the same belief that monetary inflation will indeed impact the expected inflation rate. There are several strategies to consider where inflation resilient or inflation resistant investment are concerned. Equity (stock) investments in Energy, Financials, Materials, Industrials, Commodities and Real Estate. Investments into small and medium sized companies (or funds that invest into those) is advisable as well. Investing in emerging and developed foreign stocks (or funds) for a portion of your allocation as well.

Second, review fixed income holdings. For those that have investment grade corporate or long-term maturities? You may consider adding short term inflation protected bonds, like TIPS to your portfolio.

Continued on page 13

## The First Wealth Management RAYMOND JAMES



To help you keep familiarity from overly influencing your financial plan: Don't confuse awareness with understanding or expertise. Rely on objective research.
 Take the time to consider your motivations for selecting certain investments or strategies Don't rule out an investment or financial strategy because it's foreign to you

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



**Maurice Stouse** 

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#### The community

### 5 Ways to Resolve Your Insurance Claim: Part 1



By Matthew Vanderford, Claimology

Knowing how to resolve an insurance claim dispute can become tiring, even for the most experienced professionals in the Insurance Claims Handling Industry. Many people file claims on their own and are met with many different reasons WHY their insurance companies are not providing coverage, or even working with them to resolve issues when coverage is afforded early. There are several ways to handle issues like this: Continued direct negotiations with carrier adjusters, mediation, appraisal, legal action or doing nothing at all.

Today we'll talk about Appraisal. Appraisal is an Alternative Dispute Resolution that has been used for over 100 years to resolve insurance claims issues. The process is similar to arbitration allowing for a three-party panel to come together to set the amount of the loss. Once the amount is set, the insurance companies are bound to pay the amounts awarded as provided through coverage. Below is a sample of some appraisal language that is found in most polices. Every policy differs in content. So, make sure to check if your policy contains this provision. You can even contact your insurance agent to see if your insurance policy contains this type of resolution process or what, if any variation exists. You might even want to think about a different policy that does contain this type of resolution. be made by a judge of a district court of a judicial district where the loss occurred. The two appraisers will then set the amount of loss, stating separately the actual cash value and loss to each item. If the appraisers do not agree, they will submit their statements to the umpire. Agreement by the umpire and either of the appraisers will be binding. Each party will pay its own appraiser and bear the othin intended to keep claims from clogging up the courts system while offering a real conclusion to the claim. As litigation can take years in some cases to finalize a loss, appraisal is meant to fast track the settlement process, usually resolving the dispute within 90 days.

Knowing when to invoke or accept this process is also especially important as not every claim is "ripe" for appraisal. Because there are many factors to consider involving issues with coverage and damages, it's prudent to contact someone who can advise you (such as a public adjuster or attorney) if appraisal is the best option, when it should be used, or if the carrier has demanded the process forward and you need help to resolve the dispute.

"The Pessimist Sees Difficulty In Every Opportunity. The Optimist Sees Opportunity In Every Difficulty." – Winston Churchill



Appraisal. If you and we fail to agree on the actual cash value, amount of loss, or cost of repair or replacement, either can make a written demand for appraisal. Each will then select a competent, independent, impartial appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice er expenses of the appraisal and umpire equally. Even though we may submit to an appraisal, we will retain our right to deny the claim.

Appraisal offers certain benefits in comparison to litigation. For example, most policies require that appraisers be competent and disinterested, meaning that they are well versed in the areas of dispute and are not compensated directly from the outcome of the appraisal itself. Another benefit is that appraisal

## "The art and science of fair claim settlements" A Public Insurance Adjusting Schoolhouse

CLAIMOLOGY

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.

Have Questions about Property Damage or Insurance Policies? Call Us: (850) 684-4794 You could have it answered in one our columns.

### **Roof Inspections Can Save!**

#### BY ERIN BAKKER

The roof is one of the most important parts of a home or business, yet it is one of the hardest to keep an eye on. Regular roof inspections can prevent the need for premature roof replacement.

Roof inspections require going up on a ladder, and once up there, the inspector has to know what he or she is looking at. It's easy enough for a lay person to spot obvious damage, such as a large hole caused by a fallen tree limb, but problems emerging due to less catastrophic conditions aren't as easy to spot. This makes it so that the average homeowner gains little benefit from looking at the roof.

The key to effective roof inspections is to hire professionals to come out and look. A pro can spot things like failing flashing or a loose shingle before they cause obvious leaks. In some cases, detecting and fixing these issues early can prevent the need for premature roof replacement.

Of course, there are times when a roof inspection will reveal that roof replacement is needed right away. Then, you might wonder what the benefit of the inspection was. The answer is simple: By spotting a worn-out roof in advance, you avoid finding out by having it start to rain inside your house or down your walls. You also can save the roof deck from rotting, and therefore, save yourself several thousand extra dollars.

For a professional roof inspection, you can call us here at Specialty Roofers, Inc. We can spot problems before they are obvious, and let you know exactly what will be needed to prolong the life of your roof and the structure beneath it.

Remember, ignoring a roofing problem just allows rot to get started. So, it's always more affordable to get repairs done early.





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Say goodbye to the bulky and distracting panels of the past. The sleek, low-profile design of the GAF DecoTech<sup>\*</sup> Solar System delivers high performance along with curb appeal.

For a limited time, get free gutters with the installation of a solar roof! See website for more details and restrictions. Offer ends 12/31/21.

#### The community (19)



#### By JOE CAPERS

Our beautiful areas of NW Florida are popular destination for vacation home renters. And we must be alert to the fact that standard homeowners and condo insurance policies are designed to cover only owner-occupied or secondarily occupied properties with no rental exposure. The intention is not to cover a home that is rented out to guests. Many insurance companies will not even knowingly provide a policy for short term rental insurance in Florida. So, beware when placing coverage for your rental exposure.

You might be under the impression that Homeowners Insurance and landlord/tenant (rental property) insurance are the same. There are similarities. The Homeowner form is usually broader and is used if the occupancy is primary or a secondary residence. The Dwelling Fire form is more limited and is

### My Rental Property Insurance Program: Coverage Checklist

usually required when the home has rental exposure. Regardless of the form, you want the correct amount of coverage to rebuild the primary dwelling and other structures on the property, along with hurricane and wind protection. Insurance industry statistics shows that two out of three homes are underinsured. Other essential areas of coverage include replacement cost on the contents, loss of rents, loss assessments, liability, rebuild to code (Ordinance or Law), increased mold and much more.

You might also think there's no difference in coverage or carriers depending on whether you rent your place out annually, for a week or for a few nights. But there you'd be wrong.

"What will be the shortest length of time you'll offer your place for rent?" The answer to this question is crucial in making sure you have the correct policy. Some carriers allow only annual leases, some a minimum of one-week rental and a few others allow less than seven nights. You might be wondering why it's all that important. In the world of insurance, all information should be as accurate as possible, so a carrier won't have a ready excuse to deny a claim.



For short-term rentals, since they come fully furnished, make sure you have enough contents coverage to replace the furniture, dishes, linens, accessories, electronics, decorations, etc. in the event of a loss. Replacement cost is always recommended over actual cash value, since actual cash value depreciates the items for age and wear and tear.

There's also the added liability exposure with rentals which tends to be most costly as well. If your weekend getaway renter trips over a rug, falls down the stairs and breaks his leg, you need to be ready for a possible lawsuit. Most rental property policies offer liability coverage options between \$300,000 and \$500,000. Depending on the amount of assets you need to protect, it might be beneficial to purchase a separate Excess Liability policy with coverage limits starting at \$1 million or more for your rental property. If the property is titled to you individually and you have a personal Umbrella policy in place, you might be able to add your rental property to that policy. One caveat – if your rental property is titled in an LLC, partnership or other entity instead of your personal name, you'll probably be unable to add it to your personal Umbrella. Excess liability policies are an affordable way to obtain extra asset protection.

And, of course, you don't want to forget about flood insurance. It's as important to have a flood policy on your primary residence as it is on your rental properties, and one should consider purchasing limits to the full replacement cost of the dwelling and contents.

When it comes to short-term rental insurance, always speak with an insurance professional, and make sure you have the coverages you need to make your rental experience a successful one. It is imperative that you select a good carrier that offers short term Renters insurance for your rental properties or temporary vacation rentals. As we demonstrated, these policies protect you from damages that occur when someone else permanently or temporarily rents space in your home.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A), Niceville, Freeport and Inlet Beach. Visit their Video Library on www. ins-zone.com and watch several informative videos on 'Homeowners, Condo Unit Owners and Flood,'or call (850) 424-6979 and talk with one of our experienced Team Members.



#### Get the Smile You Deserve Smile with Confidence Again

- Are you embarrassed about smiling in front of people?
- Do you ever put your hand up to cover your smile?
- Do you dislike your smile in photographs?

f 😏 🔟

- When you look through magazines, do you envy the models' smiles?
- Do you wish your teeth were whiter?Do you think you show too much or too little of your teeth when
- you smile? • Would you like to change the way your teeth or gums are shaped?
- Volue you like to change the way your teeth or gums are snaped?
   Do you have gaps or spaces in between your teeth?

If the answer is "yes" to any of these questions, you may be a good candidate for A Smile Makeover.



#### **\*** Community

### **Endless Summer:** A NWFL Coast Chapter FPRA Fundraiser!

Join the Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) and presenting sponsor Okaloosa Gas as we celebrate summer with live music, lite bites, a stellar silent auction, cash bar and our annual champagne toast tradition!

The incoming '21-'22 NWFL Coast FPRA Board of Directors will be installed and we will celebrate the past



year with FPRA members and friends. Dress in your summer casual attire and help us raise

money for professional development and scholarships for Northwest Florida Public Rela-

#### **KEY NUMBERS**

continued from page 10

Third, consider the real rate of return on your investments. That is the return you are getting less a) the expected inflation rate and b) the nominal (stated) inflation rate. As an example, if you have a bond paying 3%, its real return would be .565% after the expected rate of inflation or -2% with the nominal or stated rate of inflation. The same can be said for stocks, or growth investments and real estate. Look at your return and subtract out both inflation rates and make any needed adjustments accordingly.

When managing your investments and financial affairs we encourage investors to review and think about what changes they need or want and then to make those over time, not necessarily overnight. At The First Wealth Management and Raymond James, our focus is on actively monitoring and over actively managing our clients' investments. We appreciate the old saying that at first you concentrate to build wealth and then you diversify to preserve it.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, Fla. 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124.

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

Investing within specific sectors, or in small and mid-size companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

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

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contains this and other information about mutual funds. The prospectus and summary prospectus is available from your financial advisor and should be read carefully before investing tions and Marketing pros!

The event takes place Tuesday, August 17, 2021 from 6–9 p.m. at Sunset Bay Café, Sandestin. Tickets are \$25 per person with cash bar available and can be purchased at https:// www.eventbrite.com/.../endless-summer-fundraiser....



PHOTOS BY SAVVY LEIGH PHOTO

Thanks to everyone who came out to the Niceville-Valparaiso Chamber Business After Hours in June! We had a lot of fun and are honored to have met and seen so many friends and businesses in our community! And thank you to host LJ Schooners Dockside Restaurant & Oyster Bar, the perfect venue for the event!

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or family. Stop in for Cinnamon Rolls; Scones: Cranberry Orange, Chocolate Caramel and Cheddar Thyme; Strawberry Coffee Cake; Cranberry Orange Muffins; Red Velvet Cookies; Brownies with Espresso Ganache or Caramelitas! Try a Breakfast Special with a piece of Quiche or Kolache-Hashbrown Casserole. Breakfast Burritos are rolled and ready daily! Choose from Andouille, Bacon, Chorizo or Veggie. Or tantalize your taste buds with a made-to-order Breakfast Sandwich on Croissants or Bagel with two eggs and cheese and then choose if you want to add Jojo's homemade smoked jalapeño beef bologna, bacon, house smoked bbq or ham!

Come meet our new kitchen manager - Kiefer Adams joined our team the first of the month and is already making a HUGE impact!

We have been adding new menu items but, our Cinnamon Rolls and Kaloches still hold the top spot for SELL OUTS! Back to school means change in flavors- Caramel Apple, Peach Cobbler and Almond Joy are just a few of our scone flavors this month. fall means we are back in "pumpkin" business - stop in for featured Muffins, Coffee Cake or Pound Cake which go great with our Maple Cinnamon Latte or Caramel Macchiato!

Every day is a day for freshly Roasted Coffee and great doses of goodness! Order ahead and pick up some for the office, a gathering or your next meeting!

And please tell Jojo that Bay Life says hi! Hours 7:30 a.m. – 2 p.m. Tuesday - Saturday

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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, now through Oct. 28, 2021, it's the Thursday Throwdown Fun Paddle Board Race series! Bring your own or rent for \$20. All ages welcome. Every Thursday at 6 p.m. Call 850.699.0045 for more information. And don't forget the monthly Sunset Shrimp Boil! Dine-in, Pick-up, To-Go

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#### 🚸 Off the Hook



By Cali Hvalac, Silver Shade Studio

The Tarpon have arrived! A bucket list fish for many anglers, Tarpon are most commonly found in South Florida, but our area sees a passing migration during this time of year. Tarpon are known for their massive size, can reach up to 8 ft. long and weigh 280 lbs. They also have an extremely long lifespan, averaging approximately 50 years with the oldest being estimated at 63 years. Their majestic appearance garnered them the nickname "The Silver King" and the reputation as one of Florida's most premier game fish.

One of the most intelligent fish, Tarpon are a prehistoric fish that have been dated back as far as 100 million years. They have no teeth, just a sandpaper like surface inside their mouths and they swallow their bait whole. Their scales are shiny and appear silver in color, and anglers will often take one scale as a prize for their catch.

Most people are surprised to see them swimming near shore, by the beaches in large schools. Often, you'll see them "rolling" on top of the water, while they feed and they are one of the only fish to break the surface to gulp breaths of air. Being able to breathe outside of the water is partly why they can fight for so long while being hooked up. Anglers will experience fights with Tarpon that can last 2-3 hours, wearing the fish down before trying to get him to the boat.

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

### Off the Hook: Tarpon Run! Check It Off Your Bucket List!



With our beautiful harbor already being a huge fishery, Tarpon adds even more to the area. Anglers can now target this bucket list fish during summer months on a boat, kayak or fishing pier and have a shot at the beautiful creatures. If you want the best shot at catching one, hire a guide who has perfected the catch, since these bucket list fish are one of the hardest to get to your boat. There a variety of local, talented fishing guides who can assist you with these majestic creatures to cross them off your bucket list!







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See Makaira & the Blue Wave Fleet at Captain's Choice. The right choice for your Boating needs.

### Now Available! Manatee and Sea Turtle Decals

The Florida Fish and Wildlife Conservation Commission (FWC) just released the new 2021-2022 manatee and sea turtle decals. These high-quality waterproof stickers feature two different designs and are a fun way for people to directly support research, rescue and management efforts that conserve these species and spread awareness

about the challenges they face. Each July, the FWC introduces new manatee and sea turtle decals that are available with a \$5 donation. The designs look good on a vehicle's bumper or the side of a boat, and you can also stick them on laptops, water bottles and coolers. Get yours online or when registering or re-registering a vehicle or boat at local tax col-

lector's offices across the state.

"Purchasing a manatee or sea turtle decal and displaying it is a simple way to make a difference for some of Florida's most iconic, imperiled species." said Ron Mezich, section leader of the FWC's Imperiled Species Management Section. "The financial support directly contributes to their conservation and display-



ing it for others to see also helps raise awareness." Manatees and sea turtles depend on Florida's waterways and coastal habitats. Therefore, preserving Florida's beaches and aquatic ecosystems is a crucial component of species conservation

These collectable decals help fund manatee and sea turtle conservation efforts and raise awareness about the species and their habitats.

For example, when someone calls the FWC's Wildlife Alert Hotline at 888-404-FWCC (3922) to report an injured, entangled or sick manatee or sea turtle, FWC staff work with partners to rescue, rehab and release these animals in need.

The decal themes highlight important conservation issues, such as manatee-safe boating and keeping our waterways clean. This year's themes include: "Go slow - Look out below!" This message encourages safe boating around manatees, what to look for while on the water and shows others that you support Florida's manatee conservation efforts."Protect Florida Sea Turtles" shows a leatherback sea turtle swimming among jellyfish. Leatherbacks are true oceanic



travelers in the sea turtle world and need your help in keeping our waterways clean so they can keep swimming long distances.

Learn more about how to help conserve manatees and sea turtles at MyFWC.com/Manatee and MyFWC.com/SeaTurtle. Select the "Decals" link to order new or past editions of decals. You can also support these species by purchasing a "Save the Manatee" or a "Helping Sea Turtles Survive" license plate at your local Tax Collector's office.

For additional information about how to get involved, visit the Fish & Wildlife Foundation of Florida's website at widlifeflorida.org.

#### **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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#### Off the Hook

### **Patriot Boat Parade World-Record Attempt**

Load up your boats, make history and join Boaters for America 1st as it hosts a Patriot Boat Parade on Sunday, Sept. 5, 2021, in an attempt to break the world record for largest boat parade. Powered by Right Side Broadcasting Network (RSBN), staging will begin from 9:15-9:45 at the west side of Brooks Bridge in Fort Walton Beach and end at the Destin Bridge. An electronic counter will be positioned under Brooks Bridge to count each boat registered. The American Spirit and other boats will lead the way again and thousands are expected to join.

"We're an independent

the event. Anne pulled in The American Spirit Party Boat and the rest is moving like wildfire!

Anne says last year's attempt was to counteract all the negative press. "We wanted Trump to know there's a lot more people out there supporting him than the media is letting on. Obviously, we wanted to break the record, too, but mainly that." Chandra says when others saw the parade on the bridge and in the water, it renewed their spirit. It was so opposite of what was being aired on the MSM.

Anne and friend Deidre Cannon are 'I'm a Florida Trump Girl' admins who have been planning the boat record atOthers include, the American Spirit Party Boat, About Face: A Therapeutic Skin Care Center, Dock & Deck Techs, James O'Donoghue of Nautilus Civil Technologies, Fubar and The Island Hotel by RL.

Anne invites like-minded boaters who like to have fun to join and invite friends, locals and others from other states to come together in unity. "Through this



year's Flotilla, we want Trump to know we want him back and that he has our full support."

Registration is open until Sept. 4. 2021. Please visit the website at www.patriotsunitedtrumpflotilla.com for registration, all the details and last-minute changes. Additional updates and race information can be found at Patriots United Trump Flotilla FB Group www.facebook.com/groups/patriotsunitedtrumpflotilla.





event," says co-organizer of the event Anne Ziegenhorn, "and we've hired a professional audit team to verify and certify our parade."

As some readers might remember, last September, an attempt was made to break the Guinness Book of World Records with a Sept. 5, 2020, boat parade. "We feel we broke the record," says Anne, "with 1,528 officially registered, and over 2,000 showing up. But Guinness didn't recognize it." (Malaysia currently holds the official Guinness record for Largest Boat Parade with 1,180 boats.)

Chandra and David Rich initiated the Patriots United Trump Flotilla World Record attempt last year and this year based on the 'I'm a Florida Trump Girl' Facebook group page. Chandra approached Anne, an admin of 'I'm a Florida Trump Girl' to co-organize tempt since shutdown in March 2020. "So, this year we're going for it again," says Chandra, "but, it won't involve Guinness."

The cost per vessel is \$22 to register and funds raised through the event will benefit two non-profits: TITS Committee 501c3: The Implant Truth Survivors Non-Profit Charity, of which Anne is a co-founder, and Road Dogg Rescue. "Once registration, accountants and other incidentals are paid for, anything above that will go to the non-profits," says Anne.

"Last year, we had people from all over the country participating with at least 13 states represented," says Chandra, "from Alabama, Alaska, even Canada!

With several sponsors already lining up, Gas MON-KEY Propane and Right Side Broadcasting have stepped up as primary sponsors and hosts.

#### Sports

### 2021 World Junior Waterski Championships Come to South Walton!

Pickos Ski School, located at 105 Jump Street, announced in December 2019 that they would be the official host for the 2020 International Waterski & Wakeboard Federation (IWWF) World Junior Waterski Championships. Due to COVID-19, the original competition date was rescheduled to August 22-29, 2021.

The IWWF World Junior Waterski Championships are held every other year around the world in various locations including Spain, Peru, and Chile. Due to the worldwide pandemic, the 2020 competition was postponed until it was deemed safe for participants to travel and be around one another. Each country has the opportunity to send their best skiers, typically a six-person team, to the event. Twenty-one countries are slated to attend this year's competition including Ukraine, Czech Republic, Morocco, and Hong Kong. This will be the IWWF's 18th World Junior competition. These junior water-skiers are

some of the best in the world and are looking to win a world title and continue onto the IWWF World Open Championships the following year. The skiers will be competing in several divisions, including Boys Overall, Girls Overall, Boys Slalom, Boys Jump, Boys Trick, Girls Slalom, Girls Trick and Girls Jump. Additionally, each competitor will be competing for their own indi-

vidual scores that are posted on the world ranking list as well as course records.

The week-long competition, sponsored by Visit South Walton, will begin with check-in on Friday, August 20th. Friday and Saturday, August 20-21,



will be the official "Familiarization Days" consisting of allotted practice time for each team and distribution of all competition materials such as bibs, backpacks, and itineraries. The final rounds of competition will be held on Wednesday, August 25

for the Under-17 division while the final rounds for the Under-21 division will be held on Sunday, August 29 and will conclude with an awards ceremony. The public is welcomed to attend all of the competition days throughout the week held at Pickos Ski School. To see the full schedule, visit www.iwwf.sport/ u17u21worlds/.

Those competing in the IWWF World Junior Waterski Champion-

ships are exclusively towed by the award-winning Ski Nautique. There are multiple sponsorship opportunities available at all levels. Those interested in sponsoring the week-long event, please email caitmcginty@ gmail.com. To learn more about the 2021 IWWF World Junior Waterski Championships, visit www.iwwf.sport.

Pickos Ski School was founded by 24-time world record holder and skiing icon, Cory Pickos and his wife Rose. Cory has been running ski schools across Florida since he was 16 years old. Cory and Rose moved to the panhandle in 1992. The couple met and partnered with a local developer to create three man-made lakes specifically designed for waterskiing Since its inception, the school has transformed from a family-owned business to a world-renowned training center.

Pickos Ski School is one of the top destinations for water-skiers from all over the world. Each year, welcoming over 40 locals and 350 international water-skiers to train and compete at their state-of-the-art facility. During the school's busiest season, Cory, Adam and team can be found pulling skiers on all three lakes from sunrise to sunset having over 100 ski lessons per day. To learn more about Pickos Ski School visit www.skipickos.com.





#### By Dr. Richard Chern, M.D.

Hormone therapy can be traced back over 2000 years when the Chinese isolated pituitary and sex hormones for medicinal purposes. The hormones had not been identified, but the benefits were already known. Of course, many discoveries have occurred since then and today we are not only treating symptoms but also using hormones to improve our overall health.

Health problems associated with hormonal imbalances can go on for years, often undetected by both patients and their physicians. Increased risk of cardiovascular disease, Alzheimer's, metabolic syndrome, diabetes and osteoporosis are only some of the problems associated with hormonal imbalances. And, like high cholesterol, you can't "feel" any of these to know you have a problem. Instead, you must get tested.

To make things more difficult, the symptoms of andropause, menopause and hypothyroidism are often so slow to occur that we discard them as part of the aging process. Fortunately, at The Hormone Restoration Center, we know what most of these symptoms are and can screen for them to see if there is a potential hormonal imbalance.

There are a number of symptoms associated with hormone imbalances to help identify those at higher risk. Symptoms can include fatigue, depression, weight gain, decreased libido, joint pain, poor memory, mood swings, low stamina and sexual dysfunction.

If you have ANY of the above symptoms, you should complete a symptom checklist and get tested. These symptoms are an indication that you may need treatment.

After identifying an imbalance, physicians and non-physicians may use pills, creams, supplements, tonics and much more.

At The Hormone Restoration Center we use what we consider to be the best of the best. We use bioidentical BioTE hormones which means the hormones are identical to what our body produces. That way the key fits the lock exactly as it should

The BioTE method uses hormone optimization created from hundreds of studies using hundreds of thousands of patients worldwide to successfully optimize the hormone levels of women and men once their body's production is no longer sufficient. Surprisingly, our bodies can stop producing sufficient hormones in our early thirties or before.

As shown in different studies, Hormone replacement therapy has been shown to reduce fatigue, improve sleep, improve libido in women and sexual performance in men, decrease muscle loss, reduce body fat, and reduce irritability, anxiety and depression. Also, the symptoms of osteoarthritis and rheumatoid arthritis are significantly reduced.

Long term, men and women will have a reduced incidence of Alzheimer's disease, heart disease, and osteoporosis. Also, multiple studies show a long-term reduction in breast cancer. Testosterone and estradiol also improve lipid profiles, reduce triglycerides and increase HDL cholesterol which can have positive benefits on the cardiovascular system. Therapeutic testosterone levels can also protect the body from diabetes, prostate cancer and all-cause mortality.

How Old is Hormone Therapy?

Hormone replacement therapy by pellet implantation has been used with success in the United States, Europe and Australia since 1938, and has been found to be superior to other methods of hormone delivery.

All the practitioners at The Hormone Restoration Center are BioTE certified and have had extensive clinical and didactic training specific to the treatment of hormonal imbalances. This is to ensure the highest safety, efficacy and results for our patients. More than 96% of patients are satisfied with treatment when using BioTE.



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#### 🐲 Wellness



By Kay Leaman, HealthyDay HealthyLife

Do you know someone who suffers from allergies? I know I do. And even though I've never experienced the effects of seasonal allergies, I know that it is something dreaded by all those who do.

Allergy - An abnormal immune response to almost any substance, pollen, dust, animal dander, etc. which ordinarily does not affect most people. Reactions can affect one or more areas of the body including the skin, respiratory tract, eyes, etc.

The inflammatory response of allergies is characterized by

a release of free radicals which in turn further accelerate the inflammatory or allergic response. Our bodies release histamine and other inflammatory elements in response to the invader (pollen, etc.). Results of this process are over stimulation of mitochondria (energy producing part of our cells), mucus production, smooth muscle spasms found in the lungs and intestines. Symptoms consist of run-

ny nose, sneezing, coughing, burning eyes, rash or blisters, diarrhea, gas bloating and headaches.

#### **Remedies:**

**Antihistamines** - These products reduce the release of histamines, but they don't affect the release of the other inflammatory elements.

**Honey** - Locally sourced honey introduces small amounts of pollen into the system. These small amounts teach the body to recognize pollen as an 'ok' element which in turn can reduce or stop the allergic reaction.

Various essential oils - Essential oils are not created equal. It's also important to



remember that these oils have strong medicinal purposes and not all oils can be taken or applied in the same way. One oil to consider is Eucalyptus oil. You can apply a few drops on a towel; place the towel over your nose and mouth (avoid touching the skin where the drops are located), take several slow deep breaths, in through the nose and out through the mouth. Some research suggests the oil has anti-inflammatory and antibacterial properties and can make breathing easier.

**Vitamin D** - This nutrient helps to regulate immune system

cells and the release of chemicals that can produce allergy symptoms.

**Saline nasal spray** – The saline cleanses the nasal passages and sinuses. This tends to be easier than a neti pot.

**Peppermint tea** - You can drink a cup of hot peppermint tea. Inhaling the steam and drinking the tea seems to work as a decongestant and expectorant (breaking up the mucus).

**Grape seed extract** - Anti-allergy and anti-asthma supplement (Dr. Lad McNamara). Using a potent and pure grasped extract with vitamin C has been one the most impressive supplements used to ameliorate symptoms of allergies and asthma.

Allergy medication is big business and it has its place. But, as with any medication, the side effects can far outweigh the benefits; just watch a few commercials. I know first-hand how some of these natural remedies have positively impacted allergy sufferers allowing them to manage their symptoms and be able to enjoy the outdoors again. You can contact me, Kay Leaman, at suceed@healthydayhealthylife. com.

Here's to summer!





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By Ricky Harper, C12

I recently watched the movie 'Greater,' a true story about Arkansas Razorback football player Brandon Bullsworth. When he was in junior high, his football coach told him that he would never amount to anything. He proved that coach wrong and became a standout high school player. But when he tried out to play college football, he was told by his beloved Razorbacks that he was too small to play in the SEC. Brandon proved them wrong, too, and went on to become an All American at Arkansas. In addition to his football success, Brandon lived an extraordinary, but sadly short life that inspired many.

The great Vince Lombardi said, "Perfection is not attainable, but if we chase perfection, we can catch excellence." Brandon Bullsworth found excellence in football and life.

As businesspeople, we should be like Bullsworth and chase perfection. We should strive to be extraordinary. But how?

Author and historian Kevin Kruse studied some of the most

successful people in the world to learn what made them excel. He interviewed entrepreneurs, Olympians, astronauts—extraordinary people from many fields. He wanted to know what made them 'extra' ordinary and he found it came mostly from the way they managed their time.

His research revealed 15 common traits of these extraordinary people and resulted in his best seller, 15 Secrets Successful People Know About Time Management. Here are those 15 secrets:

They focus on each minute of each day. They do not block out hours or half hours on their calendars, they block minutes. They make each one of the 1,440 minutes in each day count.

They focus on one thing. As Gary Keller said in his seminal work, The One Thing, "Multitasking is a lie." Do one high priority task at a time.

They do not have 'to do' lists. Rather, they put tasks on their calendar.

They do not procrastinate. Kruse says that your future self will let you down. Do it now.

They make it home for dinner. Life is about priorities, and family should be high. Very high.

They use a notebook. Studies have proven that the act of writing notes makes you three times more likely to remember something, even compared to typing.

They check email no more than three times each day and then only for 21 minutes per session.

They avoid meetings ruthlessly. And when they have meetings, they start on time, have and fol-

### **Be Extraordinary**

low an agenda, and end on time. There is no other way to have a meeting.

They say 'no' to almost everything. They know that every yes is a no to something else.

They follow the 80/20 rule. Also known as the pareto principle which states that 80% of outcomes are the result of 20% of activities, they know that done is better than perfect.

They delegate almost everything. They never ask, "How can I do this?" Instead, they ask, "How can this get done?"

They have theme days each week. Example: Meeting Monday, HR Wednesday or Financials Friday.

They touch something only one time. If it can be done in 10 minutes or less, do it immediately.

They practice a consistent morning routine. This time is not work; its focus is body, mind and spirit. They know that energy is everything. They live a life of rhythm, they nurture their mind, faith and body by not skipping sleep, meals, quiet time, exercise and other needs.

Be extraordinary. Chase perfection by using these time management practices. It is not as hard as you think. Jimmy Johnson said, "The difference between ordinary and extraordinary is that little extra."



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### BE Niceville August Luncheon

Bridget Carnley, the Florida Director for the U.S. Convention of States, will be the featured speaker at the August 25th Business Empowered Luncheon. If you are frustrated with the current direction of our nation, Bridget will show you a very credible solution that our forefathers placed right into our constitution, and we are more than three quarters of the way there. Her talk entitled: "Article V, a Constitutional Solution" will show us "why we cannot divorce ourselves from the truth of God." Her own personal testimony will provoke thinking and encourage you as well. Plan now to join us August 25th at 11:30 a.m. at The Wharf 850, 821 Bayshore Dr., Niceville, 32578

Please call, text or email Al Niedbalski at 850-586-1472 or alniedbalski@gmail.com.

Visit www.businessempowered.net or like on Facebook: facebook.com/BE.EmeraldCoast.

#### **Business**

### Meet our Local Pros: Wayne and Jennifer Bernheisel Overhead Door Company of NW Florida

By Rita L. Sherwood

What's an Air Force veteran to do after working in the aerospace defense industry in Boston when he wants to move to our beautiful beaches? Well, why not open a shutters and garage door company? That's exactly what Wayne Bernheisel and his wife Jennifer did back in

2011, and the rest is history. With his background in construction and in owning his own business, Wayne saw the potential of growing the garage door

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side of the business, and loved the idea of servicing his clients. That combination 20 years later has led to employing 23 people.

Wayne says his mission is "to help people live life beautifully and secure." He says that most people's assets are their homes or businesses, and at Overhead Door, they strive to protect those assets, make them secure and also add curb appeal.

Their products range from hurricane shutters and garage doors for the home to commercial grade sheet doors for storage units and large rolling steel doors for the commercial customer. They are the local distributor for Overhead Door Corporation, the oldest manufacturer of doors in the country, as they've been in business for 100 years. They are also growing by adding gates and access control products to install, meaning they can be opened by a remote control or a code.

And what's a typical day for Wayne? He says he does it all from getting the install guys out the door every morning, making sure they're loaded up for installs, problem solving if something goes wrong, posting jobs, hiring people, quoting jobs, running sales calls, and, of course, filling in when someone is away. His role is president of the company and that includes sales, scheduling and community outreach.

He says their company truly is a team effort with his wife Jennifer, as they both are involved in the day-to-day operations of the business. Some of her responsibilities include HR, permitting, purchasing, marketing and advertising. She also volunteers at the Church on Bayshore in Niceville, has served on the personnel committee and has helped out with the building project.

Wayne is committed to community involvement as well and, since 2011, has served in the Destin Rotary Club, and was Sergeant at Arms last year. He also served as the chairman of the TecMEN group for a year and vice-chair prior to that, which is part of the Okaloosa Economic Development Council. Wayne volunteers at the Church on Bayshore as a Life Group leader and on the Stewardship Committee, too.

Wayne says he strives to maintain good relationships with his clients, as reputation is everything. He's also a member of the Walton County, Bay county, Niceville and Destin Chambers of Commerce.

Wayne and Jennifer are thrilled that their first granddaughter, Josie, 20 months, has made the move to Miramar Beach with their oldest daughter and son-in-law. They also have another daughter and son in law who live in Navarre. When not working, they like to spend time with family boating, or cruising for vacation.

Check out all the products they offer at destinoverhead-door.com or call 850-269-3246.





By Sean Dietrich

I am writing from a plane that is stuck on a runway. It's raining. Hard. I have a screaming baby behind me. Angry passengers surround me.

I have to be in Atlanta tonight to catch a plane home, but it's not looking good.

We have been on this god-forsaken plane for an hour, waiting out a storm. People are fussy, children scream, a man barks at a flight attendant.

A pilot talks on the loudspeaker and says we will be grounded.

People boo. A few cuss. One man throws a rotten tomato at the cockpit.

No, I'm just kidding. It wasn't rotten.

- And we sit.
- One hour.
- Two hours.
- Three hours.

The pilot intercoms again. He says that after three hours, the government mandates he take us back to the airport.

swearing. A few more rotten tomatoes

Because the only thing worse than sitting on a plane with loud infants and people carrying exotic strains of deadly viruses would be going back to the airport and sleeping on the hard floor beneath a television that blares 24-hour news.

"Just great," one man says.

"Well this sucks," says the old woman behind me.

"\$%&!" says the nun across the aisle. I am texting my wife because

it looks like I am not going to make it to Atlanta until tomorrow.

The pilot taxis back to the terminal. People moan. The storm is getting worse. The rain sounds like gravel on a shed roof. We're finished.

But then...

At the last minute, the intercom dings. The captain says there is a slight break in the weather, and we are going to "give it a shot."

Those are his exact words, which terrify the chicken salad out of me. You don't ever want to hear "let's give it a shot" uttered by your pilot, your dentist, your thoracic surgeon, or your tattoo artist.

Then again, anything is better than sleeping on the airport floor.

So people applaud, some cheer. The nun is whistling like she's at a ball game. Even the screaming baby is giggling and

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Here we go.

The engines roar. The plane rolls forward. In a few seconds, liftoff

Soon, we are riding through dark clouds and storms. Thunder. The rain hits hard. No visibility. Then, in one moment, the storm disappears. And I just wish you could see what I'm seeing from my window seat.

We are miles above the earth. We are above the storm.

The sky is no longer dark but it's blue. The clouds are golden, kissed by sunlight. It's magnificent. If I didn't know any better, I would think I was trapped within the opening credits of "Highway to Heaven" starring Michael Landon and Victor French. I can't believe this beauty was above us the whole time.

People applaud again. We have exited Hades simply by flying through it, entering something that looks like the primetime-TV version of the afterlife. And even better, we are going

to make it to Atlanta tonight.

I can't help but feel a swell of emotion about this. Because there is a metaphor here somewhere.

When I was a boy my broken family went through some dark times. Cloudy times. I don't want to talk about it here, because it's not happy stuff. But during childhood the world went grav.

As a boy, I truly felt as though the color had been sucked out of the world. Even today, when I try to recall my childhood, I cannot bring up a single vivid blue sky in my memory. Not one. It's all gray and blah.

I suppose if you would have asked me then I would have told you that there were no such



things as pretty clouds, or colorful sunsets, or smiling people, or applause on airplanes, or the happy face of a baby when he releases a deadly aroma into the recycled air of a pressurized aircraft cabin.

But that was then, and this is now

Now, I see clouds from the topside. Now I know the sky is actually blue above the storms.

There is a particular cloud beneath our plane. Everyone is looking at it. The cloud looks alive, with wings. It moves back and forth like it has a mind of its own.

People are taking pictures of this beautiful cloud with cell phones. Videoing. And it's hard to believe that this pretty formation is actually the same storm cloud that made us miserable, only now we're seeing it from the reverse angle. It looks almost heavenly from this view.

I have learned something in my adulthood. Something you probably learned long before

I ever did because I am slow. There are two worlds. The world I see. And the world I don't.

Sometimes it rains. Sometimes the pilot says you're grounded. Sometimes everything goes wrong, and all hell breaks loose. Sometimes it feels like nobody cares about how badly you hurt.

But if you can just hold on a few minutes longer; if you can just close your eyes, and count your breaths; and if you just keep waiting, you'll see it.

There will be a break in the weather. Your pilot will say, "Let's give it a shot," and the plane will fly through a paradise of clouds that will blow your mind. If you're lucky, you might even see Michael Landon and Victor French.

Either way, one thing is for certain, you will get past this storm. And you will make it to Atlanta.





#### Welcome to Niceville!

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Jim Rainwater offers full-time property management services as well. If you are a homeowner with a rental property, Jim can assist you in finding tenants, qualifying tenants and lease preparation.

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### Fly

#### Musing

### A Pastor's Ponderings: When God Changes Your Course



By Pastor Doug Stauffer

Have you ever had something happen where you know that a different outcome could have completely altered your life forever—or maybe even ended it? This scenario has happened to me on several occasions, with the most recent involving two tractor-trailer trucks. But first a little background.

My wife and I spent 19 years traveling the U.S. and around the globe (pre-Covid, of course). Our adventures (and mishaps) could fill a book. What would you think if I told you that my wife and I have been in cars that have caught fire on three occasions? Additionally, a commuter train hit my truck while I was sitting at a red light in Baltimore. Oh yes, and while riding as a passenger in a packed tour bus, it flipped over. Three goodsized men landed on me, pinning me against the window. All without bodily injury to me! No, I am not a cat with nine lives. Some might think of me as just lucky. Perspective is everything. But let me first tell you about the highway pileup that wasn't.

Late in the evening on June 28, 2021, my wife and I were leaving Knoxville, Tenn., pulling a trailer with more than two tons of my books. Suddenly, two tractor-trailer trucks jackknifed right in front of us. I slammed on the brakes with no hopes of avoiding an accident. I quickly veered to the left with no escape in sight. Both trucks were sliding in that direction, forcing me into the median and ever closer to the concrete highway divider.

Just as quickly as it all started, both trucks stopped abruptly, leaving me just enough space on the shoulder to squeeze between the trucks and the wall. Relieved, right? But as I was passing by the trucks, a man who has crossed in front of them



now appeared directly in my path. I laid on the horn, making him skip a step leaving me just enough room to miss him. I don't know what went through his mind, but I can testify concerning our astonishment, relief and jubilation.

Needless to say, we spent the next few hours on the road driving in bewilderment. Every pastor has to have a moral to the story, right?

Well, after we had packed the trailer, I asked the pastor who helped us pack to pray with us and then jokingly stopped him before we started, asking if he wanted to take responsibility for praying since our load was so heavy. He unhesitatingly delved right into fervent, heartfelt prayer. The Bible says, "the effectual fervent prayer of a righteous man availeth much" and to "pray without ceasing."

Do most people fully understand prayer or unwittingly doubt that an omnipotent God might really intercede on our behalf? Does our lack of faith cause us to fear attributing any given outcome to supernatural intervention? It takes faith to believe, and "without faith it is impossible to please God." I believe God performed a miracle that night—likely two of them.

Dr. Doug Stauffer is pastor of Faith Independent Baptist Church. He was saved July 6, 1980, in Niceville, while stationed at the 33rd Tactical Fighter Wing at Eglin Air Force Base and has now been in the ministry for over 35 years. He has written 20 books including the best selling "One Book" trilogy ("One Book Rightly Divided, One Book Stands Alone, One Book One Authority"); along with several devotionals ("Daily Strength"series); and prophecy books ("Reviving the Blessed Hope, When the End Begins").

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### Paint! "With a Twist!"

Painting with a Twist is FUN art, not FINE art! Connect with your friends in a warm, supportive and positive environment. Wine, art and fun combine, whether you're hanging out with friends, a date or the whole family.

#### Saturday Night-Date Night!



Never stuffy or routine, you can include everything you love about regular dates -– your favorite BYOB beverages and finger foods, plus the fun that comes with trying something new. You'll take home a great painting and



even better memories. You and your partner will create a complementary set of masterpieces-together. Upcoming date nights include Moonlit Palm Trees, Sat, Jul 31 at 7 p.m.; Celestial Moon - Set! Sat, Aug 7, at 7 p.m.; Sea Life! Anchor & Mermaid Set! Sat, Aug 14, at 7 p.m.

**Girls' Night Out!** 

Right when you thought you were out of girls' night out ideas you found the most creative one yet! BYOW (bring your own wine)\* to a paint party that's a toast to your girl gang.

**Family Fun Events** all Summer Long!

Bring your whole crew for a unique family outing they'll never forget. You focus on quality time and we'll handle the rest!

Set your kiddo's creativity free with a new twist on fun! Book a birthday party, kids camp or Mommy & Me event!

The August calendar offers a variety of paintingsfrom seasonally-inspired landscapes to decorative DIY wood board signs, funny self-portraits, and more! Find a paint night theme that fits you, then sign up at paintingwithatwist. com/studio/fort-waltonbeach/calendar.

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### **Art Classes Abound** Around the Bay!

#### **Artful Things Niceville** Rosalyn O'Grady-Oil or Acrylics

Tuesday mornings 10 a.m. Noon, or Tuesday afternoons 1:30 - 3:30 p.m. \$20 per session plus supplies. Email Roslyn to reserve your space or for more details. ogradytr@cox.net. www. RosalynOgrady.com.

#### MJ Montgomery-Anime and Drawing Basics

Wednesday afternoons: 3:30 - 4:30 p.m. \$10. Text seating request to: 505-690-3945. Masks required.

**Ed Nickerson-Basics and Essentials in Oil Painting** 

Fridays mornings 10 a.m. Noon. \$25 plus supplies. Ed\_ Nickerson@hotmail.com Or text: 850-420-9609 to reserve space and more details. www.edwardnickersonfineart.com

\*Ongoing Class students receive 10% off art supplies\*

July 28-Kids Art Camp. Katlyn Arnold of Uniquely Clever two, three-hour classes for kids ages 5+. Sibling discount. Call 850-307-8907 or visit www.Uniquely-Clever.com for more details.

July 31-Introduction to Calligraphy. 10:30 am – 1 pm. Artist Instructor, Elia Saxer introduces you to the elegant italic hand. \$65 includes all supplies and a



handbook to take home. A lifetime skill.

July 31-Sip & Shop Saturday. 3-5 pm. Door Prizes from inhouse artists. Support your local artisans, have a sip, and see what wonderful treasures and works you will find at your local gallery. Meet our artists, authors, artisans and teachers. Refreshments.

> Coming in August: Stained Continued on next page

> > PAINTING

Sto SIP BACK & Sunner Great for: Date Night

View the calendar at **PaintingWithaTwist.com** 255 Miracle Strip Pkwy SE, Suite B - 8, Fort Walton Beach • (850) 226-7218

Girl's Night Out

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You paint and party... we clean up the mess!

#### Arts & Music

#### **ART CLASSES**

continued from previous page

glass on rocks, kid's art workshops, air dry clay, encaustic wax cards. Ask about private parties and sip & paint.

Located at 1087 East, E John Sims Pkwy. in Niceville, call Artful Things Niceville at (850) 729-2600

or visit artfulthingsniceville.com for more information.

#### **Big Orange House Designs**

July 29-Kids Paint Seahorses. Bring your kids to the studio to paint with Ang! \$19.26 July 29-Kidz Paint Pour. Pour

your ART out in this easy abstract art class! \$19.17

mattie kelly

— arts foundation

**2021 FALL CONCERTS** 

Annual concert series featuring a diverse genre of

music suitable for all ages and families.

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**FREE for Members - JOIN NOW!** 

July 29-Paint Pour w/ Ang. Part art-Part science - 100% FUN! Creative abstract at it's best! \$47.92

July 30-Glass Art Open Studio. Create your own Glass Art w/ Ang! \$26.75

July 30- Word Board Glass Art. What is your Word??? \$58.85

\_mkaf



July 31-Family Glass Art. Make Glass Art w/ Ang! \$37.45 July 31-Designer Leather & Pearl Party. Create a gorgeous Leather & Pearl wrap necklace with Sherrie! \$69.55

Aug. 4,5,6-Junior Baker Camp with Mery. Junior bakers will be baking and decorating! Starts Aug. 4-\$85.20

Aug. 5-Kidz Painting Pandamonium. Create with Ang! \$19.26

Aug. 6-Back to School Cookies. Decorate cookies in the studio with Baker Mery! \$19.26

Aug. 7-Open Studio Leather & Pearls w/ Sherrie 12-22 \$20 + Aug. 10-Maker's Mindset "Civil Engineering" w/ Reiko

9:30-11 \$18

Aug. 12-Paint Pouring 101 w/ Ang 10-12 \$35

Aug. 13-11x14 Glass on Glass Window 10-1 \$125

Aug. 14-Open Studio Family Glass Art 10-2 \$25+

Aug. 17-Homeschool Mixed Media "Under the Sea" w/ Reiko 9:30-11:30 \$20

Aug. 19&26 - Clay 101 w/ Laure-l Large project made 19th and glazed 26th 9-12 \$90

Aug. 19-Girl's Night Out Leather & Pearls (free wine!) 6-8pm \$45/\$65 (bracelet or full set!)

Aug. 24-Maker's Mindset w/ Reiko - Lego Crash Car 9:30-11 \$18

Aug. 28-Perdu Leather & Pearl set 12-2 \$65

Located at 4652 Hwy. 20E, Pineapple Plaza, Bluewater Bay in Niceville, for more August classes and information, check the website at bigorangehousedesigns.com or call (850) 737-6193.

### MKAF 2021 Fall Concert Season is Almost Here!

On Sept. 9, the Mattie Kelly Arts Foundation (MKAF) kicks off the 2021 Fall Concerts in the Village series with a fan favorite, the Velcro Pygmies, and ends the 26th season with the show-stopping, The Heather Hayes Experience. "The Fall Concerts in the Village are a nice encore set of events that will feature a great mix of artists and bands. Proceeds from all concerts benefit MKAF and its ArtsReach education and community engagement initiatives throughout Northwest Florida," says MKAF CEO Demetrius Fuller

Gates open at 6 p.m. with concerts beginning at 7 p.m. for this come-as-you-are family-friendly outdoor concert series. Bring a lawn chair, picnic, wine, or purchase food and beverages on-site prepared by featured restaurants and food trucks.

Purchase tickets online at Eventbrite. Admission for all concerts is \$15 for adults, children (12 and under), and MKAF members are FREE. To become a MKAF member with many privileges, visit mkaf.org/ membership/.



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MKAF.org

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### Back to School: Education News



#### 2021 Best U.S. High Schools Ranked by U.S. News & World Report– Niceville HS in Top 5% in the Nation!

In U.S. News & World Report national and state rankings of High Schools, Okaloosa and Walton Schools ranked among the best in the state and nation! Niceville High School is #49 in the state (top 3%) and #886 in the nation (top 5%)! South Walton High School ranked #99 (top 6%) in Florida High Schools and #1,711 in National Rankings (top 9%). Ft. Walton Beach High School is #145 in the state (top 10%) and #2627 in the nation (top 15%). Freeport High School ranked #157 in Florida High Schools (top 10%) and #2,801 nationally (top 15%). Choctawhatchee High School is #174 in the state (top 12%) and

#### #3148 in the nation (top 17%).

"In fact, every high school in Okaloosa County is on the cusp of being ranked in the top 20% of schools in the state ranging from the top 3% to the top 22% of high schools," said Okaloosa County Superintendent Marcus Chambers on Facebook, including Crestview, Laurel Hill and Baker.

The U.S. News Best High Schools rankings include data on nearly 24,000 public high schools in 50 states and the District of Columbia. Nearly 18,000 schools were ranked on six factors based on their performance on state assessments and how well they prepare students for college.

Florida has 1,485 public high schools. "I could not be more proud of our students, teachers, staff and administrators for their hard work and commitment to excellence," said Marcus. "Our elementary and middle schools share in this honor as they also play a critical role in the success of our students. Congratulations to each of these terrific schools for this outstanding designation!" Visit www.usnews.com/ education/best-high-schools/ rankings-overview for more information.

#### **Stuff The Bus!**

United Way Emerald Coast (UWEC) has partnered with Okaloosa County School District (OCSD) and Walton County School District (WCSD) to "Stuff the Bus" with school supplies to ensure that every local child has the tools they need to be successful in school.

All donated supplies will be distributed to students in Okaloosa and Walton counties, targeting schools with the greatest need where many students would otherwise lack necessary supplies. In 2020, UWEC's school supply drive distributed supplies to 14 local schools, impacting more than 7,000 students.

There are many opportunities for community members to get involved with Stuff the Bus. On July 31, 2021 from 9 a.m. to 1 p.m., OCSD busses and volunteers will be stationed in the parking lot of the Walmart locations in Crestview, Niceville and Fort Walton Beach to collect supplies. Several local businesses are hosting supply collection boxes. A full list of locations and virtual giving options can be found at united-way.org/schoolsupplies.

Businesses who would like

to host a collection drive are encouraged to contact Marlee Tucker, UWEC Director of Development, at (850) 812-3390 or marlee@united-way. org. Volunteers who would like to help at a collection site on July 31st, please contact Aubrey Robbie, UWEC Development and Engagement Coordinator, at (850) 812-3387 or aubrey@ united-way.org.

#### Back-to-School Sales Tax Holiday Saturday, July 31 -Monday, August 9th

Consumers can purchase qualifying back-to-school supplies exempt from tax during the 2021 Back-to-School Sales Tax Holiday. Passed by the Florida Legislature and signed into law by Gov. Ron DeSantis, the sales tax holiday begins Saturday, July 31 and extends through Monday, August 9. Items exempt from sales tax:

• Most school supplies selling for \$15 or less

• Clothing, footwear and accessories selling for \$60 or less

• The first \$1,000 of the sales price of computers and accessories (when purchased for noncommercial and personal use)

For more information and

a list of qualifying items, visit https://floridarevenue.com/ backtoschool or the following documents:

• Taxpayer Information Publication on the 2021 Back-to-School Sales Tax Holiday

• 2021 Florida Back-to-School Sales Tax Holiday FAQs for Consumers.

#### Okaloosa County Public Mass Notification System

The Okaloosa County School District is completing installation of a public mass notification system on its campuses that was funded through the Okaloosa Board of County Commissioners. This notification system consists of external loudspeaker arrays on all public school sites that can be used to broadcast alerts for countywide emergencies, such as severe weather or for certain school crisis events. A special thanks goes to the Board of County Commissioners and the Okaloosa County Sheriff's Office for providing a tool that enhances public safety in communities surrounding our schools.







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