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BAY Life

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Moving Kids from Hunger to Hope

BY LORI LEATH SMITH

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

Though local, the August 6th event has global impact; packed meals will go directly to Haiti to feed hungry children. Hope for the Hungry Emerald Coast partners with an organization called Mission of Hope to make it happen. Mission of Hope partners with several meal-packing organizations, which procure the bulk food, transport food to the event, provide all packing equipment and secure shipping to Haiti. Donations of any amount are donated to the Mission of Hope foundation.

The reality is that millions of kids in Haiti do not know where they will get their next meal.

Mission of Hope is current-



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

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

impacted by the earthquake. “Our relatively small community also holds the record for the most meals packed on a single day in a single location in the U.S. (through Mission of Hope),” said Kim Bauman, a volunteer. On Saturday, August 6th, there will be over 800 volunteers at the Emerald Coast Convention Center

who will pack a goal of over 300,000 meals for kids in Haiti. “Our community donated \$100,000 over the past year to make this happen,” said Kim.

Mhari Turner and her son, Bryson, are the heartbeats behind this cause and head up

HOPE

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Orchestra Conductor Todd Craven Promises Fantastic Season

BY KENNETH BOOKS

The Northwest Florida Symphony Orchestra (NFSO) is about to launch its 2022-23 season, offering a full slate of great concerts.

Todd Craven begins his second season as Music Director of the NFSO. He brings a lengthy and impressive background to his position, as well as a love of the Emerald Coast. The Michigan native had previously worked in Sarasota and Buffalo.

“I have been a musician all of my life, developing a love for the trum-

CRAVEN

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 Community
HOPE*continued from page 1*

the efforts in our community.

On January 12, 2010, a devastating earthquake hit Port-au-Prince Haiti. At just 3 years old at the time, Bryson spent the next year praying for Haiti daily. In 2014 and 2015, Bryson and his family were able to go on a mission trip with Mission of Hope to visit the country that had been on his heart for so many years. "It was amazing

watching him with the kids in Haiti," said Mhari. "We had no idea what God was planting in his heart and how it would turn into literally leading a community into packing hundreds of thousands of meals."

The Hope for the Hungry event got started after young Bryson's two trips. Only age 8 after the second trip, he and Mhari knew they had to do something about it. "Seeing Haiti, the poverty and everything about it, there's just no



way to not do anything about what you see," said Bryson.

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

to pack a full container of food which was 250,000 meals!

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

You can volunteer on August 6th to help pack meals: missionofhope.com/Hope-for-the-hungry. For more information, visit the Facebook page: www.facebook.com/hopeforthehungryEC.

CRAVEN*continued from page 1*

pet at age 10," Todd said. "I was fortunate to have great teachers and mentors in my hometown in Michigan and went on to pursue music at the University of Michigan, where I studied with the renowned former Principal Trumpet of the Boston Symphony and Boston Pops, Armando Ghitalla."

After he completed his master's degree at Indiana University, Todd won an audition for Principal Trumpet of the Sarasota Orchestra, where he and his wife Laurie, an accomplished trombonist, played for several years. Todd's trumpet-playing career ended in 2008 when he developed a non-life-threatening neurological condition. It was then that he developed an interest – and eventually a love – for conducting.

That required going back to school. He went back to his alma mater to study orchestral conducting and was later accepted into the prestigious class of Marin Alsop at the Peabody Conservatory in Baltimore.

After the year in Baltimore, which he describes as "quite the culture shock moving from Sarasota," he won auditions for two assistant conductor positions: Edmonton Symphony in Canada and the Buffalo Philharmonic.

"I knew that JoAnn Falletta



and the Buffalo Philharmonic would be a great training ground, so I accepted that position," he said. During the covid pandemic, he took a one-year teaching position at the University of Illinois, and auditioned for the Northwest Florida Symphony that year as a finalist. "I was so thrilled that I was awarded the position and my wife and I and our small cat moved immediately to Niceville to settle in before the start of the season," he said. "We love being back in Florida and have enjoyed this area so much. We were thrilled to find that the area parks and beaches are even better, in our opinion, than South Florida! I certainly do not miss snow and driving in blizzard conditions! Our families are all based in Michigan still, so we visit the old

stomping grounds over holidays and in the summer."

Todd and his wife have settled into the small-town atmosphere of Niceville, he said, and have enjoyed football games and Niceville High School band concerts. "We have also made new friends with our wonderful Northwest Florida Symphony Guild members and others in the community," said Todd. "Also, I try to attend the local Niceville

Chamber of Commerce breakfasts and am a member of the Mid-Bay Rotary Club."

The NFSO was founded by John Leatherwood in 1987, which started as a community/student orchestra and then eventually evolved into a fully professional ensemble. "We draw from outstanding musicians as far away as Birmingham, Alabama, but most of our players come from this area of Northwest Florida," Todd said. "They are all auditioned musicians, who have multiple degrees and are experts on their instruments."

Todd is chomping at the bit for the 2022-23 NFSO season. "As Music Director, I am responsible for planning all of the music for the season, and it is something I very much love

to do," he said. "I like to work around themes for each concert and think of each one as an event. Our season opener, for instance, is entitled "Ravish and Mayhem" and features internationally acclaimed cellist, Amit Peled.

The first half of the kickoff concert, Todd said, features two beautiful contemporary works by living composers, Stephanie Berg and Anna Clyne. Each work has a connection to sounds of the ancient Middle East. Clyne's "Dance for Cello and Orchestra" is a piece inspired by the poems of the ancient Sufi poet Rumi. The ever popular "Scheherazade" is the featured work on the second half, by 19th-century Russian composer Rimsky-Korsakov and is based on the famous tale from 1001 Arabian nights.

"It is my sincere hope that everyone enjoys our concerts this season and further understands what a wonderful cultural jewel that we have in the Mattie Kelly Arts Center! We have a state-of-the-art hall, an amazing art gallery and an exceptional orchestra that will knock your socks off," said Todd. "Even if you are new to classical or orchestral music, there is something for everyone at the Northwest Florida Symphony Orchestra!"

For a copy of the 2021-22 brochure, MKAC 25th Anniversary Brochure or to purchase tickets, visit MattieKellyArtsCenter.org.



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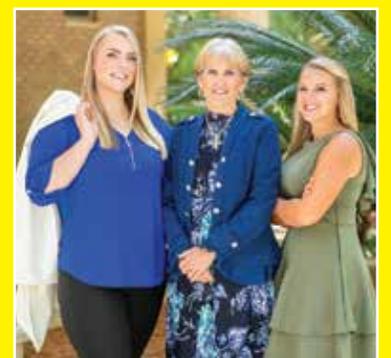
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Living Hope

BY MICHELLE RUSCHMAN

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

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

“My daughter, who’s now 40, doesn’t remember the details of what happened and has left my granddaughter alone with my ex-husband. He’s charismatic and manipulative. So, although she knows something happened to her, she says it couldn’t have been him. I have told her, ‘But I’m the one who lived it with you and chose to believe you. I’m the one who was with you through the daily nightmares and acting out. I’m the one that was there when you spoke to the counselor.’ We knew what happened to her.

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

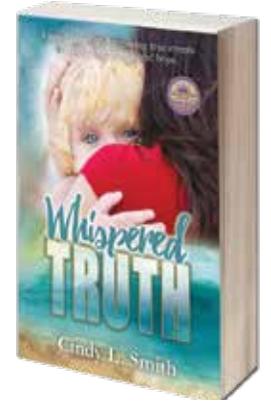
When Cindy looked, however, she was unable to find a resource that would make sense to young children, and she desperately wanted to give her granddaughter a tool she could use.

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

Now including a music video, the book has become part of the “X Zone Body Safety Program.”

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

“For me, it was very freeing,” she said. “When I first started dealing with my repressed mem-



ing or other presentations with your school, company, church or organization by calling (513) 505-3690 or emailing clsmith@livinghopefortoday.org. Visit www.livinghopefortoday.org to purchase “Isabella’s Treasure” and “Whispered Truth” and to find additional resources. The best way to support Cindy and her efforts is by connecting her to those who can help children through the education she offers.

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

For additional resources, go to www.livinghopefortoday.org.

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

Because child sexual abuse prevention isn’t being taught in most schools, Cindy is passionate about training parents,

guardians and professionals how to recognize signs of abuse. If a community decided to make an impact on prevention, the fruit of those efforts would grow exponentially. The results would include better mental health, less addiction, fewer kids in foster care and fewer adults in jail. Cindy Smith will be a guest speaker at the Back to Homeschool Convention at the Crestview Community Center Aug. 13 and 14 from 9 a.m. To 4 p.m. Visit the event’s Facebook page for details. Cindy can also be booked for “Stewards of Children: Darkness to Light” train-

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 Community

From the Okaloosa County Sheriff's Office Brian Muhlbach Appointed to Serve as Community Resource Deputy



One of Okaloosa County Sheriff Eric Aden's top goals is enhancing communication to build even stronger relationships

between the citizens of Okaloosa County and our Deputies. One way of accomplishing this is through promoting the concept of community policing and establishing Community Resource Deputies throughout the county.

Community policing is a strategy of policing which focuses on strengthening bonds or partnerships with community members. In the OCSO Central District, which encompasses the southwestern portion of Okaloosa County including Fort Walton Beach, Mary Esther, Shalimar, Cinco Bayou and Hurlburt Field, Brian Muhlbach was recently ap-

pointed to serve as the Community Resource Deputy. Deputy Muhlbach began serving in law enforcement in 2004 and joined the Okaloosa County Sheriff's Office in 2018. He has served in several roles throughout his career, giving him the ability to explain the ins and outs of how local law enforcement operates. Deputy Muhlbach's primary focus is establishing and facilitating programs which build trust and understanding between our citizens and the Sheriff's Office. He is responsible for addressing quality of life issues such as ongoing nuisance issues, educating the public, and serving as a liaison for the many programs and

services offered by the Sheriff's Office.

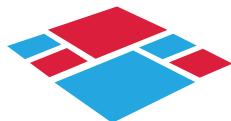
One way of promoting communication and transparency is with routine town hall style forums and Neighborhood Watch meetings. Through collaboration with the Crime Prevention Unit, Deputy Muhlbach meets with groups to inform them on issues facing our community and to discuss ways to prevent criminal activity. Undoubtedly, one of these issues involves vehicle burglaries. Approximately 95% of the vehicle burglaries reported to the Sheriff's Office involve unlocked vehicles. Citizens are reminded to LOCK your car, TAKE your keys and

firearms and HIDE any personal belongings.

Other programs offered by the Sheriff's Office include active shooter, workplace violence and personal safety training and security surveys for churches, homes, condominiums and businesses. These programs are offered at no cost and on an ongoing basis. Neighborhoods or groups interested in hosting a community meeting, or those interested in the programs mentioned in this article are encouraged to contact Deputy Muhlbach at (850) 651-7410 ext. 2539 or by email at bmuhlbach@sheriff-okaloosa.org.

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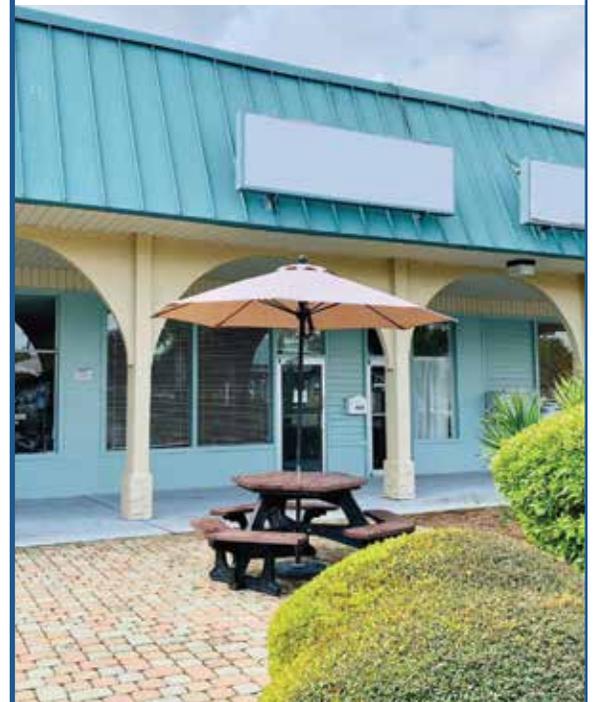
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Community

Meet Our Hometown Hero Stephanie Wedel

One Woman's Mission to Destroy Niceville's Drug and Alcohol Problems

BY CHRISTOPHER SAUL,
MIDBAYNEWS.COM

Freedom Life Compass serves as a bridge between active rehabilitation like you see when someone decides to get clean from drugs or alcohol – and when they are able to live fully independent lives. The organization's leadership hopes to open its

Freedom House – a transitional halfway house on County Line Road just inside Walton County soon – the plan is to help recovering addicts – all women – make the transition from recovering drug user to empowered community members.

Stephanie's Story

Stephanie Wedel wasn't always the woman she is now. Her



father was a drug dealer. Her brother was in and out of jail. He battled IV drug use for 17 years. Now, she takes her childhood pain and channels it into something beautiful: recovery for people who grew up like her. "Every time I talk about this – about women who are homeless or who are struggling with addiction – I feel like everybody brushes it off," Stephanie said,

"a lot of times; it's not our choices, it's our circumstances that end up making those choices. And once given the opportunity to choose the next right step, a lot of us will take it. But the stigma and the culture is that 'oh, they got themselves in that boat.' I didn't ask to be raised in a home with

a drug dealer for a father. A lot of these women are in situations like that."

Stephanie serves as the recovery pastor at Crosspoint Church. She helps people get out of the cycle of drug and alcohol addiction. She also serves as the leader of Freedom Life Compass. Freedom Life Compass exists

Continued on page 8

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performance. Locals will receive one (1) ticket of equal or lesser value for each individual ticket purchased in any seating section/price range. To take advantage of this exciting offer, locals can head over to the box office at 4100 Legendary Drive, West Lot Destin, FL 32541 from 1-9 p.m. Tickets can be purchased in advance or day of performance by showing local identification. You can also purchase tickets online and have the ability to view our seat map and select your own seats. The box office opens each show day at 1 p.m. and can be reached at (850) 688-1201. To get to know the cast and crew, visit prestodestin.com.

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5:30pm | Toast Wine Bar | Niceville
- 05** | **Sip N' Stroll**
5pm | J.Leon Gallery and Studio | Miramar Beach
The L.A. Strangers
6pm | 3rd Planet Brewing | Niceville
- 06** | **Rockers 4 Life at 3rd Planet**
6pm | 3rd Planet Brewing | Niceville
"Kitchen People" Oil Painting with Jeanette Herron
10:30am | Artful Things | Niceville
- 13** | **Women's Climbing Circle**
9 am | Rockout Climbing Gym | Niceville
Mechanical Lincoln Live
6pm | 3rd Planet Brewing | Niceville
Encaustic Scenes with Corina Zalace
1pm | Artful Things | Niceville
- 18** | **Wine Tasting**
5:30pm | Toast Wine Bar | Niceville
- 19** | **Brewmaster**
5:30pm | Bayou Brewing Company | Niceville
- 20** | **Red Dot Sight Class**
10am | Emerald Coast Indoor Shooting and Sport | Valparaiso
Luke Langford Band at 3rd Planet
6pm | 3rd Planet Brewing | Niceville
Pinecone Wall Decor with Marla Armstrong
10:30 am | Artful Things | Niceville
- 26** | **30th Annual Emerald Coast National Call for Art Reception**
6pm | Mattie Kelly Arts Center | Niceville
- 27** | **Hammers and Hotrods Car Show**
10am | Okaloosa Technical College | Fort Walton Beach
Shades of Blue Live
6pm | 3rd Planet Brewing | Niceville
- 28** | **Sunset Shrimp Boil**
4pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville



FARMER'S MARKETS

Niceville Community - Saturdays
August 6, 13, 20, 27
9am-1pm | Palm Plaza | Niceville

Freeport Farmers Market - 1st & 3rd Sundays
August 7, 21
8am | Victory Blvd | Freeport

Grand Boulevard Farmers Market - Saturdays
August 6, 13, 20, 27
9am-1pm | Grand Boulevard | Miramar Beach



HELLO FRANCES PODCAST

July 1st marks the 6th year of Frances Roy Agency and we're making this year all about our team. On the Hello Frances Podcast, host Shantelle Dedicke is joined by some of our team members to discuss goals and inspirations for year 6 and more. Make sure to follow along with us over the next year as we celebrate the Year of the Team and all the great things to come.

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 Community
HERO

continued from page 6

as a non-profit centered around moving people from recovery to independent living after breaking from their drug use.

The ministry serves as a transitional phase from rehab to reintegration with the rest of the world. As an example – think of a drug user as someone who tears a ligament playing a sport. They undergo surgery for the tear, that’s a rehab program. But they also need to engage in physical therapy to strengthen the muscles around the tendon

to their former strength. That’s the portion of recovery Freedom Life Compass serves.

Freedom Life Compass is a non-profit organization dedicated to ensuring secure transitional housing for recovering drug users and alcoholics.

Empowering Women to Change Their Lives by Setting Them Up for Success

Stephanie says the need for a program like this is huge in this area, because it permanently severs the cycle of drug use by eliminating the return to a



bad environment for people in recovery. “One of the saddest stories and ways to put this into perspective is a girl that graduated from a rehab facility in Baker,” Stephanie remembers. “Not two weeks after she went home, she was back on the street, using again. Because she went back to the same situation she came out of, nothing changed, except, she was held accountable for a year. If she were able to come here and work on getting a solid career plan set up and getting her into her own place, instead of going back to her mother’s house – we’re not solving the problem.”

Stephanie’s own struggle

with alcohol, as well as her family’s issues with illegal drugs, motivated her to start Freedom Life Compass. The group plans to open the freedom house on County Line Road to provide a stepping stone that lasts between six to 18 months for women who want to leave behind drugs, crime and other vices – to make a go at a better future.

The house will require women to have at least six months of sobriety, which they can achieve in their rehab programs before they can move in.

The program teaches job skills and allows employment, so women have alternatives to the life they left behind.

They’ll pay rent, which will go toward the \$4,000 per month expenses to run the center. While they are there, some of their earnings will go toward a savings account which will be turned over to them when they graduate from the program. That money can then be used to make them independent of their past by allowing them to

rent a place to call their home and start their careers.

In the near term, the freedom house will exist out of the small building already on the campus. The goal of a fundraiser coming up at the end July is to provide funding to build micro homes for the women so that they can have privacy and independence while they transition into their new lifestyle.

The initial facility should be up and running by October. The tiny home’s component depends on funding. But, Stephanie and the Freedom Life Compass organization hope to have that portion up and ready to help people by June of 2023.

If you are looking to escape addiction to drugs or alcohol in Niceville, Valparaiso, Eglin Air Force Base or anywhere else in Okaloosa County, you can contact Freedom Life Compass at www.freedomlifecompass.org. They provide help at every step of the process – from getting clean to empowering people to stay sober.

Christopher Saul is the founder of Mid Bay News online. You can sign up for the newsletter at midbaynews.com.

Summer Soiree' Benefiting the Freedom House

Friday, July 29th at 6:30 p.m. at Bayou Oaks, the historic Spence family home in Niceville, 935 John Sims Pkwy W.

Silent auction, handcrafted hors-d'oeuvres and deserts, mocktails, live music and more!

RSVP is required (limited seats available).

Visit www.freedomlifecompass.org/events.html.

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Stan Hall Makes Car Buying Fun!

Usually, the car buying experience is ranked right up there with getting a tooth pulled; necessary, but filled with trepidation and anxiety. Stan Hall, however, takes pride in emphasizing two qualities every time a customer walks in or contacts the dealership looking for a car. "First, is the Golden Rule - treat people the way you want to be treated, and second, make car buying fun," he said. And he is serious! After nearly 54 years in the car business, Stan knows the ins and outs of the business pretty well, and what becomes evident fairly quickly; he's more interested in a customer's happiness than he is in making a sale.

Stan is a Christ-centered man who will go out of his way to anticipate and fulfill his customer's needs. "To me, the Golden Rule in the car business is to concentrate on the customer's needs and God will take care of the rest," he said.

Emerald Coast Motor Cars operates as a car buying "concierge" service. Customers specify the kind of car they want, then Stan and his team track it down and bring it right to their doorstep. "No haggling, no deception, just great service and honest pricing."

A quick look on the ECMotorcars.com website and the testimonies and reviews are glowing. There are pages of positive testimonies confirming the success of Stan's concierge business model.

A key component to the overall success and growth of ECMC is the addition of Devon Kiss, a young, 36 year-old from Tennessee who is quickly adapting to the car business, and he especially enjoys the Stan Hall concierge model. "Devon displays the same qualities of an honest car man in this new generation," Stan says. "And his background as a computer programmer and website designer helps the company locate the best car for our customers by searching and negotiating coast to coast. Devon is learning the car business faster than anyone I have ever known."

Stan and his wife, Bunny, moved to the Destin Area from Georgia 25 years ago. And, while Stan takes pride in his business accomplishments, surviving cancer ranks even higher. In 2012, Stan beat throat can-



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

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

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

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



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Community

Niceville Children's Advocacy Center Damaged

By KAY PHELAN

It was a good news, bad news scenario when a fire occurred at the Emerald Coast Children's Advocacy Center's (ECCAC) 23-year-old location in Niceville that provides healing and protection to area children experiencing abuse and neglect.

ECCAC's CEO, Julie Porterfield commented, "We are just incredibly sad and devastated that our Niceville Center suffered significant damage Saturday, July 16th. Although there was much water damage from the fire sprinkler system, it prevented what could have been a devastating fire. As heartbroken as I feel and fighting back the tears, I am thanking God for His saving grace - it could have been so much worse. We may be down, but will rise above the water. We know the days ahead will be long. We will need the community's help to restore the joy, the cheeriness, the hope the Center once held."

Recently, ECCAC announced an upcoming expansion to the Niceville Center. Now they are looking at achieving that, as well as a complete



ECCAC's Niceville Center was severely damaged when their building's sprinkler system put out a fire that caused significant subsequent water damage.

renovation of the existing building that was so severely damaged. The building may be temporarily closed, but ECCAC operations are not, the kids will still be served. The Center doesn't house children, but is set up with a multidisciplinary team of child protection personnel, prosecutors, law enforcement, DCF, therapists, as well as ECCAC staff and volunteers to provide services to the children in a child-friendly environment.

The community support to date has been substantial. As



ECCAC's Julie Porterfield, Solange Arnett and Jamie Rickert staff their temporary "Command Center."

an example, Mike Kay, owner of Ocean Views, has already been to the Center to save the fish located in an aquarium in the lobby. He will temporarily house the fish. Architect Allen McGinnis, who has provided all architectural services for ECCAC both in Niceville and DeFuniak Springs, and now the new addition, has also offered to provide plans for the restoration of the existing Niceville building. The City of Niceville has stepped to the plate to help, as well as Cross Point Methodist Church in Niceville that has offered office space to ECCAC's therapists so they can continue offering their counseling to area

children in need.

Solange Arnett, ECCAC's Director of Operations, added, "We would also like to give great thanks to the Niceville and Valparaiso Fire Departments. They were on scene quickly and went above and beyond by securing electrical equipment with tarps they cut and provided. They also retrieved planners and precious keepsakes from offices that were reachable. They even went into windows on the first floor to secure valuable equipment used in the forensics done by the Child Protection Team. The damage to our electrical equipment could have been so much worse if not for their quick actions."

ECCAC is also asking that people not make any physical donations of clothing, toys, etc. as they are unable to accommodate these items until the restoration is complete. Monetary donations would be greatly appreciated.

With the concept of no child left behind, Porterfield and her dedicated staff have launched a 3-phase campaign. Phase One, Heads Above Water, has a goal of raising \$100,000 to face their mounting expenses that will navigate the costs of water remediation, relocation of staff and replacing all the items that

made the Center so special and child-friendly.

Being unsure of what the insurance claim will reimburse at this time, Phase Two, Silver Lining, prepares ECCAC to be able to fund 100% of the restoration in advance. The community's generosity is the children's silver lining.

Phase Three, Over the Horizon, has a goal of raising \$1.5 million to focus on what's ahead for the Niceville Center. This will cover the already planned expansion project, as well as the finishing touches on the main building's restoration.

ECCAC's mission is to prevent child abuse and neglect, protect children in Okaloosa and Walton Counties, and restore the lives and futures of these impacted children. In ECCAC's 23-year history, over 15,000 children have received more than 170,000 services at no cost.

Updates will be posted to ECCAC's Facebook page. To make a donation, visit www.donorbox.org/eccac-restore. For further information about the Emerald Coast Children's Advocacy Center, visit www.eccac.org. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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Superintendent Marcus Chambers

Okaloosa is an A+ District Once Again

Statewide assessment scores were released recently for Florida's public-school students in English Language Arts (ELA) Grades 4-10, Mathematics Grades 3-8, Science Grades 5 and 8, and End-of-Course exams in Algebra, Geometry, Biology, U.S. History and middle school Civics.

School and district grades were released by the Florida Department of Education. Statewide assessment results are a major component in the calculation of school grades. Middle and high schools also have an academic acceleration component for students who are successful in advanced classes or who earn industry certifications. High schools have a graduation rate component as well.

Okaloosa received an overall grade of A, one of 14 districts in the state to earn the highest rating. Superintendent Marcus Chambers was pleased with the results overall, considering the challenges experienced over the last two years. "Okaloosa joins St. Johns and Sarasota as the only three counties in the state to earn an A rating every year since the baseline year for the Florida Standards Assessment (FSA) in 2014-2015. That's something of which we can all be very proud!"

Individual school grade results are as follows:

- 17 schools maintained their grade from the last time it was reported for the 2018-2019 school year
 - 11 schools fell one letter grade from either A to B or B to C
 - 5 schools fell two letter grades from A to C
 - 3 schools, Fort Walton Beach High School, Choctawhatchee High School, and Crestview High School, received an "I" for incomplete. District staff are working with the Department of Education to resolve that issue.
 - No schools received a D or F
- Chambers noted that the last two years have been unprece-

dent in public education. "We felt that coming through the last two years of COVID could definitely have an impact on student performance and school grades, particularly in the elementary level where 3rd grade students have only known going to school in an abnormal environment. Four of the five schools that fell two letter grades were elementary schools.

Superintendent Chambers highlighted a few areas in which he was particularly proud of student performance. "We continue to do very well in Algebra I with 65% of our students proficient compared to the state average of 54% and in Geometry with 65% proficient compared to the state average of 50%. In middle school Civics, 74% of students were proficient compared to the state average of 69%, and in US History, 73% were proficient compared to the state average of 65%. US History and Civics are a very important part of our curriculum, and we want to continue to excel in this area."

Secondary science was also a strongpoint with Grade 8 science results showing 60% of students proficient compared to the state average of 45%. In Biology, which is tested in Grade 9, 69% of students were proficient compared to the state average of 61%.

Grade 7 and 8 Mathematics results showed 62% and 54% of students proficient, compared to state averages of 46% and 42%, respectively.

"While celebrating the success achieved by our students as a whole, we will re-focus efforts in certain areas such as early elementary ELA and in schools where we did not see the results we anticipated." The district earlier reported that Grade 3 proficiency had dropped from 63% to 58%. Grade 4 ELA had a 58% proficiency rate, one point above the state average of 57%.

Those efforts began with an expanded Summer Intensive Studies program this year that served not only retained elementary students who were working to earn promotion to the next grade level but also any student having academic need. At the middle and high school levels, students used the summer program to retake coursework that was not passed during the year and completed 2,345 semester courses in total which helped keep them on

track for graduation.

This is the last year that the FSA will be given. New legislation authorizes the replacement of the year-end FSA with the Florida Assessment of Student Thinking (FAST), a progress monitoring approach that will provide teachers and parents with statewide assessment information throughout

the school year rather than only during the summer.

The 2022-23 school year will begin for students on Wednesday, August 10. Parents enrolling their students and are NEW (K-12) to the Okaloosa County School District should enroll by creating an account in the FOCUS Parent Portal at <https://okaloosa.focus->

[choolsoftware.com/focus/auth/](https://www.okaloosashools.com/focus/auth/).

For questions, visit www.okaloosashools.com/focus. You can also email FOCUSHELP@okaloosashools.com or call the enrolling school with your questions. School contact numbers can be found at www.okaloosashools.com in the Schools link.

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Florida's Great Northwest Part of U.S. Secretary of Commerce Roundtable

Florida's Great Northwest, the regional economic development organization for the Panhandle, was one of only 14 areas in the country selected to participate in this year's SelectUSA Investment Summit, the highest-profile event in the United States dedicated to promoting foreign direct investment. SelectUSA is a government program led by the U.S. Department of Commerce.

FGNW President and CEO Jennifer Conoley was asked to serve as a participant in a closed door, invitation-only meeting with Secretary of Commerce



Gina Raimondo and Deputy Secretary Don Graves. The small-group roundtable focused on the unique challenges and opportunities associated with

attracting foreign investment into underserved communities. Conoley represented Northwest Florida, one of only 14 areas invited to attend the session. "This was a unique opportunity to join in on candid conversations between companies, economic development organizations and federal partners about the challenges facing underserved communities to attract

jobs and capital investment," said Conoley. "Other parts of the country, such as Detroit, Los Angeles, Puerto Rico and Virginia, were represented and I was proud to see Northwest Florida, the only region in Florida, was included in this crucial discussion."

Through her participation, Conoley brought awareness to the needs of urban and rural underserved communities in Northwest Florida, explored synergies between federal agencies and discussed strategies on how the federal government can best support economic development organizations and communities in the future.

While there are many definitions of underserved communities, SelectUSA uses assesses if a U.S. community is underserved through three criteria: more than 20 percent of the population falls under the poverty line;

the unemployment rate is greater than 8.1 percent or more than one standard deviation from the median of 3.2 percent; and 50 percent of households have an income below \$50,000.

Conoley was also selected to speak on a panel during one of the information sessions about investment attraction in NWFL.

Florida was one of only four US states to be invited to present to a group of 20 Singaporean companies attending the summit and Conoley spoke about the region during the presentation.

Enterprise Florida was an exhibitor at the event and hosted a Sunshine State Soiree Reception. FGNW participated and gave a few remarks at the event.

In addition, FGNW made numerous direct company contacts and is working on several potential project opportunities for Northwest Florida.

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LiveOak Fiber to Invest \$100M in Okaloosa County Fiber Network

LiveOak Fiber, a newly formed broadband service provider, is investing \$100 million to construct and operate a next-generation high-speed fiber optic network in Okaloosa County. The new network will bring alternative options to underserved regions of the county, ensuring access to affordable and reliable digital infrastructure for businesses and residents in the area.

As it stands, around 2.7 million Floridians lack access to reliable broadband internet with Okaloosa County facing some of these biggest challenges. When complete, LiveOak Fiber's network will provide fiber-based broadband internet and communications solutions to serve homes and businesses who need it most. Residents can expect a robust internet service with 10G per second - the fastest speeds in the U.S.

LiveOak Fiber is committed to providing communities with necessary internet services that are designed to enable social and economic growth and with

plans and commitments to hire locally, they expect the project to create 50 new jobs in the County over the next three years.

"Okaloosa County residents and businesses need the critical infrastructure and services to support a growing population and attract new investment," said Jody Craft, President of LiveOak Fiber. "Bringing high-speed fiber and the modern services it enables to these communities changes lives, improves education, advances healthcare options and grows local businesses."

Construction on the project is planned for later this year. LiveOak expects to begin connecting its first customers as early as February 2023. With plans and commitments to hire locally, the company expects to create 50 new jobs in Okaloosa County over the next three years.

One Okaloosa EDC assisted LiveOak with the community review and data gathering efforts that led to the company's favorable decision.

Eglin Test Pilot Returns to Take Command

The 96th Test Wing welcomed its new commander during a change of command ceremony on June 30. Brig. Gen. Scott Cain passed the guidon to the wing's new leader, Brig. Gen. Jeff Geraghty. The wing also bid farewell to Cain, who leaves for Ohio and Air Force Materiel Command.



PHOTO BY SAMUEL KING JR.

The presiding officer and former 96th TW commander, Maj. Gen. Evan Dertien, Air Force Test Center commander, spoke about the diversity and complexity of the wing's missions before speaking about its new leader. "You are ready, and I have full confidence you will continue the legacy of the 96th

TW," said Dertien. "The test wing's motto is 'it's always the hour.' Today that remains truer than ever as we continue to

sharpen our nation's sword and shield and prepare for its future endeavors."

A senior pilot with more than 1,750 flight hours, Geraghty is no stranger to the 96th TW's mission. The 24-year veteran was both an F-15 Eagle and F-16 Fighting Falcon test pilot as well as a flight commander within the 40th Flight Test Squadron here. "This is a dream job," said Geraghty. "It's a great honor to return to Eglin Air Force Base, 15 years after our first assignment here. I look forward to serving you in the various missions you perform. I will look to empower and learn from you, as well as work and

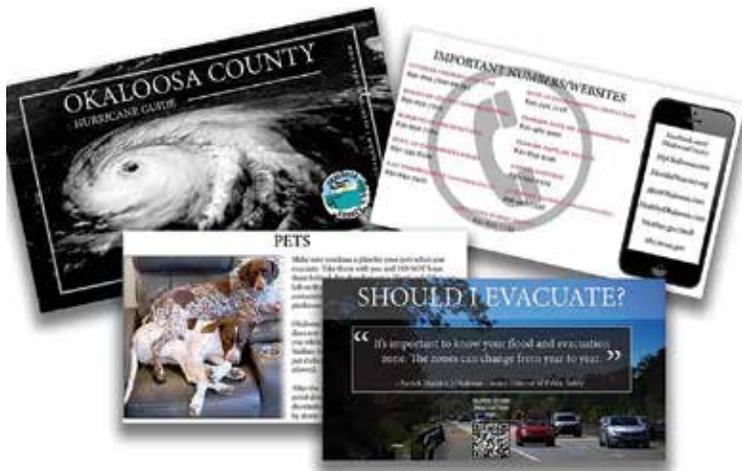
thrive with you."

Geraghty received his commission from the Air Force Academy in 1997. His career accomplishments include becoming a Secretary of Defense Corporate Fellow at Space Exploration Technologies (SpaceX) and piloting an F-15 during Operations Northern Watch, Enduring and Iraqi Freedom.

The new general, frocked to the new rank just before the change of command ceremony, comes to Eglin after serving as the Arnold Engineering Development Complex commander.

Are You Prepared for a Hurricane?

Okaloosa County has produced a limited supply of Okaloosa County Hurricane Guides. For convenience, the hurricane guides have been distributed to various pickup locations across the county. As hurricane season began June 1 and ends November 30, the county has also published an online version which will remain available year-round at myokaloosa.com.



Preparedness is key to successfully weathering the storm. Residents are encouraged to download the online resource to their device or print one to use as a guide before, during and after the storm. Find the publication at myokaloosa.com/ps/emergency-management.

While supplies last, physical copies of the publication will be available at all six area libraries in the Okaloosa County Public Library Cooperative and in our area at the Niceville Valparaiso Chamber of Commerce and the Okaloosa County Board of County Commissioners office at 1250 Eglin Parkway, Suite 100, in Shalimar.

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Bay Buzz



PHOTO BY KELLY MARQUEZ

Jojo's Coffee team with Florida First Lady Casey DeSantis

Jojo's Coffee and Goodness recently hosted the First Lady of Florida, Casey DeSantis, to launch the **Mamas for DeSantis** campaign. Mamas for DeSantis is a grassroots effort bringing together a million mamas from across our state to mobilize for Florida Gov. Ron DeSantis.

The **Okaloosa County 2022 communications survey** is available now as a brief online poll. The 18-question survey takes about five minutes to fill out and can be found at myokaloosa.com/cc/survey or direct at www.surveymonkey.com/r/WYBZLGX. Your responses will be used by the county "to continuously improve the way we communicate with our community, help us to make adaptations in our messaging and supply informed data in our Annual Report," said April Sarver, Okaloosa County Public Information Officer. The survey ends on Aug. 31.

Euclacheanna Chapter National Society Daughters of the American Colonists (DAC) will hold its next meeting Sept. 7; guests are welcome. DAC is a lineage society whose objective is patriotic, historical and educational; to make research as to the history and deeds of the American colonists. Women 18 and older who can document their lineage to the American colonies, 1607 to July 4, 1776, may join. For more information, contact Margaret Nichols at (850) 897-1278.

On Saturday Aug. 6, the **Heritage Museum** will have an Ice cream social with Chef Marcus Hencinski. \$12 non-members & \$10 for members. A maximum of 20 kids will learn how to make ice cream from scratch as well as a brief history on the frozen treat. The class is from 1-3 p.m. and, of course, the kids will get to taste test what they've made. The museum also offers a Kids

Watercolor class with Corina Zalace on Aug. 20 from 11 a.m.-1 p.m. at \$35 a person. All supplies are included, and kids will get to take home their own watercolor art piece. Limited to 15 students. Call (850) 678-2615 to register and pay. 115 Westview Ave. Valparaiso FL, 32580. Heritage-museum.org.

CALM will have a **ground-breaking ceremony for CALM Village** on Monday, Sept. 12, 4:30 p.m., on its campus, 201 Redwood Ave, Niceville. "We have recognized the lack of affordable housing in our community and, because of this, we have decided to take a leap of faith and are pursuing building up to seven cottages on our property. CALM Village will assist residents to help them successfully achieve self-sufficiency and independent living. This will allow us to serve more people in different ways," said Wanda Siefke, CALM public relations. For more information, visit nicevillecalm.com/calm-village.

Leadership Okaloosa applications are now available. This nine-month experience is designed to enhance the participant's leadership skills and provide community awareness. Participants receive classroom training by certified instructors and are given opportunities to interact with various key community leaders. Visit www.nwfsc.edu/wp-content/

[uploads/2022/06/2022-2023-LO_Application_FF.pdf](https://www.nwfsc.edu/wp-content/uploads/2022/06/2022-2023-LO_Application_FF.pdf).

After 39 years of active service in the community, the Twin Cities Women's Club is officially dissolved. A contribution of \$5,519.32 was recently presented to Chris Stowers of the Northwest Florida State College Foundation for the Twin Cities Woman's Club Scholarship Endowment. The scholarship, which began in 1989, was originally known as the "Evelyn Hollfelder Displaced Homemakers Scholarship to benefit the Okaloosa Walton Community College Single Parent/Displaced Homemakers Program." The program provided "career assessment, occupational counseling, as well as, social and emotional support, and other skills necessary for participants to become self-sufficient." Club members may continue to support the TCWC scholarship endowment with private donations. From left: Rhonda Davis, TCWC Education Committee member and publicity chairman, Mary Corbett, TCWC Education Committee co-chairman, Chris Stowers, NWFSC Foundation executive director, and Kissy Gordon, TCWC president. Additionally, the Club gave a \$600 gift certificate to Twin Cities Pavilion for Grocery Outlet.

Jessica Landry, Okaloosa County's 2021 Teacher of the

Year, has been named assistant principal of Bluewater Elementary School. Jessica attended Ruckel Middle School and graduated from Niceville High School. She also served as an adjunct professor in the teacher education program at NWFSC and is a member of the Florida Teacher Lead Network.

She has a bachelor's degree in elementary education from NWFSC.

Melissa Kearley, a Niceville native, has been named **principal of Edge Elementary School in Niceville**. She grew up attending Okaloosa County schools, then attended the University of West Florida where she earned a bachelor's degree in elementary education and a master's degree in educational leadership.

Our Better Business Bureau® Serving Northwest Florida Foundation recently announced the graduating senior recipients of the **2022 BBB Student Ethics Scholarships** in District II (Okaloosa and Walton counties): Tiana Jordan Leal Fontejon, Niceville High School, Payden Wayne Ealum, Walton High School and Stella Kathryn Hurley, Baker High School. The program recognizes high school seniors in the Florida Panhandle who personify personal character, integrity and moral compass.

Continued on page 30

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Asher's Hope is Leaving a Legacy

BY LORI LEATH SMITH

In 2018, Kristyn Szala's youngest son, Asher, was given a life-limiting diagnosis. Kristyn was only halfway through her pregnancy. "We were told that he would either pass away before birth or shortly thereafter," she said. "You imagine you're going to have a lifetime with your child and to have that taken away is absolutely crushing."

Once Kristyn, a Niceville local, reoriented her thoughts and let a few close friends and family know, they initiated a fundraiser to purchase a CuddleCot for the family. A CuddleCot is a small cooling unit fitted inside a bassinet. In situations like these, there is a short window of time for a family to create memories, say hello and goodbye to their child. Cooling the baby is absolutely essential. The CuddleCot cools to an ideal temperature for preserving the baby without being too cold for the parents.

This marvel of technology allows families the choice to spend more time with their baby. "A CuddleCot allows grieving parents to bond with their babies and make memories that they wouldn't otherwise have been able to do – an essential step to the grieving process for hurting parents," she said.

Asher was stillborn Aug. 3, 2018, at Ascension Sacred Heart Pensacola at 36 weeks. "During our stay in the hospital, we were blessed with two and half days with Asher when we would likely have only had a few

hours," said Kristyn.

In reality, no amount of time is ever going to be enough. But their precious gift of time was extended because of the availability of their CuddleCot. Kristyn had the option to hold her baby, to bathe him, to dress him in an outfit of her choosing and just "be" with him for those moments, which she truly needed. She says one of the most peaceful times was having him at her bedside at night.

After the emotional experience, Kristyn realized the importance of having that CuddleCot. Before they left Ascension Sacred Heart in Pensacola, they made a decision to donate Asher's CuddleCot to help future parents in need. "At the time, ours was the only CuddleCot in the area," said Kristyn. But, in May 2021, she was able to donate a second CuddleCot to Ascension Sacred Heart Emerald Coast Family Birth Place through additional community fundraising. "Since then, we have raised a third for Eglin Air Force Base hospital, a fourth for HCA Destin Fort Walton Beach, and a fifth for North Okaloosa Medical Center in Crestview," she said. "I'm very proud of our community effort."

Kristyn is in the process of getting the sixth Cuddle Cot into the Nellis Air Force Base hospital in Las Vegas. "After that, we will have 50 percent of the Air Force hospitals with an L&D unit covered," she said. "My goal through this effort is

to continue Asher's legacy by making sure our local hospitals are equipped with a CuddleCot; if parents are faced with the unimaginable, they can have the choice of more time. It really helps them in dealing with their loss and I feel like it's really an important tool and should be an option to all families."

According to Kristyn, each CuddleCot costs approximately \$2,800. She accepts donations through her Go Fund Me page and various community events. She is also in the planning stages of an Asher's Hope benefit concert involving the Principal Harpist with the Mobile Symphony Orchestra & Opera, Pensacola Symphony Orches-

tra & Opera, the Northwest Florida Symphony Orchestra and the Panama City Symphony Orchestra. Stay tuned.

While raising awareness about CuddleCots, fundraising and educating the public on pregnancy and infant loss, Kristyn says she created Asher's Hope to not only give families the gift of time and beautiful memories, but also to allow her son's legacy to live on. "It just fills my heart that Asher is help-



ing people through this and that other people are inspired to do the same," she said.

To learn more about Asher's Hope visit facebook.com/AshersHope. To donate, visit <https://gofund.me/8693bf90>.



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Brozinni Pizzeria is a family-friendly pizza place where you can get a taste of New York right here in Niceville. Now featuring the Big Apple's signature crust, their famous buttery garlic knuckles will leave you wanting more, and, wow, appetizers such bread sticks, homemade stuffed pepperoni or sausage sticks, cheese bread, meatball sticks, pizza, Cocoon's Famous smoked tuna dip, and crackers/pita chips. There's also salads, build your own pizza, specialty pizzas, pasta/spaghetti, calzones, drinks and desserts. Every ingredient used has been hand-selected to provide an amazing experience for each recipe. Whether you're just in for a slice of New York style pizza or one of their incredible salads, you're in for a treat. Call to order or order Online at brozinnis.revelup.online and have delivered!

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cuisine to the people of Fort Walton Beach and surrounding areas with traditional flavors from Chapala, Mexico. In a world where promises are often made but seldom delivered, Chapala wants to be the exception! The food and service are equally as important to achieve this dining experience that is why they offer over 76 entrée choices and 11 specialty margaritas'. Along with daily lunch specials and 2 for 1 small draft beers and small margarita's every day! Every one of the Chapala staff is committed to our shared vision. Whether it's a quick business lunch, a quiet dinner for two, or a fiesta for the family, we are ready to make it special.

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Owner Duke Higgs loves video games, ice cream and Niceville and wants kids to have a place like those he grew up in the 80s and 90s. So, he opened Honeybee Ice Cream and Arcade which boasts 32 flavors of five-star Wisconsin ice cream and 17 ice cream roll flavors - ice cream spread out on a cold plate, chopped up and rolled up into a cup, "making it picture-worthy." It also provides 24 flavors of snow cones and a large selection of fruit sodas and, in addition to the ice cream, milkshakes with any of the flavors, sundaes and pizza by the slice. The arcade is unique to the area with 50 working games and adding new ones ongoing. With an amazing ice cream selection and an affordable place where you can drop in a couple of

Continued on next page



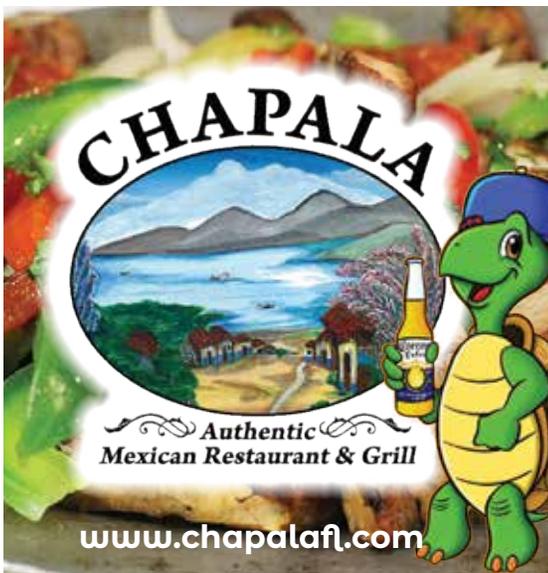
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Jojo's

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JoJo's Coffee and Goodness

Owner and operator Angela "JoJo" Stevenson invites you to enter a cafe and relaxed coffee shop atmosphere for a daily dose of "goodness." Feel free to work on site (free WiFi) or meet up with friends 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 barbecue or ham! Cinnamon rolls and kaloches still hold the top spot for sell outs! Stop in for featured muffins, coffee cake or pound cake, which go great with maple cinnamon latte or caramel macchiato!

Summertime means Jojo's most popular coffees are COLD! Nitro, Cold Brew, fruit smoothies and frozen affogatos are the WAY TO GO! Of course, there's always freshly Roasted Coffee and GREAT DOSES OF GOODNESS! Order ahead and pick up some for the office, a gathering or your next meeting! Book online at



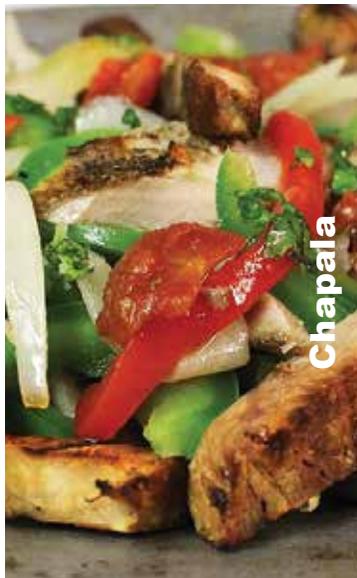
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LJ Schooners Dockside Restaurant

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



Chapala

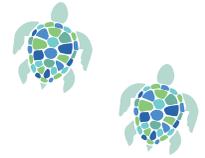
grits! Join L.J. Schooners for Sunday Brunch, 9 a.m. - 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free.

Join us for our spectacular Sunset Shrimp Boil, last Sunday of the month, NOW through October and enjoy the most delicious local wild caught shrimp you've ever tasted. It includes Shrimp, Sausage, Corn on the Cob, Potatoes and Bread (Market Price). Call Ahead for To Go Orders. Don't miss all the fun in June: Wednesday Sailboat races at 6 p.m.; Thursday Karaoke/Open Mic 6-10 p.m.; Thursday Throwdown SUP Races 6 p.m. Live music all month long. (See ad for dates and times.)

Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up. Dine-in, pick-up, to-go.

Oyster Bar hours: Mon-Thurs. 3pm-10pm, Fri.-Sat. 11am to Midnight, Sun. 9am-9pm. Happy Hour Daily 3pm - 6pm. Restaurant hours: Mon.-Tues, Closed. Wed.-Sat. 11am-9pm. Sun. 9am-9pm. Sunday Brunch: 9am-1pm.
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 Off the Hook

Off the Hook:

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

BY CALI HVALAC,
TO DO IN DESTIN

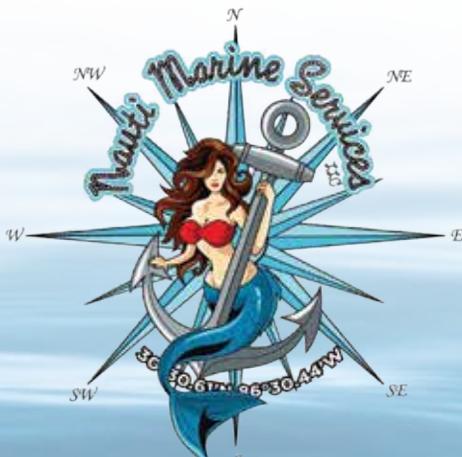
The Emerald Coast Blue Marlin Classic at Sandestin (ECBC) is a multi-day event that happens at Baytowne Marina at Sandestin during the peak of blue marlin season. The 20th annual tournament June 22-26 welcomed 84 boats with a total of \$1,987,100 in cash awards.

If you've never been to the Baytowne Marina at Sandestin for the blue marlin weigh-ins, put this on your list for next year. Watching these charter boats roll in with monster fish being

wheeled to the weigh station is a sight like nothing else. The all-time record marlin weighed in at 1,402 pounds, although most caught will average in the 500-800 lb. range.

This year's top three blue marlin winners were: Raise 'Em Up, weighing in a 513.30-pound blue marlin for third place; Benedetta, weighing in a 547.90-pound blue marlin for second place; and A Work of Art with a 638.70-pound first-place blue marlin.

Other categories include heaviest dolphin, heaviest tuna,

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

Blue marlin have brilliant colors on their skin, with bright cobalt blue on top and a white silver belly. They are a beautiful fish that primarily stays offshore,

but will move closer to shore from July to September.

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

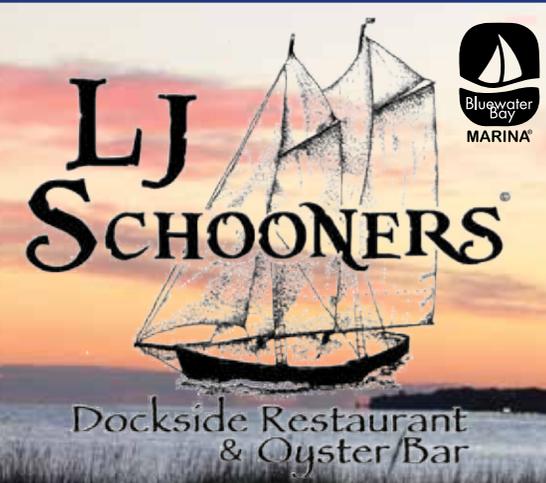
Also available during the event is a golf scramble, sponsor booths and a fireworks show.

Guests also have access to all recreational activities at the Village of Baytowne Wharf.

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

***Information sourced from www.fishecbc.com*

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- August 19 • Jody Lucas 6-9pm
- August 20 • Dancing Bears 6-10pm
- August 27 • John Galt Dance Band 6-10pm
- August 28 • Gilleran's Island 4-8pm
- August 28 • Sunset Shrimp Boil 4-7pm

Oyster Bar Hours: Mon.-Thurs. 3pm-10pm, Fri.-Sat. 11am to midnight, Sun. 9am to 9pm
Restaurant Hours: Mon.-Tues. Closed, Wed.-Sat. 11am to 9pm, Sun. 9am to 9pm, Sunday Brunch 9am to 1pm

Fishing Techniques: Give Kayaking a Try - Part 1

Kayaking has become one of the fastest-growing industries in the sporting world. These craft are versatile, economical, and just plain fun. In addition to providing a sport in and of itself, the kayak can be an incredible tool for better angling. Check the tips below if you have been thinking of taking the plunge.

Cost

There's never been a better time to buy. Kayaks have become very popular in recent years, meaning that more manufacturers are making them and prices for an entry-level kayak are even lower than they used to be. Standard kayak models start at a low of about \$250, but you'll want to spend more for a fishing kayak that comes complete with rod holders and other angling amenities – expect to pay from \$300 to more than \$1,000, depending on features. You'll also be buying a double-bladed kayak paddle, which will run you \$50-100 or more. Most kayaks don't include a padded seat, and you'll probably want one; add another \$50-75. Yes, the tab is adding up pretty quickly, but for an entry-level rig you're still well under what the cheapest jon boat and trolling motor will cost you. Smaller accessories, such as a light anchor and – of course! – a life vest, you may already own if you're a boater.

A kayak is a very personal purchase, and you should buy from a vendor that will allow an exchange if you don't like the way the craft fits you or how it performs in the water. Some kayak shops are near water and will let you try before you buy. Keep in mind that you'll need a way to transport your kayak, if you can't just throw your new purchase in the pickup and head for the lake. A good roof rack setup or trailer may cost you more than your kayak, but a kayak is still one of the most economical boating options out there.

Sit-on-top versus sit-inside

There are two basic kayak types. A sit-on-top kayak is a sealed hollow shell with molded seating on top to accommodate the paddler. It's easy to get in or out of, a major plus if you plan to kayak-and-wade. The kayaker sits above the waterline, which increases visibility and casting

distance, but leaves the kayaker exposed to waves and splashing. Storage space is mostly open to the elements, but is easily accessible. However, there will probably also be one or two watertight hatches that allow dry storage inside the kayak shell. Note the size and location of the hatch openings, as these will limit what you'll be able to fit inside and whether you'll be able to reach them from the kayak seat. Water that splashes into the kayak drains out through scupper holes, which can be plugged to prevent water ingress, if you'll be on calm water.

A sit-inside kayak is self-descriptive: the paddler sits inside a cutout in the open hull. Add a waterproof apron, and the paddler is pretty well protected below the waist from waves and water. The angler is sitting at the waterline, and the lower center of gravity may provide a more stable ride but slightly limited visibility and casting distance. The open hull provides plenty of fairly dry inside storage in front of and behind the kayaker. However, this internal storage is not as easily accessible, and entering and exiting the kayak is not nearly as easy. Generally, the sit-inside design is a good choice for river or ocean kayaking. However, most stillwater



anglers prefer the in-and-out convenience offered by the sit-on-top design.

Fishing Kayaks

The simplest thing that defines a "fishing kayak" is the presence of rod holders. A fishing kayak will also usually be wider than standard kayaks – around 30 inches or so – and therefore more stable. It may have extra storage features, like molded in tackle trays or even a baitwell. Note that you can add after-market rod holders to most kayaks, but you're better off starting with a fishing kayak, mainly for the added stability. A wider kayak won't cut through the water as quickly as a standard model, but you'll be able to cast, set the hook and land frisky fish without feeling like you're about to take a spill at any moment.

Length & Weight

Length is important. A lon-

ger kayak will travel faster and more efficiently (and have more storage space), but weigh more to load and carry – especially important if you're car-topping or portaging. Twelve to 13 feet is a popular range for saltwater anglers, and will provide a roomy and stable freshwater fishing platform too. However, if portability is important, look hard at kayaks 10 feet or less in length. My 10-footer is a lightweight at exactly 50 pounds,

but I'd still swear it's half full of water when I hoist it back onto my roof racks at the end of the day. The weight is much easier to handle if you're securing your craft to something below shoulder level, like a pickup bed or trailer. A kayak cart can also be a big help moving your boat from car to water (more on that later). Long story short, consider weight a critical factor based on how you're transporting your kayak.



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 Off the Hook

Nation's First Underwater Museum Of Art Expands

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

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

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

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

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

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

filled with several new sculptures annually.

Individual sculptures are sponsored by Beachy Blooms, Buddy's Seafood Market, the 2021-22 CAA Staff, the Ellis Family, Hilton Sandestin Golf Beach Resort & Spa, the St. Joe Community Foundation, SWARA, and Walter Marine/Reefmaker.

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



PHOTO CREDIT: SPRING RUN MEDIA

for creativity and education."

"With 34 total sculptures now, you can really start to see and feel the vision and future of the Underwater Museum of Art – 58 feet down, you are literally surrounded by these fantastic art pieces and the colorful

reef life that calls the museum home," said SWARA President Walt Hartley. "More sculptures will be added each year, growing the dive site and providing valuable new habitat to our precious marine life. We owe the continued success of the UMA project to the amazing support from our community and our sponsors, the creativity, expertise, and professionalism of the Reefmaker Crew / WalterMarine, and the hard work of our most favorite partners in the whole world - the CAA Team!"

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

Visit UMAFL.org for more information. Artists interested in submitting artwork for consideration to the 2023 UMA installation can visit UMAFL.org to complete a pre-application.

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Hormones Aren't For Me



BY DR. RICHARD CHERN, MD

Have you or a friend tried hormone therapy in the past and had no results or minimal results? Worse are the patients

who have tried hormone therapy and had bad results. It's not uncommon for us to hear this from patients who have tried hormone therapy with other providers in the past.

Fortunately, in medicine there is an enormous amount of training involved to become a provider. Unfortunately, once you are a provider, it can be easy to add treatments and procedures to your clinic with minimal or no training. I know some doctors who have learned how to do pellet therapy from watching videos on the internet. The same is true for Botox and

fillers. Just because someone can perform a procedure does not always mean they are capable or should be performing that procedure.

Hormone pellet therapy is more than just an algorithm and more than just a procedure. There are a lot of seemingly minor details that are vitally important to proper dosing. Many clinics have a dosage based on weight only or a standard dosing that just doesn't work for a good portion of patients. Some patients may want something their insurance will pay for, something closer to their home

or perhaps something cheaper. Some providers incorrectly counsel against hormone therapy, because of decades old, dis-proven and incorrect information. I wish we could get patients to our clinic first, but this is an impossible task. Thankfully, most patients who get their hormones from someone else will eventually find us.

Whatever your previous experience, don't give up on hormone therapy. I'm certain we can help you feel better than you are feeling now. Come see us and give us a chance to give you the symptom relief you deserve.

Dr. Richard Chern, MD provides hormone therapy to men and women from across the country. He is also on staff at BioTE Medical and teaches hormone therapy to new providers including providers right here in our local area. Dr. Chern might even be treating your doctor or nurse practitioner since he treats many of the doctors and nurse practitioners in the area and their staff as well. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call Dr. Chern today for an appointment at The Hormone Restoration Center at 850-837-1271.

Meals on Wheels Needs Your Help

The price of gasoline is affecting all of us who must rely on our vehicles to get us to work, to school, doctor appointments and the grocery store. But you might not realize how gas prices are affecting the elderly and disabled senior citizens in our community who are homebound. Gas prices are making a severe impact on the volunteers who show up every day at Meals on Wheels of Okaloosa County to pick up hundreds of home-delivered meals. They are dedicated to making sure that our homebound citizens get a good nutritious meal.

The cost of gasoline is part of the donation that volunteers make in addition to their time spent making their deliveries. But gas prices are becoming a burden on their budgets, and some are finding it difficult to keep their weekly commitments to volunteer. As a result, Meals on Wheels is experiencing a shortage of delivery drivers, and they need your help.

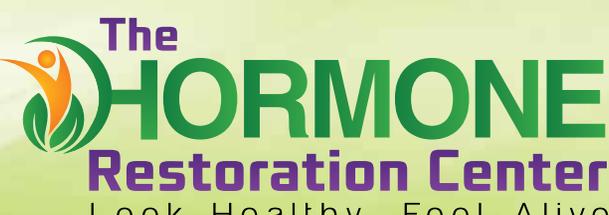
It is a very rewarding experience to deliver a route of 8-10 meals, maybe just once a week to a group of elderly and disabled seniors. It takes about 60-90 minutes, and it will be the best

part of your day when you know that you have made a difference in the well-being of a deserving senior citizen. It bridges the gap between generations, and breaks the bonds of isolation that many of our seniors feel when they have no family to visit or look after them.

We have been doing this important work for over 50 years. We need drivers to help us in the Fort Walton Beach/Shalimar/Mary Esther neighborhoods, as well as in the Niceville/Valparaiso, and Crestview neighborhoods. To volunteer, call Marti

Lindell at Elder Services of Okaloosa County/Meals on Wheels, 850-833-9165. Call us today –

meals are being delivered every weekday, Monday through Friday.



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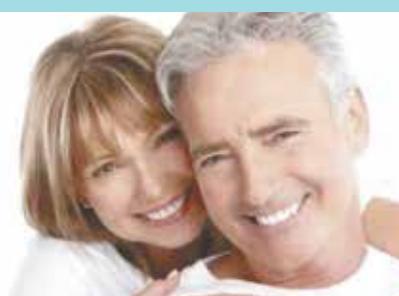
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Do It Right! Hips & Thighs



connected and can affect the entire chain of movement. To stay healthy, you must look at balancing your muscle groups to avoid imbalance that leads to weakness and injuries. Importantly, acknowledge that some muscles are meant to be stronger due to their function, so weight load for your exercises should reflect that.

The lower body muscles work synergistically and only a couple can be isolated. The gluteals (butt), quadriceps (front thigh), hamstrings (back thigh), calves (back lower leg), abductors (outer thigh) and adductors (inner thigh) all comprise the lower body.

A **squat** is a prime example where all the muscles are incorporated, and a very functional movement for everyday life.



Squat safety – bend at the knees (knees must bend for proper ROM: Range-of-Motion), sit back on heels, lower butt down, chest and head up, drive your heels into the floor to push up to standing. The toes are for balance so, to protect the knees, use them lightly. Work on getting deeper to get stronger through the entire ROM.

To address knee issues, start light, assist your weight by holding on to something if you haven't been training. Track your knees in the direction your toes are pointed to keep them aligned. Butt is always way lower than your chest! Knees never move forward past the toes. Squats help you remain self-sufficient for getting yourself up and down.

Your knees will get stronger if you progress through consistency with ROM & safety. Babying them will make them weaker. Plus, bending and weight bearing the knees will produce synovial fluid to lubricate the joint.

Variations – Basic squat, heels are shoulder width apart, toes and knees slightly turned out to 11 and 1 o'clock. Focus on gluteus maximus and quadriceps, some hamstrings. Wide squat, heels are outside of shoulder width, toes and knees are pointed roughly 10 and 2 o'clock (key, start your turnout at the hip joint so that thigh, knee, shin and toes are all pointed outwardly the same). Focus on gluteus medius, quadriceps, adductors, some abductors.

Close Stance squat, (i.e. back squat), toes face forward, feet close together, sit back almost like you are going to fall back. In yoga, some go all the way to the floor (Malasana). Focus mainly on center quads and glutes.

Protecting our knees is very important because they are vulnerable in all lower body exercises. Imbalanced muscles, where a muscle is strong but the opposite muscle is weak, can be detrimental to any joint. For a balanced lower body workout, think of working around the whole circumference of the leg.

Quads and Hamstrings should be equally conditioned, which doesn't mean they have to lift the same weight. Hamstrings perform more isolated movements. They can move independently of the rest of the lower body. Named the biceps femoris, it flexes the knee joint the same as the biceps in the arm. But quad exercises, such as the squat, are assisted by the

glutes, making them a true powerhouse. But the key is to give them equal workout attention. Don't forget the leg extension. Also an isolated move targeting one of the quad muscles, done properly it will make a huge difference in knee stability and thigh shape. Abductors and Adductors are knee and hip stabilizers. Exercises that move the legs out or in (leg lifts or band work) are what you do to strengthen those. Throw in your calf raises on your bottom stair and you will be complete from hip to toe!!

Have questions? Email Lisa at BeActive850@gmail.com.

Lisa Leath Turpin is a degreed and certified health and fitness lifestyle coach and consultant who has devoted her life to motivating and strengthening the body and mind of others. With over 20 years' experience, Lisa has a B.S. degree in Sports & Fitness Management from the University of Alabama, developed and managed the U.S. Army Corps of Engineers' Health & Wellness Facility and programs in Huntsville, Ala., is board certified by the National Board of Fitness Examiners and possesses certifications from AFAA, Polestar/Balanced Body, Reebok U, SCW Fitness and American Heart Association. She is currently a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, diversely and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. Have a fitness question for Lisa? Email BeActive850@gmail.com.

BY LISA LEATH TURPIN, HEALTH & FITNESS COACH/CONSULTANT

Happy to introduce the second in a series of tips to effectively and safely exercise various areas of the body (Check out June edition: "Core/Abs").

There is a lot going on in the lower body. That old song (hip bone's connected to the thigh bone...) is true; everything is

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Plastics, from Storage Ware to Water Bottles



BY KAY LEAMAN,
HEALTH ARCHITECT

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

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

One of the most toxic products we come in contact with is styrofoam. In one study, eggs

that were stored in a styrofoam container were tested. After several hours they found that the chemicals from the styrofoam had leached through the shell into the egg.

Now, back to plastic.

Many of us are familiar with the term BPA-free and even though this is a good thing it does not mean that it is healthy or safe. Here are some lingering dangers of plastics:

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

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

Impact immune system: Our immune system is immensely

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

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

A recent study done by the State University of New York in Fredonia shows that there are excessive levels of microplastics in bottled water, especially in popular brands. Microplastics are small plastic debris pieces measuring 5 millimetres or smaller. Microplastic is found in over 93 percent of bottled water and while The World Health Organization says that there is no evidence consumption of microplastics affects your health, it is still an area of concern.

Here is a mini guide to plastic bottles and other plastics. The numbers refer to the number in

the triangle on the bottom of the container.

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

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

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



bottle in your vehicle.

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

Here's to health.

*Kay Leaman
Health Architect
HealthyDay HealthyLife
succeed.hdhl@gmail.com*

Okaloosa County EMS Receives National Recognition for its Commitment to Quality Care for Severe Heart Attacks

For the seventh year in a row, Okaloosa County Department of Public Safety – EMS Division has received the American Heart Association's Mission: Lifeline® EMS Gold Plus achievement award for its commitment to offering rapid, research-based care to people experiencing the most severe form of heart attack, ultimately saving lives.

Each year, more than 250,000 people experience a type of heart attack known as an ST elevation myocardial infarction (STEMI), caused by a blockage of blood flow to the heart that requires timely treatment. To prevent death, it is critical to restore blood flow as quickly as possible by either mechanically opening the blocked vessel or using

clot-busting medication. Lifeline is the American Heart Association's national initiative to advance the system of care for patients with high-risk, time-sensitive disease states, such as severe heart attacks. The program helps reduce barriers to prompt treatment for heart attacks, starting from when 911 is called to EMS transport and

continuing through hospital treatment and discharge.



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Is this Contraction or Capitulation?



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

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

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

What then is driving the contraction?

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

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

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

The Business Cycle Considerations

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

Lastly, the energy scenario

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

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



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

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport, and Panama City. Phone 850.654.8122.

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

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

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

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Your usual?

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

Think Before You Act

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
Financial Advisor

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Florida Insurance Market Conditions Deteriorate



BY JOE CAPERS,
INSURANCE ZONE

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

Florida's hard insurance market is tougher than any other market cycle in most other

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

Just in this past week alone, another Florida property insurance company went into receivership, a roofing industry lawsuit was dismissed, Citizens Property and Casualty had its rate hikes trimmed and it's official, Florida now has the highest homeowner premiums in the country. Southern Fidelity was ordered into receivership and this makes the fourth insolvency this year. Efforts failed to find other carriers to take some of the 78,000 homeowners' policies in Florida, and another 69,000 in Los Angeles, Missis-

sippi and South Carolina. Some of these policies will be picked up by Citizens Property Insurance, our state backed insurer of last resort, and the Florida Insurance Guarantee Fund is now having to pay their outstanding claims.

Citizens, who continues to lose about \$100 million a year, has its policy count driven up to 900,000 due to the recent insolvencies. This is up from slightly over 400,000 in late 2019. Although Citizens asked for a 15% rate increase, the Office of Insurance Regulation has approved an increase of 6.4% to be effective September 1.

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

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

are in the State of Florida!

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

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

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

Whether you are seeking personal or business insurance, navigating the market can be challenging. The bottom line for the Florida insurance market right now is that the industry is

on life support and consumers are still facing double digit rate increases. Policyholders are paying more money for less coverage. Regardless of what you're after, it's important to find an insurance professional who can help you manage your insurance program during the market cycles. This is a good time to have a comprehensive insurance review.



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Sean of the South



By SEAN DIETRICH

It was an average Thursday night. The crowd waiting to get into Truist Park was a biblical mass. There were too many people to comprehend.

Everyone was sweating through their undergarments.

The smell of human armpit odor was in the air.

It was a sold-out game. Forty-odd thousand baseball fans stood waiting for the sacred gates to open. There wasn't a frown in the bunch. Almost everyone in this crowd was cheerful.

That's baseball for you.

At its heart baseball has always been about fun. Plain and simple. At ballgames, most people are glad to be there.

You'll see kids in jerseys, laughing with each other. Mothers smiling, bouncing babies on hips. Old men with bright eyes, wearing leather mitts that pre-date the Eisenhower presidency, telling stories about "the Say Hey



Kid" and "Hammerin' Hank" to their grandchildren.

And that's the beauty of this game. It is one of the only American institutions remaining wherein people of different persuasions, ages and creeds can find a common bond, and boo in unison at the same umpire.

A place where all God's children can come together and pay \$18 for a beer.

That's probably why I love the game so much. Because there are no divisions in a ballpark. Here, you'll see all cultures. All classes. All kinds.

Guys who drive Peterbilts brush shoulders with men who drive Range Rovers. Bankers and attorneys stand alongside millworkers and pipe fitters and cheer for the same home run.

A home run which was launched by a 24-year-old Afro-Dominican who earns more money per fiscal year than Pope Francis.

The gates opened.

Children in line started vibrating with enthusiasm. Parents hoisted toddlers onto shoulders. And the throngs began moving toward the City of Joy.

Truist Park, 10 miles north of Atlanta. A 1.1-billion-dollar ball-

park and real-estate development that makes Disney World look like a trip to the gastroenterologist. This place is nothing but a fun zone.

Even the guy scanning tickets was having fun. He scanned my ticket and said, "You ready to kick butt tonight, boss?"

"I'm ready to win," I said.

"That's my man," he shouted.

Then he high-fived me.

It was a firm, strong high-five. The kind that you remember for several minutes thereafter.

In real life, you don't get many high-fives. But you get them in ballparks.

My first beer of the evening was purchased from a vendor who carried a heavy ice chest over his head.

"ICE COOOLD BEEEEER!" he shouted to each passerby.

I asked how he liked his job.

"Man, I walk eight to ten miles every game. I run up bleachers all night until my legs burn. I work like a mule. But people are so generous. They tip me better than any job I ever had. I'll make more money this week than I made all month last year. I love it here. You don't meet any sad people at a baseball game."

And he was right. I was look-

ing around and I didn't find a single long face.

So it was an all-around great night. But frankly I don't remember much about the game. Not because I don't love the Braves. I do.

I've been rooting for the Braves since I was a young guy and the Superstation broadcast their games for free.

I loved Dale Murphy, I remember the Sid Bream slide, the 78-pitch game thrown by Greg Maddux, and I recall with fondness almost every time coach Bobby Cox threatened an umpire.

But the reason tonight's game was so good has nothing to do with nostalgia. Not for me. Tonight's ballgame was a great experience because I rarely see so many joyous people in one place.

There was the "Kiss Cam," when the jumbotron showed images of random people in the ballpark kissing.

There was the booty-shaking contest, when my wife and I bounced our hindparts together, high in the bleachers, along with thousands of others who danced to Bill Haley and his Comets singing "Shake, Rattle and Roll."

There were the crummy hot-dogs. The overcooked hamburgers. The stale French fries. The tasteless nachos, served in a plastic batting helmet.

And there was the height of the evening.

It happened during the seventh-inning stretch. And it happens at every Braves game.

This anomalous event occurs when 42,000 stand to sing "Take Me Out to the Ballgame."

These are ordinary humans. People who disagree on virtually everything within our society. These are people who would rather eat dirt than find common ground.

But tonight, the entire stadium took to their feet, cheered and made music together. Everyone hollered. Everyone knew the lyrics.

Some raised plastic cups into the air as they sang. Little girls sat on the shoulders of old men. Teenage boys bellowed alongside their dads. Strangers high-fived hard enough to break their wrists.

And for a very brief moment on an average Thursday night, everything was okay in America.

And well. That's baseball for you.

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A Pastor's Ponderings: Reaching the Unreachable



BY PASTOR DOUG STAUFFER

Societal changes seem to be taking place at the speed of light. With these changing times, more churches must adapt their approach or risk becoming irrelevant. Christians must consider ways to think outside the box. Every believer and pastor must evangelize outside their comfort zones. One of the biggest prob-

lems with the 21st century pastorate concerns the Christian view of how a pastor interacts with the masses. We must expect sinners to talk and act like sinners!



Every believer (especially pastors) must figure out how to reach the unreachable and approach the unapproachable. Relationships must be built in loving compassion before calamity hits! Believers must use every opportunity to build these relationships, knowing that most of them involve the less-thankful tasks of planting and watering. Pastor Jim Vail wrote such a story of relationship building.

Pastor Vail wrote: "Rock was a big-time biker who had developed cancer. I went to visit and befriend him. He was friendly and welcoming but would say cringe-worthy things! After a few visits, it seemed apparent that talking about Christ was not something he welcomed. Determined to befriend him, I visited him almost weekly, enduring his often foul language and ideas of life and death.

"His declining health became evident by his weight loss and his turning yellow from liver failure. One day I said, 'Rock, I know

you don't want to hear about Jesus Christ, but soon you may no longer be alert and oriented. If you change your mind about him, you will need to know and understand how to be forgiven by God of all your sins and how to know that you have eternal life! If I promise not to pressure you into anything, can I give you the knowledge of how to become right with the Lord?" He agreed.

"I sat next to him with my Bible and asked him to read and explain selected passages about sin, God's justice, and hell. He explained them fairly well. Suddenly, in shock, he gasped: 'I'm in trouble! I'm going to hell!' I then had him read about the deity of Jesus Christ, His sacrificial death on the cross, His resurrec-

tion from the dead, and promises of eternal life to those who repent of their sins by trusting in Jesus Christ. "Suddenly, he burst into tears as he exclaimed that he had never heard or understood this before! 'I want Jesus Christ for me... NOW! Can I ask Him to forgive me right now? I want Him to be MY Savior!' As I held his hand, he poured his heart out to the Lord, sobbing the whole time. Afterwards, he had me promise to conduct his funeral and tell this good news to all attending.

"The following day, his wife phoned my office. 'Rock is a new man! He is cheerful, sweet, and loving... and all he wants to do is talk about Jesus and pray together! Thank you!' I went to see Rock almost every day and grew to love him as a dear brother. His mind never lost its alertness. We would study, pray, and cry tears of joy together. A few weeks later, Rock called his family to his bedside and said, 'Let's pray together!'

"They each prayed, and then Rock prayed. Then he smiled, closed his eyes and went to be with his beloved Savior. A few days later, I kept my promise

to my dear friend and told a packed crowd what Jesus Christ had done for Rock and what He could do for them!"

Will you ask God if He wants you to explore new avenues of reaching the unreachable by approaching the unapproachable?

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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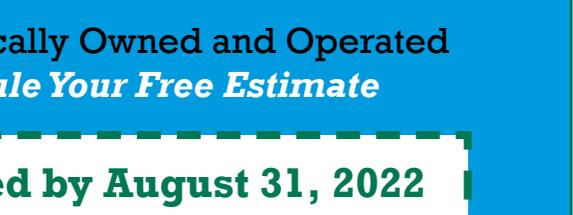
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Call the gallery at 850-729-2600 to reserve seating for the following workshops:

August

6—Kitchen People with Jeanette Herron. 10:30 a.m.-2 p.m. Learn to paint Jeanette Herron's iconic and whimsical "kitchen people" or "little chefs." \$65 with supplies included, \$37.50 with your own supplies. Reserve your spot: 850-729-2600.

13—Encaustic Scenes with Corina Zalace. 1-3 p.m. Instructor and artist Corina Zalace encourages students to explore working with a hot iron and stylus to create 4-5 colored wax pictures (plus envelopes) of local scenes. Limited to 5 students, with no art experience necessary. \$47.50. Supplies included. Register: 850-720-2600.

20—Pinecone Art for Adults with Marla Armstrong. 10:30 a.m.-1-30 p.m. Artist Marla Armstrong will be



instructing a workshop on "Pinecone Wall Décor." Students will paint a background and design a "flower" arrangement of painted pine cones to create a wall hanging for a desired season or a year-round piece of art. \$47.50. Supplies included. Limited seating available. 16 years old and up. Register at 850-729-2600. La Chama Venez food truck on site!

27—Book Release and Signing with Eliza Scalia. 11 a.m.-2 p.m. Join us for a book release and signing with local author Eliza Scalia for her NEW-EST book "The Fear." Cafe Rico food truck will be onsite.

Ongoing Classes:

Rosalyn O'grady – Oil or Acrylics. Tuesday mornings 10 a.m. – noon. \$20 per session plus supplies. ogradytr@cox.net. www.RosalynOgrady.com.

Theresa McInnis – Watercolor Techniques. Tuesday afternoons 12:45-3:45 p.m. \$27.50 plus supplies. www.TheresiaMcInnis.com. Sign up: 850-729-2600.

Charlotte Arnold – Open Studio with Live Model. Wednesday mornings 10:30 a.m.-1:30 p.m. Uninstructed-\$15, limited to 6 seats. Bring your own supplies, your medium and an easel. Sign up: 850-729-2600.

Chris Mcloone – Teens' Drawing w/ Chris McLoone starts Wednesday, August 17. Wednesday afternoons 3:30-4:30 p.m. \$15. Bring a sketchbook and pencil. Learn to draw your favorite anime characters. Sign up at gallery: 850-729-2600.

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28—Cat Camp! Full day of painting and creating with JoJo! \$53.50

29—Glass Art Open Studio. Everyone is welcome to come and create! Drop in anytime! \$37.63

30—Family Glass Art. Join us for fun family time creating! Come hungry and grab lunch, too! \$26.63

30—Open Leather & Pearls. Open studio jewelry with Sherrie on Saturday! \$21.30

August

2—Open Studio Family Glass Art. Create your own glass art w/ JoJo! \$26.75

3—Glass Art Family Tree. Come and make a 12x12 glass tree on board or an 8x10 glass window. \$96.30

4 & 5—Junior Baker Camp with Mery. Junior bakers will be baking and decorating! Starts Aug 4. \$85.60

6—Back to School Cookies Grab & Go. Back to school themed sugar cookie tray you can decorate at home! \$21.40

6—Open Leather & Pearls. Join us for open studio jewelry with Sherrie on Saturday! \$21.30

10—Sept 14 Pottery Series. Join us for Laurel's pottery Series! 6-week journey of creativity! Starts Aug 10. \$267.50

Book classes at bigorangehousesignedesigns.com.

Want to book a private table in a class or host a party? Contact JoJo at 334-320-6658 or bigorangehousesignedesigns@gmail.com.

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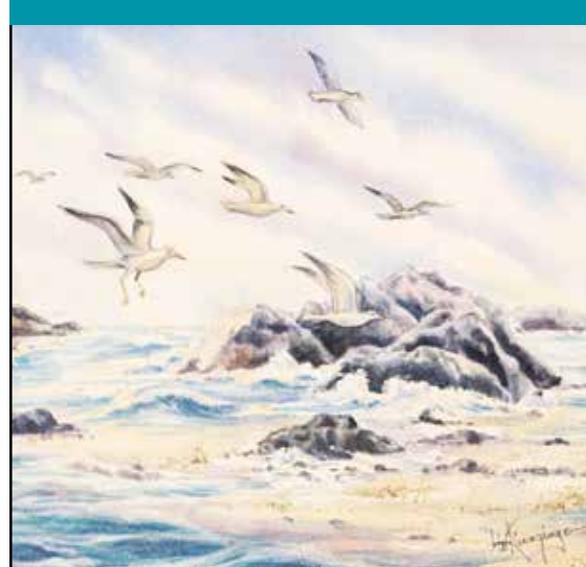
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We Are the Emerald Coast Chorus!

BY DON LAMBERT,
ECC MEMBER

Singing has the power to make individuals and communities healthier and happier! And we are blessed to have The Emerald Coast Chorus (ECC), a singing organization based in Fort Walton Beach that serves communities throughout the Florida panhandle.

The chorus has been a chapter in the Sunshine District of the Barbershop Harmony Society since 1978. A 501(c)(3) non-profit organization, its members enjoy sharing four-part barbershop harmony with the residents of our communities. The Barbershop Harmony Society, and by extension, the Emerald Coast Chorus, preserves and extends the reach of Barbershop harmony—an American close harmony acapella musical art form whose roots lie in African-American improvisation and European harmony traditions through active programs in music education, publishing, performance and outreach. The benefits of singing, and music more specifically, harmonizing, have long been explored.

Group harmonizing can help improve physical and emotional health, build healthier communities, young people become healthier adults, forge inter-generational bonds, reduce barriers across diverse cultures and groups and build healthy self-identities.

Members of the Emerald Coast Chorus believe that the gift of harmony is too wonderful to keep to ourselves,” said. “It is a gift that we are compelled to share with everyone. We need to share it with young and old, with people of every color and every strata, with city people and country people and everyone in between, because the world needs what we have.”

One example of the sharing of this gift of music with others is the annual Joe Breedon Retreat, which is held each fall at Camp Timpoochee in Niceville. The Camp Timpoochee retreat weekend is the only acapella music festival in the Florida Panhandle and southern Alabama. Its uniqueness attracts many out-of-town visitors and generates revenue for Camp Timpoochee and other local restaurants and businesses. Approximately 35% of all attendees, and over 50%



of the adults are from outside Okaloosa county. In the process, participants contribute significantly to the arts opportunities in the area. The project is designed and planned as a regional festival, and the chorus brings in nationally renowned coaches and teachers. They are leading musicians certified by the Barbershop Harmony Society. Participants, especially high school students, sharpen their presentation, music and singing skills in a low-stress, supportive learning environment. Over the years, the chorus has developed a close and unique relationship with several high school music directors. They have come to rely on the chorus both for availability of acappella music and for coaching student quartets and ensembles. We keep the music teachers informed throughout the year of upcoming Youth Harmony Workshops and the Harmony Explosion Camps. Furthermore,

we contact school music directors in the spring so they can make plans prior to school starting in the fall. As soon as school starts, we begin to work with the students in developing quartets. We offer classroom visits, coaching, and free sheet music. We let the students know there are local chapters they can join if they wish to experience more acapella and barbershop singing. The teachers attend our weekend retreat year after year. Students experience barbershop chords (many for the first time), learn from excellent music coaches, and get to perform and perhaps even compete in a low-stress environment. Many students build on this experience as they attend college and sing acapella, with some students even continuing to pursue musical careers.

A local defense contractor at Eglin Air Force Base—Axient LLC—has recognized the value of encouraging its employees to

Joel Abrahams, Executive Director in Axient’s Niceville office (2nd from right), presents an Award check from Axient in Action to Jeff Buehler, Director of the Emerald Coast Chorus (far left), Scott Smith, President of the Emerald Coast Chorus (2nd from left) and Don Lambert, Axient employee and Immediate Past President of the Chorus (far right). Axient in Action is Axient’s official employee-run and funded 501(c)(3), which allows employees to give back to their local communities. Axient in Action is open to all employees to be able to donate with pre-tax dollars and matched dollar-for-dollar by Axient.

actively give back to the community as the Emerald Coast Chorus does. Axient recently awarded the chorus a grant to assist in the execution of its mission.

The Emerald Coast Chorus Calls all gentlemen who might be interested in singing, having fun, learning to sing barbershop four-part harmony, sharing an art form with the community and did we mention having fun! If this sounds like something you might be interested in, please visit. We meet every Thursday night at 6:30 pm in the Choral room of Shalimar Methodist Church at 1 Old Ferry Rd, Shalimar, 32579. You don’t have

to know how to read music. We can provide you with professionally-made learning tracks that are part-specific for all of the songs we know and are learning.

Why not hire Emerald Coast Chorus to entertain at your next event? We can perform at corporate functions, charity events, community entertainment events, birthday parties, Christmas parties, awards nights, weddings, engagements, anniversaries, engagements, and even funerals and memorial services. And it’s a lot of fun!



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 Arts & Music

Okaloosa Public Arts Call to Artists!

BY TONI DINEEN,
OPA SECRETARY/HISTORIAN

Okaloosa Public Arts (OPA) has many exciting opportunities for artists to share their talents in the upcoming months including our annual "Artists Choice" show at the Okaloosa County Administration Building, High School Art Banner Competition, Middle School Art Competition and the new "Happy Heron" project. All initiatives take place in Okaloosa County and support OPA's mission of "Providing exceptional and meaningful art in our public spaces through private donations."

The first event takes place in September as we refresh art on all three floors of the Okaloosa County Administration Build-

ing in Shalimar. OPA invites all artists to submit up to three works of art depicting your choice of subject matter to be professionally judged and exhibited from September 6, 2022 through September 2023. \$3600 in prize money will be awarded. For registration information, visit our web site www.okaloosapublicarts.org.

The next event is our yearly High School Art Banner Competition coordinated with Okaloosa County Art teachers. Our seven county high schools each hold a competition to have students represent their



Current OPA Board.

First row: Elia Saxer, Toni Dineen, Rick Otoupalik. Second row: Linda Kernick, Linda Carr, Anne Johnston, Thalia Newton. Third row: Pat Roberts, Ruta Kanaporis, Charlotte Arnold, Bernadette Sims, Pam Folse, Helen Harris.

new Liza Jackson School. 6th grade students will be invited to enter artwork for a show at the Fort Walton Beach Public Library. These shows will be held in coordination with the art departments at each school.

Finally, we are extremely proud to announce the "Happy Heron" project. If you are familiar with the "Pensacola Pelicans," you will be happy to know Okaloosa County will now have its own beautiful Heron statues. Twenty artists will be selected to paint 5-Ft. Herons to be placed throughout Okaloosa County. We are currently working the

ed to become a charity organization sponsored by Jay Ghosh Enterprises and Mary Esther Bingo.

The first project sponsored by OPA was the Courthouse Annex art project. This included a "heritage hall" with photographs of the old courthouse in Crestview and other historical photos. A statue of "Lady Liberty" was also proposed and eventually donated by Judge Stone. A mural was designed by Elia Saxer and placed on permanent display. The first OPA juried show was held at the Courthouse Annex in Ft Walton Beach in September 2011. 84 local artists participated with a variety of media.

Since 2011, OPA has sponsored more than 20 art shows at area locations. OPA has donated over \$100,000 in art scholarships, art supplies, and awards to local artists and art programs including area High Schools, NWF State College, Arts and Design Society, Emerald Coast Science Center, NFW Ballet, and After School Program in Reaching Excellence (ASPIRE).

To learn more about OPA, visit our Facebook Page, Okaloosa Public Arts, and website www.okaloosapublicarts.org.

Creative Writing Class Offered

This fall, University of West Florida (UWF) is offering a creative writing class at the Emerald Coast Campus in Fort Walton Beach. Writers and students interested in exploring narrative fiction should enroll now for this course. Advanced Creative Writing, a workshop course in narrative fiction, taught by Diana Jernigan, that helps creative writers explore fiction through developing plot, characters, setting, point of view and other elements of

fiction, with an eye toward publication, starts Aug. 22, Tuesdays at 5:30 p.m., 1170 Martin Luther King Jr Blvd., Fort Walton Beach. The university offers tuition waivers for senior citizens in some cases. Visit the website uwf.edu/offices/emerald-coast or contact Andrea Rymer at (850) 863.6569 or arymer@uwf.edu.



school with four pieces of art to be hung on banners in Cinco Bayou. If you are driving on Eglin Parkway, you will see the beautiful entries we received in the 2021 competition. In addition to the banners students also receive a financial reward.

A new addition this year is a middle school art show. 7th and 8th graders from each middle school in Okaloosa County will be invited to enter an art show to be hung and judged at the

details with Okaloosa County Commissioners and will have more information distributed in the coming months.

Okaloosa Public Arts (OPA) began as a group of ladies who enjoyed meeting together and discussing art. In early 2011, this group of friends decided to create a "committee" to put art in public places in Okaloosa County. Thus, OPA was born. Eventually the group formed a 501 (c)3 charity and was select-

BAY BUZZ

continued from page 14

An independent panel of judges selected the recipients based on leadership, community service, overall personal integrity and

academic history. Each student receives a \$1,000 scholarship to the college/trade/university or vocational school of their choice. Visit www.bbb.org.

Registration for the **Boys & Girls Clubs of the Emerald Coast 2022-2023 After School Program** began July 11. Registration will take place in person at your local Club (not online). Okaloosa County After School Program begins Aug. 10, and ends May 25, 2 - 6:30 p.m.. Have questions? Call at (850) 862-1616.

The Building Industry Association of Okaloosa and Walton Counties will host an inaugural **BIA Hammers & Hotrods Car Show Aug. 27**. Open to the public, the first-time event will be held at the Okaloosa Technical College at 10 a.m. and is made possible by Platinum Sponsor, TRU Plumbing and Gas. Visit <https://fb.me/e/4JzQy6iTa> for more information. For more information, call the BIA at (850) 863-5107 or visit www.biaow.org.

Continued on next page

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Saturday & Sunday, September 24th and 25th
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The largest, best and only combined **free admission** to the public Home & Boat Show in the State of Florida – the 23rd Annual Emerald Coast Home and Boat Show will be held on Saturday and Sunday, September 24 and 25, at the beautiful Destin-Fort Walton Beach Convention Center.

This year's Post-Covid event will be the biggest and best ever, featuring over 100 vendors in many different categories offering Home Show Specials, Mortgage Info, Realtors, AC, Plumbing, Electrical, Windows and Doors, Remodelers, Roofers, Insurance, Kitchens and Baths, Blinds and Shades, Painting, Foundations, Security, Outdoor Buildings, Restoration and other Service Industries. Plus, Retail and Home-Based Business Vendors, Health Care Evaluations, Non-Profit Organizations - and an **end of the season Boat Show and sale** sponsored by Captain's Choice Boats, Bluewater Bay Yachts, Florida Airboat Partners and Blue Coral Sport Fishing Towers.

The vendors will also give away over \$20,000 in door prizes and Free Swag. Home Show Sponsors include Floridian Brand, Ecoview Windows & Doors, Defined Interiors, Horizon Improvements, 1st Choice Painting, The Final Touch Design Studio, Scentsy, Freeman Roofing, Life Media, Cumulus Radio and Omni Broadcasting.

More info at the website www.paradisepromotionsfl.com/home-show

2022 Annual Communication Survey

Is Okaloosa County providing timely, accurate and engaging public information? Take the survey at myokaloosa.com/cc/survey



BAY BUZZ

continued from previous page

Brian Haugen, Senior Vice President at Emerald Coast Wealth Advisors of Raymond James, Destin, received honorable mention in the **16th Annual Invest in Others Awards** for his philanthropic contributions to the Taylor Haugen Foundation.

The Invest in Others Awards recognizes the charitable work of financial advisors in communities across the country and around the world. Through collaboration with vendors, the foundation's YESS© Program (Youth Equipment for Sports Safety) provides interested secondary schools and leagues with state-of-the-art abdominal safety equipment.

Eglin Federal Credit Union was recognized by the League of Southeastern Credit Unions and Affiliates as **Credit Union of the Year in Florida** for 2021 in the category of more than \$500 million in assets. LSCU & Affiliates selected Eglin FCU for its outstanding service to members and the communities served. Some of the Credit Union's most recent

impactful giving projects were helping launch an Okaloosa County Schools suicide-prevention program with the Hope Squad as a title sponsor, and working to expand financial literacy in the classroom. EFCU continues to work closely with the United Way to give back during their Annual Day of Caring, having sponsored and participated in this event for

over 17 years. Employees have painted, cleaned, organized, gardened and more to help fill the needs of our community. Follow EFCU on Facebook, Instagram, YouTube and LinkedIn or visit www.eglinfcu.org.



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