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BAY Life

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Unprecedented Times Bring Out the Best

BY LORI LEATH SMITH,
PUBLISHER

Yes, our world has changed, at least temporarily.

Okaloosa and Walton Counties are currently in a state of emergency due to COVID-19. Gov. Ron DeSantis issued an executive order effective April 3 for 30 days directing persons in Florida to limit their movements and personal interactions outside of their home to only those necessary to obtain or provide essential services and activities. A health advisory for ages 65 and older and those with serious “underlying medical conditions” asks them to stay in their homes.

Schools remain closed through May 1, and all school activities, events and testing have been cancelled until further notice. Education for students is conducted from home.

Masses and church services have been canceled, though many are offering online services.

Local public parks, playgrounds and pavilions in both Okaloosa and Walton Counties are closed through April



30. State and national parks are temporarily closed at this time as well. And all beaches in Okaloosa and Walton counties are currently closed.

All restaurants and food establishments have closed their dining rooms, though many are offering to-go and

delivery options. (See page 7 for a comprehensive list.) Area bars, nightclubs, gyms and fitness centers are closed, elective surgeries are postponed, and public gatherings such as weddings have had to be cancelled or rescheduled. Lobbies for several city and county de-

partments and businesses are closed; business is conducted by email and phone.

With the exception of those working at essential jobs or participating in essential activities, most other locals

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A Message of Hope

from Pastor Steve Vaggalis



Psalm 91 begins with this message of hope: “He who dwells in the shelter of The Most High will rest in the shadow of the Almighty.” These words can infuse you with faith and give you the assurance you need in uncertain times. No insurance company, bank or government can cover you like the “Almighty.” You can have exceptional expectations when you pray. You don’t have to be just another statistic. Expect to be an outlier, not a statistic. Have an audacious faith to believe God for good things.

When David faced Goliath, he recalled the time a lion carried off

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Community

BEST

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ARE heeding the guidelines and staying at home to help prevent their families, friends, coworkers and neighbors from contracting the virus,

The Good News?

In the midst of hoarding toilet paper and hand sanitizer, maybe we're rediscovering that our lives are gifts—that we're blessed to be here in the first place. Everything we have in life is a blessing. Our families. Our friends. Our homes. Our jobs.

There's still the necessities and simple things in life. Our local grocery stores are open and

restocking as products become available. A number of hiking trails within our parks have also remained open including Veterans Park at Baywalk and Don & Susan Stillwell Park. Boating is permitted and most boat ramps are currently open as are some fishing charters and water sports; just make sure the number of people on board, including crew, does not exceed 10.

And our communities are rising to the occasion! Within the deepest longings of our hearts (and needing a respite from COVID-19 media fatigue), we are being convicted to live life all the more, even in this time of crisis, biding time by engaging

in experiences to help others. From encouragement to "buy local," to companies donating funds for business grants or food to feed the hungry, to locals purchasing gift certificates for future dining or shopping, all contributes to cash flow and keeps our economy moving.

And some are simply doing their best to cheer folks up! After finishing homeschool work, local resident Diana Graham (aka Nana) and her grandson, Conor, were discussing how people are feeling during the negative Corona "chatter" and some of the little things people are doing to help others feel better. "When I told him about kids up north

doing chalk messages, he immediately started making up his own and drawing ideas on the driveway," said Diana. The result? An uplifting message that gave passersby by a comforting pause. "Nana" noticed that almost all letters were capitalized, except the t's. "They stood out to me like crosses and I'm sure Conor brightened the day for anyone who drove by and waved." Mission accomplished!

Gregory Dedicke, a local author, copywriter for the Frances Roy Agency and co-founder of survival apparel brand American Renegades, is using his 3D printer to make surgical mask straps for frontline medical pro-

fessionals. Using a borrowed design, he prints and provides the mask straps to local professionals at no cost.

Gwen Hornsby, a local photographer in Hammock Bay, is helping the community with her talent. "I know there are many heart-broken High School seniors that might not be able to get their yearbook headshots (or other graduation pics) and sad parents of Pre-K kiddos, because they may not get their graduation pics done," she says. So, she's offering a complimentary 5-10 minute, contact free photo shoot (by appointment) on the Green in Hammock Bay with a

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one of his family's sheep. David struck it and rescued the sheep from the lion's mouth. The same happened when a bear tried to take his sheep. David told King Saul that just as God delivered him from the paw of the lion and from the paw of the bear, God would deliver him from Goliath... and God did!

Just like David, what we rehearse we reinforce. If we constantly think about something negative, something evil, or something bad from our past, we reinforce that. If we rehearse fears we may get from the 24/7 news, we will reinforce that. But, if we rehearse the goodness of God, the Word of God, and the things God has done for us, we will reinforce and strengthen our faith in tough times. Did God help us through September 11? Did God see us through the hurricanes? Did God walk us through the Great Recession? Did God help us through the Gulf Oil Spill? Did God allow us to survive the Swine Flu that hit in 2008 and 2009? When we recall what God has seen us through, we are



strengthened in our faith.

What does it mean to rest in the shadow of the Almighty? Where is this rest? Where is this peace? We talk about peace at church. We tell others they need it. We pretend we have it. But when all is said and done, there is more said than done. How do we get it? Forget world peace for a moment. Where is the peace we long for in our innermost beings? Most find it easier to talk about peace when they have a good job, family members are in good health, and the bills are all paid. But there is a difference between good times and peace.

Horatio Spafford knew all about life's troubles. He was an attorney and real estate investor

who lost a fortune in the great Chicago fire of 1871. Then, his four-year-old son died of scarlet fever. His family took it hard. Thinking a vacation would do them some good, he sent his wife and four daughters on a ship to England, planning to join them in a few weeks. However, while crossing the Atlantic Ocean, the ship sank. More than 200 people lost their lives, including all four of Horatio Spafford's precious daughters. His wife, Anna, survived the tragedy. Upon arriving in England, she sent a telegram to her husband that began: "Saved alone. What shall I do?" Horatio immediately set sail for England. At one point during his voyage, the captain of the ship

let Horatio know that they were now passing over the spot where the shipwreck had occurred. As Horatio thought about his daughters, words of comfort and hope filled his heart and mind. His words have been sung in churches for over a hundred years:

When peace like a river, attendeth my way,

When sorrows like sea billows roll, Whatever my lot, thou hast taught me to say,

It is well, it is well with my soul.

Where did Horatio find such peace? Perhaps he found peace when he thought about heaven. Perhaps he found peace when he thought about a glorious place where all four of his daughters were; a place where there is no more dying, no more crying, no more sickness and no more pain. Perhaps he found peace when he realized his daughters were now safe and sound in the arms of the Prince of Peace. Perhaps it's time we cast our cares unto those same loving arms.

Pastor Steve Vaggalis is Lead Pastor of Destiny Worship Center, with cam-

pus in Miramar Beach, Fort Walton Beach, Crestview, Freeport and Panama City Beach.

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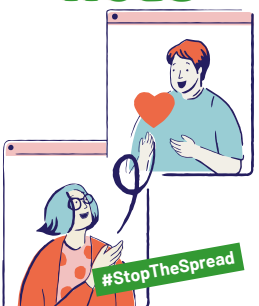
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VIRTUAL HUGS



STOP THE BUGS

Hometown Hero: A Man On A Mission

BY RITA L. SHERWOOD

With so much anxiety, panic and fear swirling through our daily lives during the COVID-19 outbreak, let's take a break and focus on something uplifting and positive!

One Freeport resident, Kurt Freudenreich, is doing just that. This month's Hometown Hero is not only "talking the talk, but literally "walking the walk." Not just a bit of walking, but 3100 miles of walking!

And why on Earth would he do that, you ask? Because God put it in his heart to help raise money to build 10 wells in Africa for clean water where it's needed the most. Each well costs around \$11,000, and for 10 wells, that's \$110,000 that Kurt and his wife, Kim, are trying to raise for the Sonder project.

A local Rotary member and also a volunteer at Crosspoint Church in Niceville, Kurt says it all started about five or six years ago when at a Gridiron Men's Christian Conference, God put it on his heart to help a family in Bangladesh. What he soon learned was they had no source



of clean water and they had to go to far away cow ponds to get polluted water to drink and use, and then get sick from it.

Kurt explains, "Water is easy to take for granted in the U.S. We can turn on a faucet in our homes and drink clean water at any time. But, it's not so simple

elsewhere. In the West African country of Burkina Faso, 24% of the rural population drinks unsafe water, which equates to about 3.5 million people! Malawi, Africa is also on their list to provide wells."

On April 2, 2020, Kurt is setting out to hike the Continental

Divide Trail, beginning on the Mexico/New Mexico border and ending on the Canada/Montana border, on a mission he's calling "Walking for Wells." He's been planning this for more than a year and he hopes to raise awareness about the lack of access to clean water around the world and ultimately raise funds to do something about it. The journey will take him about six months, and through his walking, he'll have continuous footsteps the whole way. Out of 11 major "thru hikes" in the U.S., Kurt chose this one as the most strenuous, longest, least travelled and most isolated.

Many hikes scheduled have been canceled due to the coronavirus, but Kurt is not canceling. When asked why, he replied, "This hike is more important than I am. We can all come together and give a gift of a lifetime of water for tens of thousands of people, for many generations of people to come. I don't care what it costs me, whether it's my company, my discomfort or even my health. This is God's plan, and I've

learned over the years to not argue with my Father, and instead be a dutiful son."

Kurt's wife Kim, his two sons, ages 18 and 19, and other family and friends support him in his endeavor, and you can too. Follow Kurt along on his mission by subscribing to his YouTube Channel, "Man on a Mission Walking for Wells," at www.youtube.com/c/.Manona-MissionWalkingForWells. To donate and/or sponsor Kurt in his "Walk for Wells," please visit support.thesonderproject.org. If you have questions please call their home support number at (850) 865-9774, or email at 2020moam@gmail.com.

Thank you Kurt and your family for being our local heroes and inspiring us all to make a better life for those less fortunate!

Bay Life's "Hometown Heroes" are sponsored by Better Homes and Gardens Real Estate Emerald Coast. To find out if you qualify for cash back rewards, call 850.837.8880 or visit www.BeALocalDestin.com.

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

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



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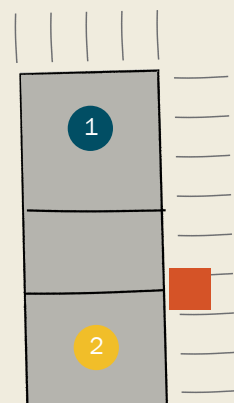
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 Community

Change is inevitable. Growth is optional. Our faith sustains us.

BY DEBBY MCKINNEY

Self-isolation guidelines have been in place since mid-March. At the time of this writing, we don't know if they will be extended and if so, for how long? Then what?

Who would have thought we would celebrate Easter virtually from our homes? The churches were empty, but so was the tomb. Jesus is the victor over death and over doom and gloom. May the world see hope when they look at God's people.

This is a new world we've all been thrown into and all the parts won't go back in their "places" when things get back to "normal." This applies to all aspects of our life and business.

We have a chance to reinvent and renew ourselves, our families, our careers, business and our faith. Through all of this, people need leaders. BE a leader.

Some businesses will do well in this climate; others will not. It's time for an honest assessment of where you are and your busi-



ness. Be proactive and get really creative as new opportunities will surface.

Right now, we rely heavily on social media and other digital platforms and TV to get information on just about everything in our lives, including local business. It's how we find out if a business is open, what they are doing, either live or digitally, or if local restaurants are providing curbside or delivery services.

Below are local business examples of innovation and of kindness.

We've all seen the heart warming pictures and videos of family

members standing outside of assisted living type facilities with signs for their loved ones. Locally owned **The Manor at Bluewater Bay** took a different approach by having their residents hold up signs telling their loved ones they were o.k. and doing well, then posting on Facebook.

The **Deer Moss** neighborhood in Niceville found a way to support local business One 20 Modern Bistro, bringing Friday night dinner in their food truck Spork. Neighbors ate on their porch or front yard. For information on other neighborhoods that have picked up on this, go to facebook.com/one20amoder-nbistro/

Share Norville, owner of **Artful Things Niceville**, offers SAVE A SMALL BUSINESS GIFT CARDS for \$25 or more good through April 21, 2021. See the daily posts showcasing local artists' work showcased facebook.com/Artfulthingsniceville/

Café Rico Food Truck can be found at various locations in the area from the Niceville Senior Center to 3rd Planet Brewery and more. For information on locations check out: facebook.com/CafeRicoBWB

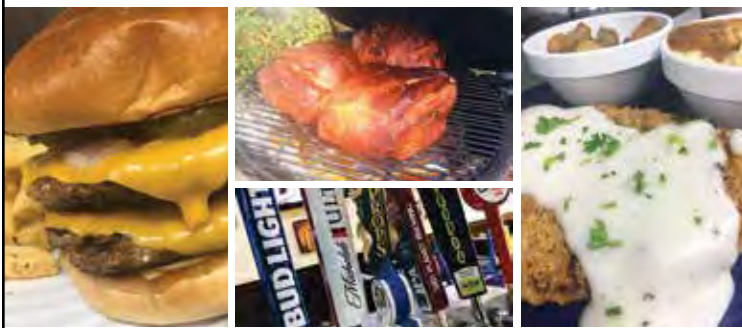
The **Farmers Markets** play a vital role as a liaison between farms, ranches, fish and seafood and consumers. The Niceville Community Farmers Market has been expanded from one day a week to three days (Friday, Saturday & Sunday) a week. The 331 Farmers Market in Freeport is open seven days a week.

My hope is that all of us are inspired to be of service in new ways according to His purpose.

This reminds me of a verse my Dad wrote in my Bible long ago: **"And we know that in all things God works for the good of those who love him, who are called according to his purpose."** —Romans 8:28 We are victorious in Him!

Debbi McKinney is mom to three grown kids, two grandchildren and a chocolate Lab.

She is founder of Optimum Health Partners (www.OptimumHealthPartners.com-Website not live yet, but will be soon), and co-founder of Emerald Coast Women in Business, a place for women to connect. Visit www.EmeraldCoastWomen.com.



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Käs' Spätzle \$9.70 - \$12.90

Take Out Menu

Gulasch with Spätzle \$16.60 - \$19.80
Lodge Salad \$9.20
Pork Roast \$16.70 - \$21.30
Thüringer Bratwurst \$12.60 - \$17.30
Spicy Bratwurst \$12.60 - \$17.30

KIDS

Kinder Schnitzel \$7.20 - \$8.70
Kinder Frikadellen \$7.90 - \$9.40
Kids Käs' Spätzle \$5.80
Kids Nürnberger \$6.90 - \$8.40

SIDES

German Pretzels \$3.10
German Home Fries \$4.60
French Fries \$3.10
German Potato Salad \$3.10
Homemade Farmers Bread \$2.40

Käs' Spätzle \$4.60

German Potato Pancake \$3.10
Red Cabbage \$3.10
Sauerkraut \$3.10
Spätzle \$3.10

DESSERT

Black Forest Cake \$6.90
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- **Pho Nguyen Vietnamese Noodle**
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 Community


BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

Lt. General Russell Honore (USA retired) spoke recently about how the United States has responded to crises and adversity over its history. He shared that the U.S., although perhaps late in responding, has historically done so with overwhelming force through the call to resilient leadership. That is due to this nation's people coming together and the best qualities emerging from its leadership – public and private. Gen. Honore led the Joint Task Katrina as Commander back in 2005. He is credited with restoring order and bringing about calm and recovery to the hurricane ravaged New Orleans area and the Mississippi Gulf Coast.

As our nation and the world

The Black Swan Has Appeared

looks at this ominous challenge, it knows it is time to summon its strength and to let faith overcome fear. Feed faith and let fear starve as the saying goes. The resilient leaders along with nurses, doctors and caretakers in health care, front line or essential workers and those in the nation's logistics infrastructure; the first responders and those that keep law and order and protect this nation—they are also the unseen and unsung heroes who bring comfort, care and aid to the lonely, scared, suffering and hungry. The call to resilient leadership has been sounded and this nation and the world are responding.

And investors are left thinking and wondering what to do now, if anything, and are very worried about their savings, their investments and their dreams and goals. Two prime needs in life are health and wealth and both are being tested now that the black swan has appeared. What is a black swan or a black swan event?

If you imagine sitting on a park bench overlooking a lake and seeing a group or flock of swans, you could ask yourself,

“What color are swans?” The answer, of course, is that swans are white. Now imagine, in that same setting, that a black swan appears among the group of swans. Your thoughts might range from how strange and unusual that it is, or it is something that you have never seen before. And that is the analogy for what we are experiencing now—an event so rare, so seldom seen or even fathomed, that it is very startling.

As the nation has responded to the calls to contain the virus through social distancing, sheltering in place, quarantining, staying home and hand washing and other measures, nothing has had more dramatic impact than the immediate halting of the economy. That has sent shockwaves to every person and every business in the land. It immediately brought enormous fear into the markets and inevitable sell offs began. Investors began to wonder rather quickly if their savings and investments were accelerating their descent with each passing day. The market has demonstrated enormous volatility in a record amount of time. That has become beyond unsettling.

Amid all this upheaval, investors and savers are encouraged to keep a few things in mind. First, seek to understand when planning or contemplating action. Why are the markets reacting so quickly and so negatively? Will they come back? What should I do?

Second, liquidity, historically, has been the main driver in short term market volatility. What does that mean when it comes to the stock market, the bond market and the money market (not to mention alternative asset markets such as commodities)? Financial assets (stocks, bonds) are considered liquid as they can be sold very quickly and converted into cash. In almost every crisis, health and wealth, liquidity has emerged early on as a major threat. That means that in a very short period, the ability to sell an asset quickly appeared to be drying up as evidenced by the widening of the spread of the price of an asset. The spread is the difference between the asking price (the ask) and the selling price (the bid).

When stocks began a swift sell

off a few weeks ago, there was a significant shift into bonds, and bond prices went up. But then the spread on Treasury bonds began to widen. That is very unusual. There were not enough buyers vs. sellers and the price began to go down rather quickly. That affected bonds, and commercial paper, and of course stocks or equities. Institutional investors, which represent most of the trading each day, and are represented by pension funds, mutual funds, insurance companies, foundations, endowments, etc., responded to fear and began selling everything, including high quality investments (and even gold at the time) and going to cash. Fear drives these bigger investors just like it does the individual investors. In this day with electronic trading there is added and tremendous velocity.

The result is a rapid decline in the price and that is very disconcerting, but not that unusual when compared to past crises. The Federal Reserve, in recognition of this, stepped in rather quickly with the introduction of buying programs designed to restore liquidity – mainly to the credit markets – through its buying of treasury bonds, mortgage backed bonds and commercial paper. Some people at times like this call the Federal Reserve the buyer (or lender) of last resort. That has brought some order to the turbulent markets recently. Add to that the Federal Reserve has also indicated that for the first time in its history, it intends to buy investment grade corporate bonds and investment grade exchange traded funds.

The Federal Reserve action is known as monetary policy. The U.S. Treasury, with the recent passing of the stimulus bill by Congress, is now implementing what is called fiscal policy. The \$2 trillion dollar spending bill is designed to take a lot of the bite out of the feared decline of Gross Domestic Product (GDP) in the 2nd quarter of this year (April-June). It is hoped that the federal government – in situations such as this, and as the spender of last resort, can bring some calm and order to the economy through its support for workers and businesses. Currently, GDP is about \$21 trillion per year. That would be about \$5.25 trillion per quarter.

With businesses having to close temporarily and production being curtailed, some estimates are that the decline could be at or around that same amount: \$2 trillion. It is an immediate, albeit short-term, solution, but one that many could help the nation get through a time like this until the economy can get growing again.


What about asset prices and the concern for individual investors? Warren Buffet was interviewed on Monday March 2nd, on a day that market was in steep decline (and of course continued that decline throughout the month). He had many things to share and provoked much thought about investing. He mentioned several times that he does not know where the stock market or a (great) business that he wants to own might be in six months or a year. He went on to say that he has great confidence on where those businesses will be many years from now. He also asked people to consider if the 10, or 20-year outlook on a business (a stock) has changed because of the recent past.

Fear, it is said, is a much stronger motivator than greed. Asset prices climb the stairs of appreciation, but during a crisis they take the elevator straight down. A black swan event followed by fear and uncertainty leads to the evaporation of liquidity and the sell off begins and erodes asset values very quickly. Investors are urged to take caution, even during the uncertainty to learn from past calamities. There are many stories you can find on the internet about the past: The financial crisis of '08, the 9/11 attacks of '01, the crash of '87. You can go further in to the past and look at 1974 (oil embargo), 1962, the Cuban Missile Crisis. The Capital Group (American Funds) has a paper out on what it was like in early 1942. Look further and you will find the history of the panic of 1893 and the long depression that began in 1873. All had one central theme when it came to asset values: Liquidity. But recovery followed all of these as well. Some rather quickly and some over time. They say knowledge is power and now is a time to learn all you can while you can as you decide a different course of action or to stay the course.

Continued next page




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Maurice Stouse
Financial Advisor

The First Wealth Management
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BY GAIL PELTO, REALTOR

Covid-19: Should I Wait to Buy and/or Sell Real Estate?

It's a crazy time right now, for sure. And because it's a crazy time, we're getting a lot of people calling and asking questions similar to the title of this article. Most folks just want to know what's happening in our real estate market. And what I can do is tell them, and you,

that in the market today (I'm writing this on March 25th), there were 323 closed sales that occurred and another 271 properties went under contract in just the last week; property did sell and buyers did feel comfortable to buy. Now, my crystal ball is currently in the shop. So, to be honest, I can also tell you that I don't know what's going to happen in the next 3,7, 10...30 days. However, what I do know is:

Unlike 2008, this market shift isn't being caused by the financial market, it's by a health

event which, by historical standards, should pass.

There are still buyers out there who want to buy. Remember, 271 properties went under contract this past week.

For buyers, interest rates are still (currently) historically low, which means more buyers can afford higher priced homes that they won't be able to afford when interest rates rise.

And for sellers, that means there's a bigger pool of buyers which increases their chance to sell.

For active and potential real

estate investors, there's more opportunities popping up daily for them to take advantage of.

If there's absolutely anything we can do to be a resource for you, reach out to us—your professional real estate agents. Don't have one? Then call me at 850.374.0454. I'm working in my home office, or talking to a current or past client, conducting or participating in a meeting through a web meeting service, facilitating virtual tours or out at a property by myself face-timing with my serious buyers.

Crazy times right now, for sure—stay cool, stay calm, be smart and above all, stay healthy!

Gail Pelto is a Rotary Club and Mattie Kelly Arts Foundation board member—and yes, a powerful, full-time real estate agent with Keller Williams Realty Emerald Coast. Call her direct at 850-374-0454 or email to Gail.Pelto@kw.com with any real estate questions you have, and she'll guide you in the right direction. Do you want to know the value of your property today? Visit www.BaysideAgent.com.

BLACK SWAN

continued from previous page

Herb Weinand, a retired swimming pool contractor in Santa Rosa Beach is often heard sharing his life experiences and asks today: "Where do you want to be in six months? And where do you want to be in five years?" Add to that, where do you want to be in 10 years or in retirement?

Investors, savers and retirement planners can use these questions as they contemplate things at a time like this.

Lastly, think back to your life over the past five years (or longer). Try and recall the people you have met and the books you have read and the experiences you have had. Determine what impact those things have had on your direction in life and think

about what you have learned and incorporate that into your strategy going forward.

Maurice Stouse is a local Financial Advisor and the branch manager of The First Wealth Management and Raymond James. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices are located in Niceville, Mary Esther, Miramar

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 Community

Coronavirus and Potential Insurance Coverage



By VICTORIA OSTROSKY

We've coined a new phrase for 2020 – “social distancing.” And a word that, until now, had been reserved for online gaming and the Plague. “Pandemic.” With the Coronavirus, or COVID-19, it seems our worst fears as a society have been realized. However, while we watch the news and self-quarantine to help “flatten the curve” (another new phrase), we want to know exactly how we're really doing and how painful this is going to be.

At the time of this writing, Florida Gov. DeSantis has suspended vacation rentals for two weeks; local authorities have closed many beaches and restaurants are only able to offer take-out or delivery. No dining in and groups must be 10 people or less. Given this situation, any vacationers have either already left, or are soon leaving.

If you own a rental property, what does this mean to your loss of rental income? If you own a business, what does this mean to business income coverage? Is this a covered claim? Can you get reimbursed from your insurance policy? Depending on the claims stated, coverage may exist under general liability, D&O and E&O. It also may be possible that Workers Compensation coverage would apply if any employee contracted the virus on the job.

That being said, however, the long and the short of it is – it's probably not covered. According to David Thompson, FAIA's (Florida Association of Insurance Agents) insurance nerd, “While the likelihood of finding coverage under a standard ISO business income policy for losses due to COVID-19 is not zero, it is very unlikely according to most insurance experts I know and interact with.”

Each carrier, along with its specific policy language, can vary. So, it's always best to read

your policy carefully. On most ISO policy forms, there are specific “triggers” in the policy language stipulating there must be direct physical damage to the property at the location covered under the policy.

What are some examples of triggers? A fire breaks out in the kitchen, causing your home, condo or business to be unusable for weeks or months. A leaking water heater damages your walls and floors, a hurricane blows your roof off. These are examples of direct physical damage that would be considered a covered peril.

According to Insurance Journal, in an article written by Christopher J. Boggs, there are two specific exclusions to note in the standard ISO policy forms:

“Discharge, dispersal, seepage, migration, release or escape of ‘pollutants’ unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the ‘specified causes of loss.’

“[P]ollutant’ is defined in the form to mean: ‘any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste.’ A contaminate, particularly a biological ‘contaminant,’ is defined as a contamination of food or environment with microorganisms such as bacteria, VIRUSES, fungi or parasites.”

So, based on these exclusions, and the standard 72-hour waiting period, since the “contaminant” can be killed by being disinfected, and the virus can only live on surfaces for a short period of time, there would be no qualifying loss; therefore no coverage.

What about ‘civil authority,’ you might ask. You must go back, again, to direct physical loss – there must be a physical loss from a covered peril that then causes the civil authority to prohibit use of the location because of a dangerous physical condition.

Some of the same ideas apply from above – the virus can be destroyed via disinfecting and it has a short life on surfaces.

We're still working our way through some murky waters. Our everyday lives have been severely disrupted due to new guidelines and decisions made at the local, state, and federal

levels, as an attempt to retard the spread of COVID-19 and protect Americans. Keep a close eye on upcoming bills as they move through Congress.

Everyone is hurting right now, and insurance carriers are in uncharted territory.

The upshot of it all is this – if

you, as an insured, want to file a claim, we, as your agents, will be happy to assist and leave the decision making up to the carrier.

Everyone stay healthy out there!

Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agen-

cy serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos on ‘Homeowners, Condo and Business Owners’ or call 850.424.6979. Victoria Ostrosky, author of this article, is an Agent/CSR with IZ.



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BY STRATEGIC COMMUNICATIONS, NWFSC

Although the world is filled with much uncertainty, Northwest Florida State College (NWFSC) is working diligently to continue providing a safe, affordable foundation on which you can build your career, your next chapter, your future. We're more than just a campus of buildings, we're a close-knit family that's dedicated to your success.

NWF State College opened its doors in 1964 and has become one of Florida's premier state colleges – nationally recognized for educational excellence and community engagement. Working every day to provide a trained workforce for the next generation, NWFSC is ensuring our community's economic future by way of launching and maintaining relevant, high-quality academic programming. We offer 27 associate degrees, five bachelor degrees and 35 certificate/other programs. To highlight a few:

- NWFSC's Welding Program was named top educational institute in the nation in 2018 and is also recognized as an Accredited

Test Facility (ATF) by American Welding Society.

- Our Nursing program consistently ranks among Florida's top 10 amongst all Florida colleges and universities according to percentage of licensure pass rates by RegisteredNursing.org (currently #8). Our graduates boast a 99% pass rate on the NCLEX certification exam.

- NWFSC Fire and Safety Program grads achieved a 100% pass rating on both the state practical and written exams, and our Public Safety Institute is ranked #6 in Florida.

- Our Teacher Education program received an "A" grade in the area of Early Reading Instruction for the 7th year in a row along with the distinction of "consistently high-performing undergraduate program" from the National Council on Teacher Quality's Teacher Prep Review.

Committed to transformation across Northwest Florida, our mission is to improve lives by providing a high-quality, globally competitive education that is a catalyst for cultural, civic and economic development through

out this region. Ultimately, we aim to inspire our students to become something greater than themselves and move our local community forward. More than 84% of our graduates enter the job market right here in Okaloosa and Walton Counties, keeping homegrown talent in our backyard. According to EMSI Impact Report 2018, Northwest Florida State College's annual economic impact to the region is \$326.2 million of added income with more than 7,335 jobs supported.

At Northwest Florida State College, we produce leaders, artists, champions and hometown heroes who come from our diverse educational programming - welders, nurses, musicians, project managers, chefs, teachers, radiography technicians, medical coders, law enforcement officers, firefighters, emergency medical technicians, paramedics and high performing students who matriculate to a number of four-year universities.

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Community

Meet our Local Pros: **The Gasaways** **American Eagle Fence Company**

BY RITA L. SHERWOOD

Meet Kimberly and Blake Gasaway from Niceville's own American Eagle Fence Company. Blake and his family grew up vacationing here as his mom's side of the family lived in Laurel Hill since the 1840s. Not many locals can say that!

A member of the American Fence Association, Certified Fence Contactors, and Certified Fence Professionals, Blake has more than 10 years' experience in business consulting. He and his wife pride themselves in being highly professional as well as highly trained. He states their mission is "To provide excellent customer service, sales and installation with quality products to protect people, pets and property. We don't just sell fences, we sell peace of mind and security."

Kimberly Gasaway is president and Blake is executive vice president of the company, and it's been established for three years. And what a three-year run it's been, with 200% growth every



year since they have started.

They build commercial and residential fences, working with local builders such as Randy

Wise, local developments like HarborWalk and the Palms in Destin, government contractors from Eglin and Hurlburt,



national companies like Target, local Okaloosa county schools, residential customers from Hammock Bay to Kelly Plantation, and even to Grayton Beach.

Aluminum fences are the company's number one seller because they are rust resistant, which is important in being so close to the beach. Custom and higher end wood fences come in at second and tend to be more prominent in beautiful residential settings. Commercial heavy-

duty chain link fences are the norm for military bases and private companies, as is industrial grade aluminum fencing.

Their contract last year was to build 37 fences for Okaloosa County schools. Six high school fences were completed with the addition of security fences and safety aluminum fences at the front entrances, and bus ramps and chain link fences around the back entrances. They also installed security doors and gates with panic bars.

Kimberly and Blake are members of Crosspoint church and are active volunteers in the community. They have donated and installed 20-30 gates for PAWS, and volunteer their time for the Calm house in Niceville, a home for single mothers and their children who are living in crisis.

When not working and helping the local community, the Gasaways enjoy spending their weekends boating, fishing and hunting.

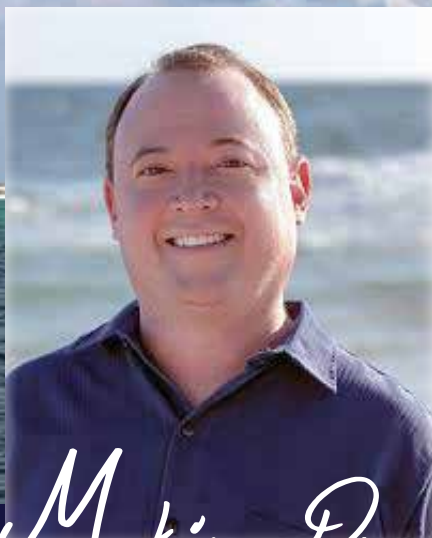


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From the Niceville Valparaiso Chamber

By TRICIA BRUNSON,
PRESIDENT & CEO

I think everyone can agree that springtime has not exactly unfolded the way we anticipated! We are all learning how to live under a new normal and adjusting our routines accordingly. Looking on the bright side of things, I think there have certainly been many positive outcomes for us to focus on. We are appreciative of the simple things that perhaps have been taken for granted, like eating in a restaurant, meeting friends at the beach or a park, and even the simple task of walking into a store to buy toilet paper has become difficult or impossible! We will do all of those again soon; we just have to be patient along this journey.

COVID-19 has made us realize that the simple things in life are indeed the most precious and should never be taken for granted again. I know I am grateful for this time spent at home, appreciating the simple things instead



of rushing from one event to another, barely remembering what I did the day before. Unfortunately, this pandemic has threatened to take away the dreams of many small business owners and it is our responsibility to help them survive and recover starting now.

We are all vested in this community, and our friends and neighbors need us to support them any way we can. The Niceville Valparaiso Chamber of Commerce has always focused on "Keeping it Local" as the

very best way to support the local economy. Small businesses employ local people, support local non-profit organizations, and contribute to the overall economy in great ways. I encourage you to use local vendors for your supplies, don't point and click your way to out of town sources. Point and click to a LOCAL business, buy gift cards from local stores, knowing that they are the ones sponsoring your child's little league or dance team and so much more.

Think before you buy, and together we will come through this even stronger and with a better focus on the important things along with a renewed appreciation for being able to attend in-person gatherings again. On behalf of our Board of Directors and entire membership, we thank you for being part of what makes our community great.

Visit nicevillechamber.com for a wealth of information on COVID-19 resources and to search for local businesses.

COVID-19 RESOURCES

Community Resources

Okaloosa County Health Department: okaloosa.floridahealth.gov
 Okaloosa County Department of Health Call Center for COVID-19: 850.344.0566, Mon.- Fri. 7 a.m. to 5 p.m. CST
 Okaloosa County School District Hotline for COVID-19: 850.833.5819
 Okaloosa County COVID-19 Updates Page: www.co.okaloosa.fl.us/bcc/covid-19
 Walton County Health Department: Walton.floridahealth.gov
 Walton County Emergency Management Department: www.WaltonCountyEM.org
 Walton County School District: www.walton.k12.fl.us/covid-19
 Questions on COOP: Call (850) 951-2017 or email wcem@waltoncountymem.org

State Resources

COVID-19 Toolkit, Florida Department of Health: www.floridahealth.gov
 Florida Department of Health COVID-19 call center: 1.866.779.6121
 Florida Chamber of Commerce: flchamber.com/follow-facts-not-fear/

Business Resources

SBA EIDL Guide, Employee Retention Credit Guide, Small Business PPP Loan Guide: www.uschamber.com/coronavirus
 U.S. Treasury's PPP FAQ: flchamber.com/essential-services-order/
 Florida Disaster Biz: floridadisaster.biz/BusinessDamageAssessments
 Gov. DeSantis Emergency Bridge Loan Program for Small Businesses impacted by COVID-19: floridadisasterloan.org
 Florida Chamber Business Resources: www.flchamber.com/follow-facts-not-fear/
 OSHA Guidance on Preparing Workplaces for COVID-19: dol.gov
 IRS Tax Relief: www.irs.gov/coronavirus
 Small Business Administration (SBA) COVID-19 Economic Injury Disaster Loans: www.sba.gov/funding-programs/disaster-assistance
 COVID-19 resources for your small business in Okaloosa County: www.co.okaloosa.fl.us
 CDC recommendations for Workplace and Commercial establishments best practices: www.cdc.gov/.../workplace-school-and-home-guidance.pdf
 US Centers for Disease Control (CDC) Resources for Businesses and Employers: www.cdc.gov/coronavirus/2019-ncov/community/organizations/businessesemployers.html
 Relief for businesses providing employees with paid leave www.irs.gov/coronavirus
 CareerSource Okaloosa Walton: www.careersourceokaloosawalton.com
 Price Gouging: myfloridalegal.com or Hotline: 1(866) 9NO-SCAM
 Bartender Emergency Assistance Program: www.usbgfoundation.org/beap
 Save Florida Business Initiative: www.savefloridabusiness.com

National Resources

CDC best practices- Centers for Disease Control (CDC) COVID-19 Information: www.cdc.gov/coronavirus
 U.S. Chamber of Commerce: www.uschamber.com/coronavirus



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 Community

IMPACT 100 Responds to Community Need

508 women of Northwest Florida were responsible for awarding five \$101,608 grants to area nonprofits for transformational projects last fall totaling \$508,000. They are hoping to do the same in 2020. But, as we all know, NOTHING is the same about 2020. Our local economy has been torn apart by COVID-19 and its restrictions on businesses and individuals in our hospitality-driven economy. But, it's also put a strain on the many area nonprofits.

IMPACT 100 wants to rise to the challenge. It will be an uphill climb, but it is a summit the driven leaders are determined to reach. IMPACT 100 derives funds for grants from \$1,000 individual donations. Since 100% of the funds raised are awarded in grants each

fall, every spring the organization starts at zero members and \$0 seeking to renew memberships and add new members. It holds fun, informational events at community partner restaurants and nonprofit locations in the spring. Sadly, many of these had to be cancelled due to social distancing.

"One of the things I have loved about my membership in IMPACT 100 is that it has enhanced my awareness of the needs of our community and how they are served by the many nonprofits of Okaloosa and Walton Counties," said Teresa Allen, IMPACT 100 Membership Co-Chair. "Part of the grant application process is that we form committees to visit area nonprofits in our five areas of focus. Our finance committee vets the applicants and we then



Teresa Allen, IMPACT 100 Membership Co-Chair

see first-hand evidence of the desired transformational project." Allen participated in one such site visit to A Bed for Me, a Niceville nonprofit which provides beds to children without one in Okaloosa County. "When I saw the video of a little boy running to and hugging his bed for the first

time, my heart melted. There is so much that those of us more fortunate take for granted in everyday life," noted Allen. Since receiving its grant, A Bed for Me has been able to purchase a truck to deliver the beds even in inclement weather and has been able to donate even more beds than in previous years. While IMPACT 100 would like to award a grant to every applicant, that is obviously not possible. But all is not lost for applicants who do not receive an award. Each grant applicant identifies a wish list. The Crestview Area Shelter for the Homeless wish list included bunk beds to shelter homeless overnight and a vehicle to help transport clients to job interviews and other appointments. Although they didn't receive a grant, individual mem-

bers of the organization stepped up providing the bunk beds and a vehicle! Recognizing that there are now many short-term needs faced by area nonprofits, IMPACT 100 has compiled a wish list that area residents can access: www.ImpactNWF.org/EmergencyWishlists

If you are looking for a way to make a significant difference in your community, think about joining IMPACT 100 this year. As one member put it, "We are not looking for wealthy women, we are looking for generous women." It will take a lot of generosity to address the needs of area nonprofits in 2020. To join TODAY and truly make an IMPACT, visit www.ImpactNWF.org!

Virtual Events & Happenings

The Bite-sized Science webinar series begins April 20 (Earth Week!) through May 28. This series is geared towards a general adult audience and has

a great range of topics! Visit bit.ly/bite-sizedscience.

Emerald Coast Women in Business will hold its first ever virtual event on April 21st

using Zoom. Up till now, it's always been about making real connections in person. We're changing, too, in these times. Visit EmeraldCoast-Women.com.

Emerald Coast Theatre Company has launched its new online camps and classes for kids! Camp Shine-At-Home, April 14th - May 1, 3rd Grade - 12th Grade. Camp The Show Must Go Online, April 14th - April 30th, 3rd thru 5th Grade. Don't forget to prepare for their Virtual Talent Show from April 10th-25th! The talent show is a free event and open to the public! For more information and to register: emeraldcoasttheatre.org.

Planetarium Special Feature—Native American Folklore: April 23 at 5 p.m. Kids/Family join the planetarium virtually where you'll explore Native American folklore and legends behind the stars, streaming live from the Planetarium's Facebook page at 5 p.m. CT. Visit Facebook.com/emcoastscictr.

3rd Planet Brewery is hosting a virtual concert featuring local artist Casey Kearney on April 24 at 7 p.m. The live stream is free, but donations will be accepted all to benefit Sharing & Caring of Niceville. Simply connect on

Continued on page 16

You Can Help Prevent Child Abuse

April is National Child Abuse Prevention Month. This is a time to acknowledge the importance of families and communities working together to help prevent child abuse and neglect, as well as to promote the social and emotional well-being of impacted children and their families.

That is the 24/7 job of the multi-disciplinary team of staff and volunteers at Emerald Coast Children's Advocacy Centers (ECCAC) in Okaloosa and Walton counties. ECCAC is an accredited member of the National Children's Alliance (NCA) non-profit organization. There are 881 Centers across the country.

National abuse statistics are alarming. According to NCA, nearly 700,000 children are abused in the U.S. annually. Neglect is the most common form of maltreatment with 75% suffering from neglect, 17.2% from physical abuse, and 8.4% from sexual abuse. About 4 out of 5 abusers are the child victim's parents.

According to ECCAC's CEO, Julie Porterfield, "Right here in Okaloosa and Walton counties in 2019, our two Children's Advocacy Centers assisted 710 children and 303 caretakers. For every one child we help, there are two child victims



locally who are not helped due to lack of reporting to authorities. However, ECCAC is proud of the fact that last year, through our Child Safety Matters prevention program, we reached 31,606 grades K – 8 children."

National Child Abuse Month in April is so important because of the awareness it creates. Prevention is the best protection against child abuse. In support of child abuse prevention month, ECCAC is selling \$20 t-shirts to wear during the month of April, with proceeds benefiting ECCAC. Order the t-shirts on-line by visiting www.eccac.org.

ECCAC is in its 20th year in operation this year. They have provided over 150,000 services at no cost to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals to more than 14,000 children and their families.

For further information, visit www.eccac.org. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.



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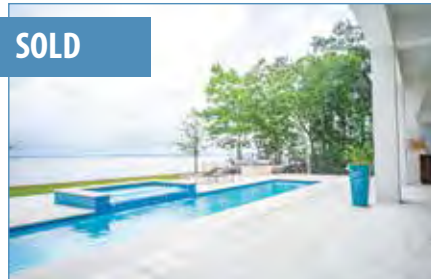
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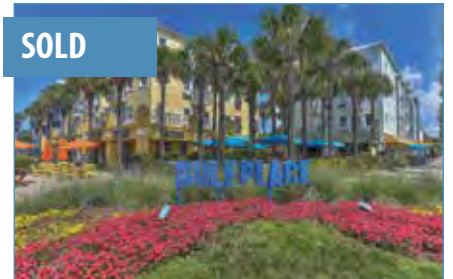
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 Community

Five Energy Savings Myths



ENERGY TIPS

by Emerald Coast Energy Solutions

get confusing or contradicting and we decide to do nothing, so here are five popular energy saving myths.

BY CHRIS BALZAR

Now that most of us are spending more time at home and using more energy, here are a few myths to help save energy. Let's face it, saving energy has an important impact for all of us. Sometimes this advice can

Myth #1: Leaking tubs and faucets are not that big of a deal.

Surprising, one faucet leaking two drops of water per second will waste 200 gallons of water in a month. Two faucets

will waste 400 gallons of water. Now what if the leak came from the hot water side? This puts a continual strain on your water heater and costs you money. In most cases a few cents washer will fix the problem. Tip: To check if your faucet leaks, put a dry cup under the faucet at night. Check the cup when you wake up; no water, no leak... This is also a great activity if you have children at home.

Myth #2: I leave my ceiling fans on because it keeps the room cool.

This is a common practice but don't be fooled. Fans don't cool the room, they only circulate air. We experience a cooling sensation from moisture evaporating from our skin. Leaving fans on when we are not in the room wastes energy and money.

Myth #3: Closing off the vents in rooms which are not in use, improves your HVAC system's output and efficiency.

Your HVAC system is sized for your entire home or a zone within your house. Closing off vents in certain rooms could actually lower the system's efficiency. Plus, with forced air systems, closing off vents could create a buildup of pressure in ducts which could cause cracks and gaps in ducts leaking conditioned air. Tip: Change your



HVAC filter. Unchanged filters not only decrease air quality but put a strain on your system. It's like trying to drink a milkshake with a tiny straw.

Myth #4: Setting the thermostat lower in the summer cools down a home faster and likewise in the winter.

HVAC systems are designed to operate at maximum power when they are first turned on. They won't produce cooler air just because the setting is set extremely low or high. They will run longer wasting energy and money attempting to achieve arctic temperatures. The Department of Energy recommends setting your thermostat to 78° to stay comfortable and save energy. Adding a ceiling fan will make you feel a few degrees cooler so you can increase the thermostat setting by a few degrees.

Myth #5: Appliances like TV monitors when off and not charging don't use energy. It is not necessary to unplug them.

Anything with a digital display, remote control or turns on instantly are constantly drawing energy. Charges for cell phones, cameras, tablets, are known as "energy vampires" for a reason. Even if they are not attached to their device they continue to draw power from the outlet. Pull the plug or flip the switch on your power strip and start saving energy.

Saving energy and becoming more efficient does not have to be difficult or costly. Anything we can do to save energy today has an impact on tomorrow.

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

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VIRTUAL EVENTS

continued from page 14

Facebook at 3rd Planet Brewing, Niceville.

Swap & Shop—a virtual event, Saturday, June 27, 2020, from 1 – 3 p.m. With each accepted donation, you'll receive a voucher of monetary value to be used toward purchases with Dressing Room Boutique, La Maison Creative, Essential Beauty by Tonya, or Friends of South Walton Sea Turtles. RSVP for your free ticket on Eventbrite: [swapandshop.eventbrite.com](https://www.eventbrite.com).



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would like help to create your own custom digital downloads, please don't hesitate to connect. Visit maxineorange.com/collections/zoom-virtual-background-art.

Virtual Coffee Hours and Happy Hours have popped up. A Chef blogger (not local, but good idea) has been hosting a virtual happy hour inviting a guest bartender to demonstrate how to make signature cocktails. They put out a virtual tip jar. Even when we do go back to bars, this is still a good idea.

Don't Panic



By DANIEL JONES

If I was on a boat during a terrible storm, I would look to the experienced sailors, the ones with eye-patches, gnarly beards, and skin so thick sunburns bounce off. When they freak out, I'll start freaking out. In the case of COVID-19, I looked to my grandmother. Ruth Norton lived on a farm during the Great Depression, lost family members to the Great War, and has survived numerous calamities during her 91 years of life. She is entering her tenth decade. When we last spoke before the Great Pandemic, she said, "Everybody needs to just calm down. It will be over before you know it."

It is hard to look at it that way while the storm is still raging, but many who have lived with danger have a unique perspective of the world. Think of someone you know who has been through a lot. A person like that can be a reliable anchor in a storm, someone we can tether to for safety. Your anchor doesn't have to be a person, it could be a system you have faith in, a building built really well, or just having 100% battery on your cell phone. Who or what is your tether in our current crisis? I encourage you to find one and hold on tight!

Ruth has been a part of our family business for much of the last 50 years. She offers wonderful perspective on how to handle all kinds of situations, ranging from personnel questions to strategy and technology. She al-

ways manages to simplify things and make the answer seem obvious. I'm not saying she is always right, but I appreciate her perspective. It takes a long-term perspective and ongoing commitment to plan for something like a pandemic.

Fortunes will be won and lost in the next several months, made on the high-seas of economic turmoil. Luckily, many businesses in our area are run by experienced sailors who have been through a storm or two. This storm will be a hurricane unlike any other, but here are some thoughts from a business who has been through more than 20 hurricanes:

- Don't give up, we will recover and bounce back.
- The best way to recover is to support each other and work together.
- There will be things that



don't go according to plan.

- Build it stronger the second time.
- Start early, think ahead, and don't look back.
- Set your compass to "Don't Panic" and move forward.

Daniel Jones is Commercial Lines Account Manager, Surety Bonds, with Norton Insurance. You can reach them by phone (850) 244-1574, email (daniel@norton-insurance.com) or visit the website at www.norton-insurance.com.

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Tips For Online Learning

From Okaloosa County Superintendent Marcus Chambers

On Monday, March 30th, across Okaloosa County, 32,000 students started school for the second 1st time this school year. This time, though, each of our students started school virtually, from the safety of their homes. While these times are already stressful for some due to Covid-19, I want to provide parents with some tips to assuage the stress of resuming school in an online setting.

One of the first tips that all experts agree on is to create a schedule and routine and post it somewhere your children can see. The important thing about creating a routine—to include a bedtime—is that it provides you

and your child the consistency and stability needed for a successful online learning environment. Some people ask what a daily schedule might look like for a student and that all depends on your child and their specific needs. But a good rule of thumb would be to begin each “school day” with breakfast and your usual morning routine before beginning class. After breakfast, allow students some free or creative time before transitioning online for class. It is also important to note that you must plan multiple breaks for your students. The suggested total time for students who are learning online varies from up to two hours a day for our youngest learners to 3-4 hours a day for 6th through 12th graders, though schedules will likely vary based on your student’s individual needs.

Another helpful tip with transitioning your children into learning online from the home environment is to create a com-

fortable space in your home designated specifically for learning. This learning space should fit the needs of your child. While one child might need absolute quiet, another might find bright lights effect their learning more. Moreover, it is not necessary that your child sit at a table to learn, either. Some of your children’s teachers have flexible seating in their classrooms, so they are used to learning lying on the floor in a pod of pillows. Finally, in order to limit distractions to learning, the space should have any necessary school supplies nearby. If you should need any school supplies, please do not hesitate to reach out to your child’s school.

A question I have been getting from parents is, “What if my child doesn’t understand what is being taught?” Their hesitation in helping their child navigate new content is heartfelt. This question leads to my next tip: allow your child the necessary productive struggle

for learning. Remember that your child’s teachers are still teaching, just in a different format. It is through the repetition embedded in your child’s online lessons that skills will be imparted. As a parent, allow and expect mistakes, as that is the messy part of learning where the new content “sticks.” Your primary role is still a parental one. Supporting your child through open and honest communication with his or her teacher will be the key to making online learning work in the best way for both you and your child.

As we navigate these new and uncharted waters, it is important to give yourself the same grace and compassion I have asked our teachers to give their students and themselves. Be patient with your child, the system, their teachers, and with yourself as we go through this unusual time. Remember that we are truly in this together and want nothing more than to help your child meet his or her

educational goal while remaining safe and healthy. Though we have planned extensively and several departments, to include MIS and technology have worked around the clock, we know there will be bumps along the road. From lag times and slow networks to Chromebooks or iPads not working correctly, we will experience adversity. Any new system put into place will have to work its kinks out. Even with all of the new, all of the kinks, words cannot express how proud I have been of every student, parent, and employee in the Okaloosa County School District for working tirelessly to continue learning in the face of a pandemic. If you would like to see more tips, guidance, possible schedules, and videos on the new Online Learning Model, please visit the Okaloosa County Schools Website and click on OCSD Resources for Online Learning at the top of the page. Stay healthy and stay learning!

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Fun & Educational Activities for Kids Stuck at Home

BY SARAH WHITE,
THE HIVE CREATIVE

As coronavirus continues to spread across the globe, many families are finding themselves homebound for the foreseeable future. Parents are now juggling working from home with home-schooling, and it can be difficult to keep everyone from going stir crazy! We turned to the Boys & Girls Clubs of the Emerald Coast for ideas to keep us all sane in these chaotic times. With more than 1,200 students enrolled in Clubs across Escambia, Okaloosa and Walton Counties, The Boys & Girls Clubs of the Emerald Coast knows how to develop educational activities that keep kids engaged!

1. Take a virtual field trip! More than 2,500 museums around the world have made their collections accessible online through Google Arts and Culture; you can also use Google to access virtual tours of national parks in the U.S.

2. Choose a theme for your day or week. Themes can vary from simple to more

complex depending on the age of the children. Ideas include the color green, the letter S, Diversity Day, Olympics Week or Hawaii Day. Center meals, movies, games, books and activities around the theme.

3. Watch a family movie and have kids draw a picture of their favorite scene, answer trivia questions or develop a “sequel” story of their own in a journal.



4. Make paper airplanes and have a flying contest. Which plane flies the farthest or the highest and why? Watch YouTube videos for creative design tips.

5. Get out envelopes, stamps, pens, and paper

and write a letter. Write to someone you love, like grandma and grandpa, or friends you can't see right now.

6. Make exercise fun and create a family Tik Tok Dance!



7. Teach kids to make simple meals independently, fold laundry, wash windows and clean floors. We all need to do our part to keep the house/office/classroom clean!

8. Watch and learn about animals with the Cincinnati Zoo & Botanical Garden. Each day they are taking viewers on a Facebook Live Home Safari highlighting one of their animals that includes an activity you can do from home. Many

other zoos and aquariums also have live web cams on their websites, including the Georgia Aquarium, San Diego Zoo and Atlanta Zoo.

9. Pick a topic that interests the whole family and research it for a week. Fun topics could be famous athletes, local wildlife, historical figures or dinosaurs.

10. Join staff from the Brooklyn Public Library in New York for virtual story time featuring books and songs. The program is available via Facebook Live weekdays at 10 a.m.

11. Make trash art. Gather broken toys, empty food containers, wine corks, egg crates, etc., and let kids paint and glue pieces together to make their own creation.

12. Bring back Home Economics class! Teach kids to make simple meals independently, fold laundry, wash windows, or mow the lawn. We all need to do our part to keep the house/office/classroom clean!

13. Have Alexa entertain the kids! There are endless

skills specifically for kids – everything from trivia to math to talking with Elmo!



14. Make an indoor fort with blankets, chairs and pillows or create a backyard obstacle course with patio furniture, the garden hose, outdoor toys, etc.

15. Make a time capsule. These are unprecedented times we are living in and should be documented. Collect pictures of your quarantine adventures, art projects you have done, letters you have received and newspaper article clippings. Everyone will enjoy looking back one day in the future.

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Does My Insurance Cover COVID-19?



BY MATTHEW VANDERFORD,
CLAIMOLOGY

The last thing I wanted to do was start writing an article about COVID-19. I mean everywhere we turn it's an article about COVID-19, another conversation about COVID-19, more chatter, more worry, more

uncertainty, more misinformation and worse yet, sometimes the information that's legit isn't helping, because there's really nothing anyone can do but hurry up and wait. But the reality is, there are questions people have. There are real situations people are facing and real solutions that can help during this time. So here I am writing yet another article on it — or at least some things that apply in a world that doesn't stop, regardless if our lives are paused — and I hope this helps.

So is COVID-19 a covered loss? And the answer is — it depends. But what else are you going to expect from a situation

that the modern world hasn't seen before? And I mean modern in the sense that the last pandemic was the flu of 1918 and our world is drastically different than that one of long ago. Health care is different, communication is different, work is different, life spans are different, I mean even toilet paper is different. Back in the early 1900s people didn't even want to call it toilet paper. It was taboo—too embarrassing to even mention it by name; now I can't even find it on the shelves. How times have changed!!

Most insurance policies don't cover for direct physical loss due to a virus. However, some policies do. And even more importantly, preventative actions taken to protect your property and health may also be covered depending on the event that caused damage to the property — the root source for the trigger of coverage.

For example, let's say during this time of social distancing a pipe breaks in your property and water damages a room or two. You call your insurance company, file a claim, and they tell you an adjuster will be out to inspect the damages in two days. Now you call your agent for advice on what to do next. They let you know that you need to mitigate the damages as per the demands of the policy which requires more people to enter your property. But wait — we've all been urged to sequester and stay in place. Is there anything that can be done to protect and preserve your property, the health and safety of workers, and your family while the insurance claims investigation takes place? The answer is YES. Assuming the loss is triggered by a covered peril/event, then all actions done to make the property available for inspections, to live in, and work in safely, are covered due to the

primary cause of loss. In this case, the water damage caused by a broken pipe is the trigger for loss, so all actions related to this event would be covered under the policy too. That means clean rooms for decontamination are covered under Coverage A: Dwelling.

The world stage hasn't seen something like this in quite a while and it is dramatically different than before. And because COVID-19 is new, claims involving actions around this novel virus will be up for debate. The good thing is because insurance policies are written by the insurance companies, grey areas or ambiguous language in the insurance policy contracts are to the advantage of the insured — YOU! So, if you have questions, seek counsel, seek multiple sources for credible information and ask people who work in the areas your questions.

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

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BEST

continued from page 2

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Fudpucker's received a generous donation of over \$2000 that is feeding First Responders and hospital staff. If you'd like to contribute, Fudpucker's will be matching all donations at fudpucker.com. Pizza by the Sea is hosting a benefit night for the Boys and Girls Clubs of the Emerald Coast on Wednesday, April 29. They will be giving 20% of all carry-out orders back to the Boys and Girls Clubs. Timber Creek Distillery is giving away hand sanitizer free to the community.

Destiny Worship Center is feeding hospitals by sending more than 200 healthcare workers a meal each week. If you know of a healthcare worker, someone age 60+ in need of assistance or someone who needs prayer, visit DestinyWorshipCenter.com. To help the Emerald Coast Children's Advocacy Center (ECCAC) in Niceville and the Pierce Family Center in DeFuniak Springs, Distillery 98, located in Santa Rosa Beach, donated five gallons of sanitizer. Velia Lala, an ECCAC board member and owner of Velia Lala Designs in Ft. Wal-



Destiny Worship Center sending meals to healthcare workers

ton Beach, along with her team, have been making face masks and have donated over 70 face-masks in the past several weeks.

Not only are schools providing virtual education for your children through in-home learning, both Walton and Okaloosa County School Systems are providing food for students, several meals on a weekly basis.

The Okaloosa County Sheriff's Office is providing extra patrol and security checks for closed businesses to deter crime and burglaries. Contact Ashley Bailey at abailey@sheriff-okaloosa.org.

Chambers, such as the Walton Area Chamber, have partnered with a new initiative, Save Florida Business. By visiting savefloridabusiness.com, you can choose a business from which to purchase a gift card.

For \$75, you'll receive a \$100 gift card for later use.

Yes, we are indeed experiencing community like never before—this is but a small sampling of the fortitude, generosity and willingness to help. We've been forced to stop. And think. Period. We are making room for one another with more sensitivity. And though quarantined physically, I believe we actually are enlarging our territory. I believe we are being changed, formed and forced to think in new ways. And though our physical security has been threatened, I believe many are discovering something more inside their hearts, drawing strength from their creator, and, thus, bravely are helping others stand. I humbly hope I am. Thank you for allowing Bay Life to continue to serve our communities.

Off the Hook Spring Fishing



BY CALI HLAVAC,
TO DO IN DESTIN

In this uncertain time, one thing is still certain – the fish are still biting. While beaches may be closed to the public, many boat launches are still open to fishermen. The weather has been outstanding for fishing, and while the Choctawhatchee Bay is a bit slow this time of year, the Gulf action has been picking up.

March 1st kicked off Triggerfish season, which many offshore anglers were excited for. In our area, Triggerfish are normally found nearshore and offshore, hanging around artificial reefs and natural bottoms, in depths between 50 to 300 feet. They share the same habitat as Red Snapper and Gag Grouper, so catching a Triggerfish is usually a sign that additional species are below as well.

The average size of the Triggerfish ranges from 12 in. to 20 in., with females growing larger. They are a distinctive gray in color and have the ability to change their color while swimming in open waters. The mouth is small, but mighty, containing a set of sharp teeth even the most experienced anglers don't want to mess with. Along with the teeth, Triggerfish have a strong jaw that can make a hook difficult to set.

We like to call them Bait Stealers – which is exactly what they like to do. Triggerfish are pretty aggressive feeders; a positive if you've set out to catch them specifically, but a con if you were trying to reach the Red Snapper or Grouper they hang around with. Shrimp and any sort of cut bait on a circle hook will do the trick as they typically chase anything they perceive as being food. Catch and keep them legally until May 1.

Also, in April, the Cobia



began their migration through our area with the warmer water temps. They are best found by sight fishing, running the

lengths of the beaches until you spot one, or around buoys, navigational markers, structures or other large fish where they feel safe. An average Cobia is 20-40 lbs. with a 60 lb. fish considered a large catch.

Cobia put up a great fight and are often compared to or mistaken for a shark once they hit the line and take off. You can

keep Cobia year round, with a size minimum of 33" and two per boat. They are a tasty, white meat fish with a hint of lemon flavor—great as grilled steaks.

Don't forget to follow the CDC guidelines of less than 10 passengers per boat, while keeping your distance from fellow fisherman on the water. And as always, this too shall pass!



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 Wellness

Prevention and Treatment of COVID-19



Dr. Richard Chern, M.D., communicated with several ex-

perts and wrote the following statements to let the community know the latest information on ways to combat COVID-19:

- Highest risk individuals are those who have diabetes, high blood pressure (especially on ACE inhibitors), COPD, cardiovascular disease, age over 65 and males. Each adds significant risk. If you have any of these risk factors or have regular contact with someone who does, be extremely cautious. In the United States as

of March 26, the death rate in diabetics with COVID-19 is over 10%.

- COVID-19 can stay aerosolized (airborne) for three hours and alive on surfaces for 10 days. It is found in blood, stool, tears and of course respiratory secretions. It can be shed 10 days before a person displays symptoms and 20 days after recovery from infection, although 6 to 10 days is typical. People under age 20 can display symptoms as mild



New cases of COVID-19 in Florida for the last 30 days as of April 15, 2020, from the dashboard at floridahealthcovid19.gov.

as a headache, sore throat, mild cough or just diarrhea. It's best to consider every stranger infected.

- Step one is avoidance. This infection is in our community. Stay at home if possible and use social distancing if not. Be aware of people around you and give them space. Kids want to touch everything. Be aware of any surface kids can reach. Wearing masks, gloves and glasses does not eliminate your risk. They can give a false sense of security and often encourage you to touch your face. Be careful when wearing these and avoid touching your face. When wearing gloves, it is easy to contaminate clean surfaces. Be aware of what surfaces you want to keep clean and do not touch them with gloved hands.

- Doorknobs, doorknobs, doorknobs... They may be a primary transfer method of COVID-19. Be careful where you place your hands after touching a doorknob.

- COVID-19 is an enveloped

virus which means it is easily destroyed with soap and water. Soap and water can be used on countertops, food containers and many other surfaces, not just your hands. Alcohol is also effective but the killing action occurs during evaporation. Let alcohol dry and avoid wiping it up before it's job is done. In Italy, non perishable groceries are quarantined outside for at least a day and perishables are sanitized with either soap and water or alcohol before being put away.

What can you do to reduce the severity of infection?

T cells, B cells and Natural Killer cells are white blood cells that help prevent and fight infection.

Vitamin A is critical for T cell and B cell function and reduces mortality in infection.

Vitamin C directs white blood cells to the infection site for a quick response.

Continued next page



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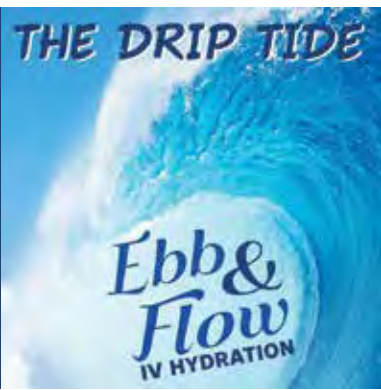
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Ask Dr. Marty



QUESTION:

I have been cooped up in my house for so long because of our “new normal” during the pandemic. I limit my trips outside the house to a bare minimum. Only for really urgent trips for food or medicine. But I’m getting a little stir crazy. Do you have any suggestions?

ANSWER:

I have heard of some great stories from really creative people on how to maintain social distancing, but still maintain connections with the people they love and with the outside world. Here are some of the ideas:

Eat well and drink lots of healthy liquids, like water and herbal teas, to keep your emotions on an even keel. Minimize sugar and caffeine. Going “cold turkey” on either one of those items during this time is probably a serious mistake.

Get in the car and joy ride. Just seeing a change in scenery can brighten your day. And who has better scenery than we do? We are so blessed.

Sit in the yard at least 20 minutes a day. Fresh air and not watching the news will give you a much-needed change of pace. You’ll also get vitamin D from the sunshine and the bright sunshine will boost your mood. There will be points deducted for bringing your electronic devices out there with you. And yes, there are brownie-point police checking that!

I know of a couple who **brought their lawn chairs to the front yard of their grandchildren’s home** to watch them play and ride their bikes, and have conversations with the kids. They maintained a more-than-safe distance. This works well with children who



are old enough to understand why their grandparents aren’t hugging them or playing with them.

Get some exercise. Get out and walk or ride your bike. As long as you are at a safe distance from others, exercise to the best of your ability. Exercise will give you more energy, generate feel-good hormones (like endorphins), and give you some fresh air. Break out the cobwebs in your brain.

Read a good, inspiring, uplifting book. Anything to

get you away from the constant barrage of negative media.

Clean out closets and cabinets. You’ll feel a sense of accomplishment and your favorite charity will appreciate your efforts.

Listen to upbeat or calming music. Whatever you need at the time.

Don’t wait for someone to call you. **Call your friends and relatives.** Just like you, they could use a distraction and need a good laugh.

Do something thoughtful for someone who can’t do for themselves. Brighten someone’s day by making a big pot of soup or stew and sharing it with your neighbors or someone you know who can’t get out. Of course, be wise to social-distance when you deliver. Who would have thought social-distance would become a verb?

These are just a few ways of coping. Use your unique creativity to miraculously change a stressful situation into a positive experience for you and the people you care about. Let’s take advantage of this time we have to do something we’ll be glad we did.

Stay well.

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

PREVENTION

continued from previous page

Vitamin D increases Natural Killer cell function and reduces risk of infection.

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Iodine enhances immunity by increasing B cell and Natural Killer cell function.

In addition, these prescriptions are available from our office.

Thymosin Alpha greatly inhibits viral replication and stimulates B cell, T cell and Natural Killer cells. It is used in Influenza, Hepatitis, HIV and other viral infections and is safe to use at every age.

Thymosin Beta stimulates T cell production and improves B cell antibody formation.

Selank kills viruses and bacteria by increasing superoxides and white blood cell function.

Optimizing hormones and thyroid can boost immunity by inhibiting the ability of viruses to enter our cells and decreasing the severity of respiratory infections.

Avoid ibuprofen, Advil, Mo-

trin and possibly naprosyn or Aleve. This is based on preliminary findings but is becoming a common recommendation.

Lastly, the combination of chloroquine and azithromycin works well. Chloroquine inhibits the virus’s ability to enter the cell while azithromycin inhibits its ability to replicate. Unfortunately, these drugs have multiple drug to drug interactions and possible severe adverse effects. Chloroquine can cause retinal damage, hearing loss and in those with particular heart abnormalities, sudden death. It is not for everyone.

All these preventative measures need proper dosing and patient selection. They should be discussed with your doctor or myself during an appointment. Something as simple as zinc lozenges can cause loss of smell, kidney and liver damage, or death. Speak with a doctor before using these.

We are still seeing patients and can also do telemedicine appointments if desired. We are adhering to all CDC guidelines. Please call Dr. Richard Chern at 850-837-1271 for an appointment.



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Wellness



BY STEPHANIE CRAIG

A few short weeks ago, I woke up, took a beach walk, got the kids off to school, went to work to counsel people in person, and stopped on the way to a baseball game to pick up a few things from the store including toilet paper and lunchmeat. This week, I woke up, the beach is closed, the kids are doing school at home, all counseling sessions are online, no baseball games, and walking the empty toilet paper and lunchmeat aisles at the store sparks anxiety. Most things that felt normal and gave daily structure to life a few weeks ago are now completely different.

Experiencing so much change at one time in the daily infrastructure of our lives is

disorienting and overwhelming. You aren't alone if you're experiencing brain fog, forgetfulness, exhaustion, depression, irritability, fear, anxiety, anger and grief. It is overwhelming to the brain to have so many life anchors cut loose simultaneously. Your brain has shifted from doing everyday tasks automatically to having to intentionally think through things that were simple a few weeks ago. Any room your brain had to give to higher level thinking about your goals, dreams, relationships, and life satisfaction has been overrun by crisis mode focused on basic needs and survival.

The good news in the midst of our current difficulty is your brain is created to change and adapt. Your brain will embrace a new version of normalcy after about 3-4 weeks if you engage in some repetitive daily practices that help you feel normal even in the midst of very abnormal circumstances.



Coping through Coronavirus



5 Ways to Stay Mentally Healthy During Coronavirus:

Be intentional about your sleep, nutrition, exercise, social connection, spiritual support, and medication regimen. Make intentional, reasonable efforts to take care of yourself in these areas while also being mindful to lower your expectations of yourself and others.

Adopt five daily practices to keep you grounded in a sense of purpose and connection to others. Personalize your five practices to what helps you feel normal, hopeful, and a sense of accomplishment each day. My five daily practices include: laying eyes on the ocean, walking outdoors, listening to hopeful/spiritual podcast or sermon, send an encouraging message to a friend/family member and naming 10 gratitude items. Make a meaningful effort to en-

gage your five practices daily, giving grace to yourself when you aren't able to make it happen.

Connect socially. Whether by phone, text, Facetime, Facebook, Zoom, Marco Polo or talking to your neighbors from across the yard, find a way to communicate with others. Talking with others reminds us that we aren't alone in the current struggle and serves as mutual encouragement that we can survive the challenges we are facing. Don't hesitate to share struggles with a trusted friend.

Engage in Self-Care. Find time each week to do something that feels calming and soul nurturing. Take a bath, read a book, watch your favorite show, call a friend, get outdoors, hold your pet, etc. Your brain and body need a break from your higher stress level.

Limit News Consumption. While we need to be wise and informed, there is wisdom in determining an amount of trustworthy news that feels informative and helpful for the day vs. falling into a black hole of fear mongering and confusion.

As we are navigating this new, socially distant, stressful world together, don't hesitate to seek extra mental health support. Many therapists are accepting new clients and providing online counseling sessions to accommodate increased mental health needs in the community including Journey Bravelly.

Stephanie Craig is a Licensed Clinical Social Worker in practice for over 16 years providing counseling to those ages 11 and up for issues like stress, anxiety, depression, life transition, divorce, boundaries, managing emotions, and healthy coping. She recently moved cross country with her husband, Todd, and their three sons 14, 11, and 7 to make a home in our area. She loves to support individuals, families, and the community in being emotionally, physically, and spiritually well. Connect with Stephanie at her private practice, Journey Bravelly, at journeybravelly.com, stepheniecraig@journeybravelly.com or (918) 221-9987.

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By LISA LEATH TURPIN, HEALTH AND WELLNESS COACH

Do you remember the college “Freshman 15”? Eat anything you feel like, play hard, drink more and watch movies. It’s easy to gain weight when you are eating more and moving less, which is exactly what’s happening to many people currently during this quarantine

time. What can you do to avoid the “Quarantine 15”? I’m actually setting some goals of my own that I haven’t really had regular time for. I’m not a runner, but it’s been an interest of mine. So, while I’m unable to teach classes, I’m going to start running for distance and time.

WHAT TO EXPECT: I’m starting off slowly and my muscles are hitting fatigue as if I do nothing. That’s how training goes. All types of activities and fitness choices are progressive, so don’t jump into it full out and expect to be good at it immediately or without any “growing pains” involved. Put me on my bike, and I can practically go all day because I’ve been teaching spin class twice

“No Quarantine 15”

a week—I’m already somewhat “trained”/acclimated. Accept this challenge. If you’ve been doing nothing, here’s your chance to start with enough time to progress at your own pace.

There is one question I get asked the most, “What’s the best exercise?” In simple terms, the best exercise is one you will do and stick with. That’s why there are so many different options to exercise. Finding the right modality for you is as individual as you are. When this is over, our time will be very scarce and valuable. If you use this down time to get ahead health and fitness wise, you will be able to continue training more efficiently instead of trying to start exercising while you’re restarting everything



else. You will also raise your happy hormones. (See March 2020 article in Destin Life.)

How do you get started or maintain your current fitness level while the gyms are closed?

Tip 1: Create an area in your home or yard and gather things in your house that can be used for working out: a sturdy coffee table, chair, stairs, jump rope, shopping bags, (I have reusable ones from Publix and Fresh Market), backpack, paper plates as gliding discs, or any home gym equipment you have purchased. A big physioball (large exercise ball) has multiple uses and can take the place of a bench in several strength exercises while adding the element of core stability. Shopping bags can be filled, weighed to make them equal, then used for shoulder work, biceps, triceps, back rows or even in place of kettle bell exercises. Do yoga and/or Pilates.

Tip 2: Fill zip lock baggies with SAND and weigh them. If you can, make them 5 lbs. each, make as many as you want. (i.e. 5 sandbags = 25 lbs.) Layer them in the shopping bag or backpack and there is your weight easily changed for the varying strengths of different body parts.

Tip 3: Use your smartphone timer or download a timer app onto your PC or Smartphone. I use “Boxing Timer Pro” the most, but an app called “Seconds” has

some premade workouts to follow. Use it to design your own circuit—movement to timed intervals is an easy and fun way to hit multiple body parts. YouTube has a plethora of videos to workout with, but warning; be careful because there’s some contraindicated (unsafe) ones out there.

IMMUNITY TIPS: Exercise raises your immune system, in many cases as much as 30%, and experts are saying zinc is a huge help with the Corona Virus. Meat, red meat being highest, and cashews and chickpeas/garbanzo beans are excellent sources of zinc naturally. Supporting your gut health will also significantly raise your immune system. Pre- and Probiotics are essential. Drink at least 32 ounces of water per day.

Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the body and minds of others. With over 20 years’ experience as a group exercise leader at Destin Health & Fitness and an independent personal trainer in our area, she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise, and post-rehabilitation. She is currently taking on new clients/participants; text only to 850-974-2005. Visit her Facebook page at Lisa’s SoGym Whiteboard or friend her on her personal one.

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 Musing


A Pastor's Ponderings: Call of the Waves

By RICK MOORE

After months of cool weather, and weeks of feeling cooped inside, many of us start to hear the call of the waves. If you close your eyes, it's easy to picture the sandy beach calling you ashore. The feeling of the warm sun beaming down on your face beckons you. The breeze of fresh air blowing in the wind is summoning you. The scent of salt in the air invites you to relax. But above all these wonderful attributes of the Emerald Coast, there's nothing that can compare to the waves. Riding a jet ski, surfing, or water skiing are just a few ways people can enjoy "catching waves."

Leaving Destin Harbor and entering the Gulf of Mexico in any vessel can be a bit choppy at times. But head out fifty miles into the Gulf on a windy day, and you will discover what real adventure is all about. The difference between six foot waves and nine foot waves may not sound

like much, but if you are ever in a boat with huge waves tossing you around, I hope you have some Dramamine to take. Suddenly, what is exciting can turn scary. While a wave can be fun and thrilling, there are many images taken of tsunamis that serve to prove waves can also destroy whatever is in their path.

There are real waves and then there are figurative waves. We will all experience both waves of grief, and waves of joy during our lifetime. We have little control over most of these waves. That is why we need waves of wisdom to guide us. By waves, I mean multiple sources of wisdom we can find to daily influence us. Wisdom can come from reading books, podcasts, good friends, family members and mentors.

According to an ancient myth, a student went to Socrates and asked to be taught wisdom. Socrates replies, "Walk with me." The student followed Socrates across the sandy beach and into the waves. Suddenly, Socrates placed his hands on the young man's head and quickly forced it under the water. The young man fought his way to the surface and began to gasp for air. Socrates released the student's head, turned and walked away. The student was in shock. He asked the mas-



ter, "Why would you do such a thing?" Socrates calmly replied, "When you desire wisdom as much as you desire to breathe, then you shall have it."

As smart as Socrates was, his generation knew very little about waveforms. The radio waves that cause a stereo to play music from a local radio station were never experienced by Socrates. Likewise, there are many waves we

do not understand today. We use terms to try and explain what we mean by saying "this person is putting off good vibes," or "I get bad vibes from that person." But are those real detectable waves? These "vibes" may sound mystical, but they are backed up with hard science. Research has proven that negative thoughts emit different brain waves than positive thoughts. The study of

neuroplasticity has also shown a significant difference between positive and negative thoughts on brain development. Both physical and mental health are affected by our positive or negative brainwaves.

Wisdom is kind of like a radio that picks up on waves which may otherwise be undetected. We are constantly being bombarded by good and bad waves. Wisdom helps us identify what to tune into and what to tune out. It's our choice which waves we want to listen to. Waves of wisdom beckon us to a place of bliss, removing the static from our life. While it may be uncertain when you will be able to enjoy water activities this season, here are a few "waves" you might want to catch: whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Perhaps this is a good time for all of us to "wave" goodbye to our negativity.

Rick Moore is Communications Pastor at Destiny Worship Center.

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Stir Crazy



BY SEAN DIETRICH

I have here an email from a woman named Ella who lives in New York City. Ella writes:

"I turn 76 years old in two days... I'm trying not to lose my mind, but being trapped inside this little apartment and self-quarantining with my daughter and her roommate, I'm starting to go stir crazy!

"It's been a long two years for me, I have survived breast cancer, and an autoimmune disease, please write something upbeat just for me that doesn't even mention COVID-19 and take my mind off of it."

Ella, since we don't know each other, and since I don't have your personal details, I guess I'll just start writing something based on what I DO know about you.

For starters, you're turning 76. This means that, if we do some basic math... Subtract the six... Carry the two... Divide the coefficient... Take the remainder and shove it up the cosine's exponent... Made a mistake and kissed a snake, how many doctors did it take...?

You were born in 23 BC.

No wait. That can't be right.

I'm sorry, Ella. Math has never been my strong suit. Let me try that again. You were born in 1944.

Before I wrote this, I was doing some research on your birth year and found out that '44 was a pivotal year. The war was still on, Navy ships were still being attacked, Roosevelt was president, America's most edgy pop-star was Bing Crosby. There were also several historical figures born that year, such as Diana Ross, Jerry Springer, and of course Boz Scaggs.

Boz Scaggs. Now there's a name I haven't heard in ages. Do you remember him? Of course you do, who doesn't? He was a singer-songwriter who had a big hit from the movie soundtrack "Urban Cowboy," starring John Travolta. The song was titled "Look What You've Done to Me."

This song was majorly depressing. My friend's older sister, Sandy, had this cassette tape and played this song roughly 53,202 times every single day. Whenever we would walk by Sandy's bedroom door, there would be lots of estrogen coming from her room. Sometimes you could see it seeping from beneath the door.

And Sandy's little brother would always say in a serious voice, "Stay away from Sandy today, my mom said she's got the hormones."

This was bad news. We boys had never known anyone who actually came down with a case

of the hormones. We'd only heard about things like this happening in Third World countries where they didn't have clean drinking water.

You didn't want to catch the hormones. Teenage girls who caught the hormones, according to my pal Johnny Randall, wound up so bad off that for the rest of their adult lives they had to visit bathrooms together in groups.

So we steered clear of Sandy. But I still remember her listening to that music. Sometimes she would be crying in her bedroom, mostly because of various boys. Her boyfriend, H.J., was always doing something to tick her off.

Sandy once got so upset with H.J. that she offered to pay me and my buddy, Todd, three bucks to slash H.J.'s bicycle tires. Todd and I were about to cut the tires when we came up with this brilliant plan.

Our plan involved waiting beside H.J.'s bicycle until we saw him, whereupon we would announce, "Hey, H.J.! Sandy's paying us three bucks to slash your tires, how much will you pay us

NOT to slash your tires?"

It was a great plan. And it worked, too. H.J. was very generous. He gave us two broken ribs and a few atomic wedgies from hell.

What was I talking about again?

Oh, yes. Boz Scaggs. Well if there's one thing old Boz taught us, it's that girls can hurt you. My cousin Lydia, for instance, was always crying at romance movies when she was a teenager. All those tears made you sort of think she was soft and tender inside. But she was not tender, especially when it came to people messing with her Stuff. Lydia took her Stuff very seriously.

If we boys ever broke into her room and stole her Leif Garret poster, or God forbid, her Donny Osmond picture book, she turned into the Bionic Woman. Suddenly she could bench press Buicks, and turn her head 360 degrees.

She would chase us for seven miles without even breaking a sweat, then use our faces to scrub oil stains off the driveway. To this day, I'm missing a molar

because I was once an accessory to stealing Lydia's "Teen Beat" magazine with Scott Baio on the cover.

Well, darn it. I've come to the end of this special column that I wrote for Ella. I didn't say half the things I wanted to say. I've never been very good under pressure.

Still, if you're reading this, I want you to know something, all kidding aside. You deserve to have a happy birthday, Ella. Lord knows, you've been through enough this year.

I know this probably doesn't mean much coming from someone like me, but when you blow out your candles, I hope you remember that some guy in Po-dunk, Florida, is sincerely wishing you the best year of your life.

May you make it through this self-quarantine with your sanity and your health. And when it's over, maybe one day we'll meet, and I can hug you in person.

Just as long as you can guarantee that I won't catch a case of the hormones.



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Musical Distancing



By LISA CYR

Here I am social distancing on my back porch. A light breeze gently shaking the leaves, while puffy white clouds float beneath a blue sky. School is out and I can hear children playing in the streets, hopefully social distancing themselves from each other. Our outdoor cat, Mocha, is relaxing into a deep sleep. She is one big brown oblivious poof ball of fluff. Not a

care in the world. So, now what? I can only drink so much sweet tea while waiting for the official “ok” for my piano students to return.

Just think, two weeks ago our primary focus was toilet paper and hand sanitizer gel. Now we are waiting for a virus to tell us when we are returning to normal, like in the “Twilight Zone.” I just received a message on my cell phone that those age 65 and over should not even leave their front door. It reminded me of those emergency announcements we used to see on TV saying, “This is a test. This station is conducting a test of the Emergency Broadcasting System. If this had been an actual emergency...” It usually interrupted my “favorite program.”

When the emergency is over,

do we really want to return to our same “favorite program?” Our fast-paced society reminds me of the now outlawed “roundabouts” at playgrounds. Spinning so fast, centrifugal force eventually taking over sending us flying off or just barely holding on. Life can be that way.

There are ways to reduce centrifugal force. Slow down. Playing a musical instrument is soothing, challenging, fun, productively time consuming, and rewarding. An activity we can do inside or outside, privately or in a group setting. Some of us have musical instruments around our home. Now is a good time to open them up and begin experimenting. You can’t go wrong, just have fun and a free spirit. Try finding the notes

from your favorite song.

If you have several children, try forming a stomp percussion group using things like a wood block, coffee can, bucket, shaker, or yes, those empty toilet paper rolls! Get on YouTube and pick out stomp type music with a fun beat. Have them play along with it. Encourage them to create their own music from that example. For older children, they can get together and try to form their own “band.” Our three children did that every summer break. During their college years, they performed together regularly around Tallahassee and recorded two original albums. The band’s name was “Quiet People.”

There are a variety of online websites that have keyboards and music learning games such as:

- www.onlinepianist.com/virtual-piano (online keyboard with letters on keys)
- www.classicsforkids.com/games.html (games)
- www.musictechteacher.com/music_quizzes/music_quizzes.htm (games)

For middle schoolers and up:

- www.musictheory.net/exercises

There does come a time when a teacher is needed to refine and define musical skills. Some students study with a teacher right away. While others, develop an interest and then seek greater ability and understanding from a teacher. During this “at home time” our teachers offer online lessons with platforms such as: Zoom, Skype, or Facetime. Eventually, you may change over to “in-person lessons” here at the studio or remain online. The best scenario is an in-person private lesson because teachers are able to tweak hand positions, fingers, and help a student quickly resolve a playing problem.

Studio 237 Music Lessons is located in Santa Rosa Beach. Our teachers seek to patiently help you succeed on your instrument. Give the studio a call to schedule a visit, ask questions, or get started with lessons at 850-231-3199. Our website is www.Studio237Music.com where you can learn more about our teachers, instruments, studio, rates, and more. Email is Studio237Music@gmail.com.

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<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">APR 30</div> M80's	<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">JUNE 04</div> Velcro Pygmies
<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">MAY 07</div> Accent	<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">JUNE 11</div> Rumours <small>Fleetwood Mac Tribute</small>
<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">MAY 14</div> Shania Twin <small>(Shania Twain Tribute)</small>	<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">JUNE 18</div> The Return <small>The Beatles Experience</small>
<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">MAY 21</div> The Ultimate Eagles <small>Tribute - On The Border</small>	<div style="border: 1px solid #27ae60; padding: 5px; display: inline-block;">JUNE 25</div> DEPARTURE <small>The Journey Tribute</small>

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Join Church Online!

Bay area churches impart hope and many are offering online services regularly. Bay Life has compiled a few here for you:

Christ the King Catholic Church

Sunday Mass at 10 a.m. Join online at ptdiocese.org and at 12 noon, join at saintritarparish.org.

Crosspoint Church

Sundays online! 8:00 a.m., 9:30 a.m., 11:00 a.m. or 12:30 p.m. at live.crosspoint.church.

Destiny Worship Center

Live Service Times are Saturday at 5 p.m., and Sunday at 9 a.m. and 10:45 a.m. at DestinyWorshipCenter.com or on Facebook/Destiny Worship Center.

First Baptist Church on Bayshore

Sundays online for worship at 9 a.m. and 10:30 a.m. and watch previous teachings at www.churchonbayshore.org.

Generations United Church

Church Online Sundays at 10 a.m. at www.genuchurch.com

and YouTube at GenUChurch.

First Presbyterian Church

Worship service at 10:45 a.m. at fpniceville.org and on YouTube at FPC Niceville.

Holy Name of Jesus Catholic Church

“Keep holy the Sabbath” by reflecting on the Word of God and praying with the local Catholic community by virtual attendance at daily Mass and Sunday Mass, live streamed at www.ptdiocese.org/livestreammass.

Saturday: 5 p.m. Traditional Mass; Sunday at 8 a.m. Traditional Mass; 11 a.m. Family Mass; 5 p.m. Contemporary/Lifeteen Mass holynam@holynamchurch.org

Niceville Church of Christ

10 a.m. live stream service at www.nicevillechurchofchrist.org.

Manna Church

Sunday Service Online at 10 a.m. on Facebook and Youtube. “Church at Home” resources available at westflorida.manna.church.

Continued next page

Distant Connection and Our Social Wellbeing



By SHANTELLE DEDICKE, CMP

Introvert or extrovert, humans are social by nature. We crave social connectedness and historically, tribal disconnection has held serious ramifications. It is no surprise that during this time of social isolation, many are experiencing higher levels of depression and anxiety. The good news is that we do not have to struggle in silence; technology offers solutions and opportunities to create, connect, and engage. Here are a few ideas as you seek to be social.

Virtual Calls: Pick a platform, any platform and you can instantly connect with your friends and family via mobile phone, tablet, laptop, or desktop. Zoom and FaceTime emerge as popular choices due to accessibility but there are others out there - a quick Google search will bring forth a plethora of options.

Write a Letter: Newsflash, letter writing is not “old school;” it’s a common courtesy and one

that deserves a resurgence. Bring back the pen pal revolution, pick someone, and begin a distant conversation. Feel free to go off-road here and send your favorite quotes, excerpts from a beloved book, jot down a list of memories, or begin a plan for the future. There are no rules here - go crazy!

Tap into Your Talents: More than likely you are brilliant or at least good at something that could help or benefit someone else. Make a list and reach out! Are you a musician? Offer sessions for your listeners and have fun while doing it! Are you an empty-nester and missing your grown children? Why not reach out to a friend who is now homeschooling their children and offer to take over a lesson or a story reading session? Small offers to assist offer big rewards to everyone - including you!

Help Someone Get Connected: Reach out to elderly grandparents, neighbors, etc. and ask if they need assistance with technology and social connectedness. This is a bit more challenging as you’ll need to walk them through the steps over the phone or across the fence line, but be patient and know that you are helping someone else connect to their loved ones. My Memaw says, “I taught you to use the toilet, you can help me with my iPhone.” Fair enough.

Start a Social Community: Need a tribe? Take to Facebook Groups and start a community of like-minded people. Miss your book club? Take it to social media and begin a virtual book club. Don’t be afraid to think small here—you don’t need the next brilliant idea to begin a social community, and most people are looking for a place to belong.

Physical distancing doesn’t have to mean social isolation and there are numerous ways to connect while adhering to safety recommendations. Check on your people who are “essential” employees, text or email an old friend or family member, have a long phone conversation (remember those?), write a thank you note to someone who has made a difference in your life, offer to connect people who may be able to help each other, and look for your own ways to connect.

Ironically, this is a time to open up our minds and focus on our social well-being. There is so much pressure to emerge from this with a grand new idea; maybe all we need to worry about coming out of this ordeal with a lesson on how to make one or two new friends.

Shantelle P. Dedicke, CMP, is President and Chief Creative Officer of Frances Roy Agency. Visit the website at www.francesroy.com or text her at 307.631.7644.

CHURCH ONLINE

continued from previous page

Portland United Methodist Church

Live stream of Sunday message on YouTube at Portland UMC.

Rocky Bayou Baptist Church

Worship Service each Sunday,

at 10:15 a.m. and Youth Service each Wednesday, at 6:10 p.m. at www.rockybayoubaptist.org.

St. Paul Lutheran Church

Sunday 9:30 a.m. worship service live streamed on the St. Paul Lutheran Church and School Facebook page. www.stpaulniceville.com

St. Jude’s Episcopal Church

Services live on Facebook at 10:30 a.m. and uploaded to YouTube afterwards.

Vision Church at Christian International

Watch live Sunday mornings at 10 a.m. at vimeo.com/event/25381 or on Facebook at Vision Church at Christian International.

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Below is a list of go-to resources from agencies providing assistance and answering questions concerning COVID-19. The safety and well-being of our community is our top priority, and ensuring everyone in need of assistance has information available to them is crucial.

RE-EMPLOYMENT ASSISTANCE

www.floridajobs.org

SMALL BUSINESS LOANS

floridadisasterloan.org

PRICE-GOUGING HOTLINE

www.myfloridalegal.com

CORONAVIRUS TAX RELIEF

www.irs.gov/coronavirus

SCHOOL CLOSURES UPDATE

www.fldoe.org/em-response/index.stml

FOOD & EDUCATION RESOURCES FOR DISTANCE LEARNING

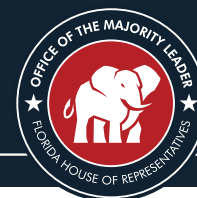
www.fldoe.org/em-response/resources-families.stml

FREE MEALS FOR KIDS & TEENS

summerbreakspot.freshfromflorida.com/

FLORIDA HEALTH INTERACTIVE DATA DASHBOARD

fdoh.maps.arcgis.com/apps/opsdashboard/index.html#/8d0de33f260d444c852a615dc7837c86



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 Business

Four Tips to Make Working from Home Work for You

BY THE HIVE CREATIVE CONSULTING

The spread of coronavirus is affecting everything from travel plans to the supply of toilet paper, and the workplace is no different. As we try to mitigate the spread of the virus, many employees have found themselves suddenly working from home. It can be challenging and stressful to figure out how to make working from home work for you. Here are some tips to make your transition from the office to home a little easier.

Set the Stage for Work

Create a space that looks and feels like your office. It doesn't have to be a separate room, but a designated spot in your house that is dedicated to work. Bring home your desk chair, decorations, second monitor, office supplies...whatever you need to help you be productive, comfortable, motivated to work. By designating a spot in your home and sticking to it, your brain starts to associate that area with work, which helps keep you focused. While it may seem great to be able to move your laptop

from couch to kitchen to bed, it blurs the lines between work and home life and makes it harder to turn off at the end of the day.

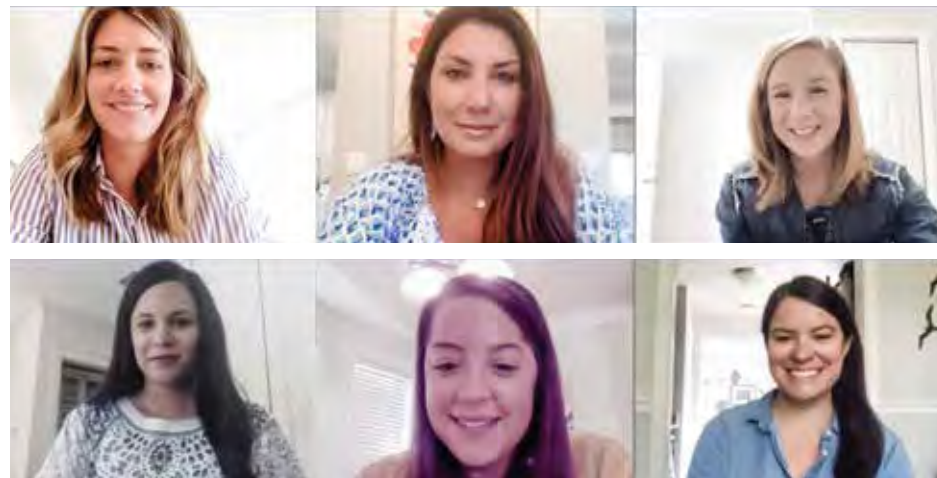
Now that you have set up your home office, dress for the occasion! Get ready for work every morning like you are actually going into the office. Get dressed, do your hair, your makeup — whatever you would normally do to get ready. It is tempting to stay in your pajamas all day, but it's harder to be productive when you're dressed for leisure. Keeping up your appearance boosts confidence and sets the tone for your day.

Avoid Distractions

Distraction is one of the biggest challenges when working at home. A lot of people who dreamed about working from home are now finding out how hard it is to actually focus on work when you are at home. It's easy to get caught up doing household chores, entertaining the kids, binge watching the latest Netflix series or scrolling social media. Staying productive at home takes a lot more effort than it does in the office.

Know what gets you off track and try to minimize your exposure to it while working. Right now one of the biggest distractions is the news. If you are someone who gets side tracked by news alerts, turn them off during work hours. Instead, set up calendar alerts for breaks, stretching, a walk or lunch. Try to eat your meals at the same time and rate that you would at the office. It's important to take breaks, but set a timer to ensure you don't lose track of your day.

"Think outside of the box while you work 'outside of the box'," Erin Bakker, principle at The Hive Creative Consulting, said. "Use your new setting as an opportunity to see things from a different angle and come up with creative solutions and innovative ideas."



Use Technology to Stay Connected

Use technology to replicate the personal interactions and collaboration you have in the office. This is a new work experience, so we need to create new processes. Regular communication is important to maintain relationships with colleagues, supervisors and direct reports. Video conferencing is a great way to keep your team connected and engaged. Using shared documents like Google Docs makes it possible for multiple people to work on the same document in real-time. If you miss your office whiteboard, Trello is a great tool to share to-do lists. It is also a great way to improve accountability when you are working remotely.

"It's important to touch base regularly," Ali Wiel, principle at The Hive Creative Consulting, said. "It's hard to know who is working at what times as we all try to balance work and home life, so it is helpful to update everyone with your schedule and what you're working on."

If you miss the social "water cooler" time in the office, make an effort to connect with coworkers via text or over the phone during the day to have conversation with no agenda. Maintaining these social interactions helps to break up the monotony of your day. Likewise, consider picking up the phone or hopping on a video call to discuss things you may have typically done in person rather than through e-mail. Not only will this cut down on miscommunication, it also helps to break up the isolation that comes with working remotely.

Be Flexible

Have grace for your team members and yourself as we all

navigate through this new work landscape. Everyone is going to be less productive during this time. This is uncharted territory for many companies and employees, and it doesn't help that we have a global pandemic going on at the same time.

"We all need to have more patience and flexibility right now," Sarah White, director of public relations at The Hive Creative Consulting, said. "It's going to take time for all of us to adjust and develop new routines."

Set yourself up for success by scheduling your day the night before. Be honest with yourself (and your supervisor), and set reasonable goals for what you can accomplish. Once you have a plan, set deadlines for tasks, even small ones, so time doesn't get away from you. Figure out a routine that works for you. Make adjustments as you go; it will probably take some trial and error before you get into a groove.

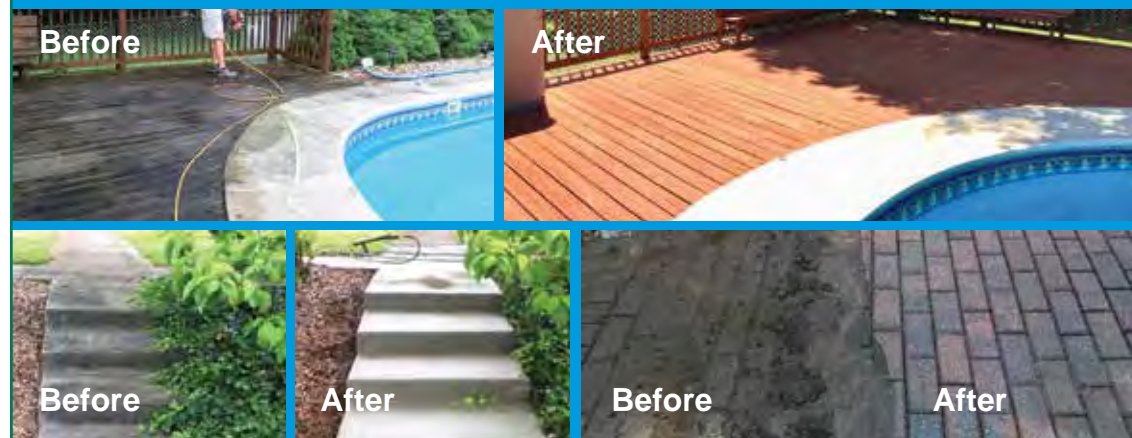
Parents, go easy on yourself; you're essentially performing two full-time jobs. More screen time is inevitable and it's ok. If possible, adjust work hours to fit in with your children's schedules and/or schooling. If two parents are working from home, consider working in shifts. It's not feasible for most parents to work eight hours straight.

"If you're homeschooling while working at home, try homeschooling first and then starting your work a little later than you normally might," Bakker said. "Doing both simultaneously is sometimes more stressful than productive."

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Visioning Through a Crisis



BY RACHEL RUSSELL

With the world being on a literal shut down the last few days, many of us have had to come to a place of PAUSE. In this PAUSE, we can fall into the trap of worry and fear and become immobilized. But for those of us whose passion is visioning, there is an excitement that arises, because the PAUSE is allowing all of us to reposition ourselves for greatness.

My name is Rachel Russell and I am an entrepreneur and Vision Coach, because I love to help people on their path to success. My specialty is that I take things from the vision realm, strategize and bring it to a place of execution. Let me tell you why I'm excited for this season.

The Japanese word for crisis is (危機 = kiki) and it means opportunity. I sense that this time

of PAUSE has been set because there are things that we have been designed to do that many of us have been putting on the back shelf, because we were caught up with our everyday lives. Some of you have bestselling books that need to be written. Others need to finish some vital schooling. There are some of you that have million-dollar business ideas but because you have been so focused on your jobs, years have passed by and the ideas are just sitting in the back of your mind waiting to be released.

Some of you haven't spent much time with your children or your spouse, and now you are getting caught up with some quality family time. And then there are some that need to concentrate on your health.

Whether this PAUSE is meant for a season of creativity, completion, bonding or a restoration, this PAUSE was designed to catapult you to a new place of success.

Taking time to vision in this season of PAUSE will be a beneficial activity. Ask yourself, when this is over, and believe me it's going to end at some time, where do I want to be? I mean "Netflixing and chilling" was

cool for the first week, but what if this lasts for six months? Are you prepared to "Netflix and chill" or do you want to look back and say thank you for this time of PAUSE?

This crisis hit my country, Trinidad and Tobago, on Monday, March 16, 2020, and all schools had to shut down. I owned a prestige day care and preschool. No school means no income for me. By March 17, I strategized with my team and was able to create three additional businesses. This process was fairly smooth, because these businesses were part of my larger vision from before and I already had the foundation in place. Today is March 24, and we have already launched two of the business initiatives, with the third one coming soon.

How was I able to turn a negative situation around? I asked myself what I was putting off during my busy season and how I can execute it now so that it is beneficial for me, my family and, of course, the wider community.

Take a step back! Look at the bigger picture! Is there an opportunity waiting for you at this time?

Encouragement during this

season is, don't fall into the trap of worry and fear. There is much that can be done at this time to further your path to success. Be safe and remember, this is your time to step into greatness!

Local Rachel Russell is the founder of Full Quiver Services Ltd., services that support families. She is the Visionary on the Board of Directors and spearheads the strategic direction of the company. Rachel has been in

the field of small and medium business management from age 18 and has successfully pioneered Full Quiver Services Ltd. for the last 12 years. She has a passion for development, excellence and service, and it is her mission to develop future leaders that people can trust, emulate and follow. She has also launched two catering companies and a holding company, while a proud member of the John Maxwell Team. Her consulting business is designed to help turn big ideas into reality.

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www.HomesForHeroes.com/affiliate/mary-kay-phillips



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MARCH 2020 MARKET OVERVIEW

FREEPORT

KEY METRICS MAR 2019 MAR 2020



New Listings	35	44
Pending Sales	29	30
Closed Sales	35	25
Days on Market	88	59
Avg. Sales Price	\$281,665	\$342,124

NICEVILLE

KEY METRICS MAR 2019 MAR 2020



New Listings	100	104
Pending Sales	98	73
Closed Sales	72	66
Days on Market	62	47
Avg. Sales Price	\$336,759	\$363,718

Current as of April 18th, 2020. All data from Emerald Coast Association of Realtors Multiple Listing Service Report 3/2020.



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