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### Love Is A Choice

By Lauren Catanese

"The pastor told us, "Love is not a feeling; feelings change periodically. Love is a choice. And when you make that choice to choose love, even if you don't feel like loving, you are choosing to love unconditionally. You recognize that we are all flawed creations, created for greatness." local resident Myrna Conrad.

Since the month of February heralds Valentine's Day where we emphasize the importance of love in our lives, let's talk about love—the kind that makes time stand still—the kind that as human beings we dream to have, feel and experience. When we say we want to be "in love," what we really long for is connection—to be accepted, supported, forgiven and cherished and have a safe space where we can be vulnerable, but still loved. We want a best friend and confidant—a love for the ages. And it does exist.

Depending on the lives we lead, we might be unaware of what a healthy relationship looks like. Is there an owner's manual? When it comes to

matters of the heart, we are all deserving of being in a great loving relationship.

These are the love stories of couples in our community—ones where, through commitment, have been shaped into the best versions of themselves. I hope they inspire you to believe in love, know you deserve love and, once you find it, that you are capable of choosing love every day.

There is no fighting for victory; you are fighting from victory. When you place yourself on the alter, and every situation, you are allowing the part of you that just wants to be right, to die away. If you surrender it and let it go, change will come. The seasons that we go through, we wouldn't be the same person today without them." - Tiffony Miller

Robert and Tiffony Miller were married for five years, then divorced. But, after a decade, they remarried each other, now five years! They met in Alabama originally. He would see her driving around town. One day he saw her up front at church. After the service, he was having lunch at his pastor's house. They were discussing why he hadn't met anyone yet and asked him what kind of person he wanted. He thought for a minute and said, "Well, you know that girl that was up front today? I want someone like that." Robert laughs as he tells it. He says his pastor recommended he write down

> **LOVE** continued on page 2

## **Minimizing** the Impact of **Birth Defects**

BY HEATHER BENNETT

Getting the news that you're pregnant can be wonderful, yet scary. There's a roller coaster of feelings that can come with it-excitement, fear, happiness and anxiety. Parents to be all want to do what's best for their baby before and after he or she enters the world. Genetics isn't something we can control, but there are precautions we can take to prevent birth defects.

A baby is born every 4.5 minutes with a birth defect. Babies impacted by birth defects are 1 in 33 or 120,000 a year. Twenty percent of infant deaths are caused by birth defects annually. A variety of things can cause birth defects. Genetics can be one factor, but our behavior and environment can also have an impact. As a parent to be you can help minimize the impact of birth defects of your unborn child and possibly prevent them.

Birth defects can be functional or structural. Structural defects can be more physically noticeable and have to do with the development and structure of the body such as miss-

#### **BIRTH DEFECTS**

continued on page 2



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#### **LOVE**

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Robert and Tiffony Miller

everything he desired in a relationship and pray to God for that person. "Who knows," he said, "maybe something is in the works." It was. Tiffony caught his eye. Robert would see her at church and they would talk. She was a hairdresser in town, so he made a point to get 2-3 haircuts a week! Robert laughs again. Tiffony said he was always dressed to the nines in a white collared shirt. Every time he walked into the salon, she couldn't help but blush.

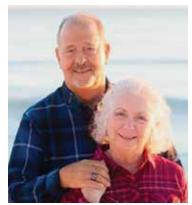
They married soon after, but pain from a difficult childhood and difficult first marriage got in the way. "It was a constant struggle; his love was so good and it touched everything in me. And made me run in the opposite direction," Tiffony says. Eventually they divorced and she moved to our area. She was desperate to be healed and for God to restore her life. So, she went on a path to healing and Robert continued to pursue her in the gentlest of ways, waiting for her to heal, though, at times, questioning himself, wondering if he was crazy to keep calling and coming to see her. Even when he went on a few dates they would say, "you're not showing any interest, are you still in love with your ex?" And that was it, he was. He always felt he and Tiffony were meant to be, and he knew she would eventually come back to him. She finally did! Now they couldn't be happier. Even people around them say they love the way she looks at him. You can't help but to be filled with love and the power it has while listening to them tell their story. They spend each day being grateful for each other.

"I got gaps; she's got gaps. And together we ain't got no gaps." — Bob Conrad from the words and wisdom of Rocky Balboa

#### Myrna and Bob Conrad

met while in school in Auburn University. She was a freshman, he was junior. They both worked at the same place on campus. He had just ended an unhealthy relationship and wanted to meet a nice girl—and there she was. So, he asked her out.

Myrna's mother had warned her about good-looking Auburn guys, so somewhat leery, she declined. But he kept trying until she said yes. They went bowling on their first date, and he impressed her with all his strikes. The rest, as they say, is history. After six months of dating they were engaged, then married. They celebrate 50 years of marriage this June—50 years filled



Myrna and Bob Conrad

with 24 moves, two kids, starting and running their own business together, publishing books and now mentoring and coaching other couples about marriage together. Though there were a lot of ups and a lot of downs over the years, "God never gives you more than you can endure," says Bob. "In the darkest times of your life, you wonder where God is. But when you get on the other side, you realize He was there all along. And you are stronger because of it." At the lowest points in their relationship, they felt like giving up,

but made a commitment that divorce was not an option. In those moments, they worked even harder. They learned to communicate and how best to respond, thus growing in their relationship together and with God. "Input comes at you from all directions and what you do with it is your choice," Myrna said. "Attitude determines your behaviors; behaviors will determine your outcome." And as they tell me their story while traveling in their RV, Bob and Myrna say that they are at their best today even after 50 years.

"You have to let yourself be vulnerable, and don't go looking for it. The best ones find you. Our life together is definitely a love song, or better yet, all the love songs together." - Chris Fichtl

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## BAY/ife

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#### **BIRTH DEFECTS**

continued from page 1

ing or misshaped heart valves, spina bifida, Down syndrome, cleft palate or clubfoot. Functional birth defects are related to the systems of the body such as immune, endocrine and neurological systems. These types of birth defects include blindness, deafness, Rett Syndrome, Autism, autoimmune disease, ADD and ADHD.

Many babies born with some of these defects can grow up to live full, healthy adult lives. But some can cause severe and long-lasting health issues. While birth defects can be common, it is important to be proactive in preventing them and minimizing risk by taking the proper precautions.

Some great practices are to follow a proper hygiene regiment, avoid insect bites, such as mosquitos (who can carry viruses like West Nile or Zika), and get vaccinated against the flu and whooping cough. Expect-



ing mothers should also speak to their doctors about family health history and reproductive healthcare.

Mothers to be should also avoid smoking, drugs and alcohol. The use of these substances can lead to fetal alcohol spectrum disorders and neonatal abstinence syndrome, greatly increasing the chances of a child being born with a birth defect. While these are not birth defects, they can lead to premature birth, learning disabilities, speech or language delays, low birth weight, poor memory, poor judgment skills and hy-

peractive behavior. Alcohol can cause problems for a developing baby throughout pregnancy and there really is no safe amount or time to drink when pregnant. It's never too late to stop, because brain growth continues throughout pregnancy. Drug use during pregnancy can lead a baby to experience withdrawal symptoms when they are born. Neonatal abstinence syndrome is when a child experiences withdrawal at birth due to exposure to certain substances, including opioids, while they were still in the womb.

While we strive to do what is

best for our children while they are still developing in the womb, sometimes even our best efforts can't stop us from having a child with a birth defect. All we can do is try, and when our child is born, love, celebrate and accept them for who they are, obtain support and educate ourselves on how we can best care for them going forward.

For more in-depth information on steps to take as a parent of a child impacted by one of these things, you can visit: kidshealth.org/en/parents/baby-has-birth-defect.html The Emerald Coast Children's Advocacy Center outreach and prevention team works continually to bring awareness to this topic. Visit eccac.org or find them on Facebook and Instagram. As always, if abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Information derived from: birthdefects.org, cdc.gov and healthline.com.

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**Community** 

## From Niceville to Neon Lights Meet our Hometown Hero Nicholas Ward

By Lori Leath Smith

They say the neon lights are bright on Broadway

They say there's always **magic** in the air...

From "On Broadway" – sung by George Benson; written by Barry Mann / Cynthia Weil / Jerry Leiber / Mike Stoller

Magic is just what Niceville native Nicholas Ward has conjured up in New York City! This month's hometown hero and Northwest Florida State College (NWFSC) alumnus, Nicholas Ward is a "true Niceville local made good!" An extraordinarily talented singer as well as captivating performer, Nicholas has carved his career on the big stage – Broadway – now a veteran of four Broadway shows, including two original companies!

Born in Oakland, Ca., Nicholas' family moved to Niceville when he was age 5. So, he has always considered Niceville home. A 2019 NWFSC Distin-

guished Alumni Award recipient, and currently residing in NYC, Nicholas began his "career" right here in our backyard as a former member of the then Okaloosa Walton Community College Soundsations Show Choir and the Madrigal Singers in the fall of 1997 until May 1998. Since graduation, he's been up to a little something!

Most recently, after having finished his run with Disney Theatrical's Broadway original cast of the hit Broadway musical Frozen, where he could be seen nightly as Elsa & Anna's loving father, King Agnarr, Nicholas could be seen in another Disney Broadway phenomenon, The Lion King, in the iconic role of Mufasa, Simba's father on various nights.

Nicholas' Broadway debut was in the critically acclaimed revival of On The Town where he opened with a stirring rendition of "I Feel like I'm Not Out Of Bed Yet" by Leonard Bernstein. He was then seen in



Broadway's first a cappella musical, In Transit, nominated for the 2011 Drama Desk Award and resulted in his debut at the legendary Carnegie Hall.

Nicholas has shared his talents at a few other iconic venues as well including The Music Man at The Kennedy Center, with Norm Lewis and Jessie Mueller which featured the role of Olin Britt. He also performed at the famed Lincoln

Center, where he was a featured soloist in composer Andrew Lippa's Kristin thrilling opera, I am Harvey Milk starring Kristin Chenoweth. Some of his favorite regional and/or popular roles include Joe in National Tour of Show Boat, Caiaphas in Jesus Christ Superstar, the European Tour of Porgy and Bess, Booker T. Washington in Ragtime, the Plant in Little Shop of Horrors, Fred (the Bass) Smokey Joe's Café and The Giant in Big Fish.

He has worked with many Broadway greats including Kristin Chenoweth, Jessie Mueller and Norm Lewis and has shared the screen with the legendary Meryl Streep and Audra McDonald in the 2015 American musical comedy-drama, Ricky And The Flash. His work with New York City Center Encores includes Pipe Dream with Leslie Uggams, 1776 with Andre DeShields, Brigadoon with Kelli O'Hara, and Zorba with the late great Marin Mazzie, just

to name a few. At one point, he even worked for the luxury cruise line Seabourn where he was a principal singer for a cruise around the world.

While Broadway has been shut down over the last few months, Nicholas could be seen visiting his old stomping grounds and appearing at places such as The Mattie Kelly Arts Center at NWFSC or down on 30a at the Old Florida Fish House.

Nicholas says to be successful in this business, "it takes determination and patience." That is Nicholas' M.O. and what has led him to success in a tightly, competitive industry.

Fortunately, for us, the only Greyhound bus we want Nicholas to catch is back to his hometown—when he returns periodically to perform for us!

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





# tappenings Around the Bay

#### **MARCH**

- 02 Niceville Young Professionals Lunch 11:30am | Niceville Senior Center | Niceville
- 05 Sip N' Stroll 5pm | J. Leon Gallery + Studio | Destin **Deborah Norville**
- Women's Climbing Circle 9am | Rock Out Climbing Gym | Destin
- 07 Mac & Cheese Festival 12:30pm | Destin Commons | Destin
- 10 Second Wednesday Breakfast 7:30am | Niceville Community Center | Niceville

7:30pm | Mattie Kelly Arts Center | Niceville

- Walt Ruckel Memorial Scholarship Golf Tournament 12pm | Rocky Bayou Country Club | Niceville
- Kids Class Art Fun- with Corina Zalace 13 Artful Things | Niceville
- Weekday Acrylic Pours Two Part with Marcy Breault 18-Artful Things | Niceville 19
- Book Writing Workshop and Signing with Eliza Scalia 20 Artful Things | Niceville
- 23 **Business After Hours** 5pm | Bluewater Bay Boats and Yachts | Niceville
- 27 2nd Annual EOD Warrior Foundation Poker Run 8am | American Legion Post 221 | Niceville

Spring Illuminotes - Calligraphy - with Elia Saxer Artful Things | Niceville

#### **FARMER'S MARKETS**

Niceville Community - Saturdays Feb. 20, 27 & March 6, 13, 20, 27 9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays March 7 & 21 8am | Victory Blvd | Freeport









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\$45 for VIC (Very Important Cheese) \$25 for Adults \$15 for Kids





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

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#### Directions to Deer Moss Creek®

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.



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Monday - Friday 12 - 4pm Saturday 11 - 4pm | Sunday 1 - 4pm



#### Community

#### **LOVE**

 $continued \ from \ page \ 2$ 

I get to write my own love story and it's one I have been ready to write my whole life. I am engaged! Like the words of the song by Matt Stell, "Cause every single day, before I knew your name, I couldn't see your face, but I prayed for you."

Chris and I met through one of my best friends (since 5th grade) and her husband, who has been Chris's best friend for 10 years. I had been hearing about him and, apparently, he had been hearing about me, too-for years. And when divine timing aligned, he finally called me last fall. I had already been writing down and visualizing the man I wanted to meet. And it was apparent within the first few phone calls that he might be just that man. Our relationship began over the phone because of distance. But, because



Chris Fichtl and Lauren Catanese

of that, we were able to build a foundation based on connection, communication and authenticity. We easily talked for three to four hours at a time. His friends and family even noticed and said they'd never seen him so happy. Non-disclosing at first, we kept our relationship a secret to give ourselves time to learn more about the other without any outside influences. Chris says he fell in love with me the first time we talked and that he has never been so completely happy and at peace.

It's true we felt like we had known each other our whole lives. My friend had even told him that we would end up getting married. She felt we shared the same soul; she was correct. He was everything I wrote down I wanted, what I didn't know I needed, and then some. Meeting in person the first time confirmed our connection and we knew we "had found the one." Our lives, our kids and our families fit together like one big puzzle piece that had been there just waiting for us to pick it up. Chris says it's like, "my soul saw you and kind of went, oh, there you are. I've been looking for you all my life." The poet Rumi says, "Lovers don't finally meet somewhere; they're in each other all along." I couldn't agree more. I am so excited to marry this man. We both feel we are the luckiest to have each other in our lives and can't believe the

other is real, that we actually exist. His love is a gift, a blessing from God and I have promised to tell him that every day.

It's a choice. Love is a choice, and we are committed to putting love first through it all. Love finds love. And it brought us right where we were meant to be, igniting within each of us a spark that beams from heart to heart.

When we consciously make the choice to choose love, we are also choosing to believe in love. Life wants to bless us. Life wants us to experience a deep love. It IS possible. It starts with hope coupled with trust, faith and surrender, softening when we want to harden, communicating when we want to blame. In choosing love every moment, we can. Choose love daily and feel the grace of God fill you up in ways you didn't know were possible. Your love story is next!

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*Protect your legacy with proven estate planning techniques!* 

## **Local Panel of Experts to Discuss Protecting Your Estate and Legacy**

#### **LUNCH AND LEARN SEMINAR**

#### **Retirement and Estate Planning**

Thursday, March 4, 2021 at 11:00 a.m. and 1:00 p.m. at VenYou201

Register to attend in PERSON. Seating at event is limited to 12 per session.



#### **MYTH**

Medicare will pay for my long-term care.

Medicare will only cover a maximum of 20 days of long-term care.

#### **MYTH**

I'm a retired veteran and TRICARE will pay for my long-term care.

Tricare will only pay a maximum of 100 days of long-term care.

#### **MYTH**

I will just give away my assets if I need to go into a nursing home.

There is a 5-year lookback to receive benefits. Any transfer of assets to family members within the prior 5 years can result in loss of benefits.

#### **MYTH**

I have to give up control if I have an Irrevocable Trust.

You can be the trustee of your own Irrevocable Trust. You control the checkbook during your life.

Only the Rockefellers need a Trust.

#### **FACT**

Any person with countable assets over \$2000 needs to pre-plan or face the crisis.

#### **FACT**

A single person applying for nursing home benefits can only have \$2000 in assets. They must spend all of their money down to \$2000 before being eligible for benefits.

#### **FACT**

The average cost of a nursing home in Florida in 2019 was \$9101 per MONTH! These prices are increasing at an average of 7% a year.



FACT: According to a Genworth study published in the U.S. News and World Report, over 72% of Americans over the age of 65 will need long-term care. Only 6% of Americans have a long-term care insurance policy.

#### What is the solution?

Pre-planning your estate is the only way to deal with these facts.

**Have You Protected Your Estate Against Healthcare Costs?** There are estate planning docu-

ments that can pre-position your assets ahead of time so that they are protected from nursing home costs. We can create a package of documents that are tailored to your exact estate. We charge a flat-fee for our document packages and it usually costs less than staying two weeks in a nursing home.

I have created the Florida Asset Protection Irrevocable Trust (FAPIT) to specifically protect your assets from nursing home costs and lawsuits. The FAPIT is a new type of Trust that allows any size estate to protect their assets from lawsuits, creditors and nursing home costs. The only way to get this protection is by pre-planning.



Guest Speaker Keith Vanover is an Estate Protection Attorney specializing in Elder Law and Estate Planning

that can help you navigate through the myths and the facts of protecting your retirement assets.

## **Lunch and Learn Seminar:**

My name is Eric Riggenbach. Cornerstone Financial was founded with a very specific goal in mind; help retirees. I work with independent attorneys and CPA's to help people position their assets so that they may be able to qualify for veteran's, state and federal benefits to help cover extended care bills and protect their retirement savings from

Many of our clients were unaware that there are simple legal and financial strategies to protect their estate.

The benefits are literally sitting there, but due to lack of a solid plan, many people end up having to pay 100% of the cost of their own long term care out of their pocket.

#### The false sense of security.

So many people that we meet think they have done their planning and that they are set. They may have set up a revocable trust so that their estate avoids probate. Our attorney tells us that their estate may avoid probate but when faced with entering an assisted living or nursing home facility, the assets in that trust may need to be used to pay for that care.

#### There may be a better way.

Our team of professionals will present strategies that may help people qualify for benefits at the federal and state level that can assist in the cost of long term care.

#### The right plan.

We go through financial phases in our lives. In retirement most people are in the preservations phase - why? Because simply stated, they don't know when they will die and they don't want

This means, that the plan that was done 10 + years ago may not be the best plan for you now.

#### We may have to face and consider change.

That plan may have been the right choice during the "accumulation phase" of life, but now when you are retired, a completely different set of asset protection strategies might be required.

#### **Our seminar presents** options to help protect estates.

During our seminar there is no selling of any kind. No specific products will be mentioned.

You are under no obligation at all. We simply feel very strongly that this is information that MUST be shared.

Call (850) 254-0775 for more information.



Eric Riggenbach with Cornerstone Financial based in Fort Walton Beach, Florida specializes in helping retirees fully protect their assets and qualify

for the state and federal benefits that can cover nearly all of the costs of long-term care.

https://longtermcare.acl.gov/ the-basics/how-much-care-will-youneed.html.

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2018 Lewis Turner Blvd Ft. Walton Beach, FL 32547 Social Distancing at Seminar

Educational Seminar shows how to potentially protect assets and, if needed, how to qualify for veterans, state and federal benefits to pay for extended care costs.

- Someone turning age 65 today has almost a 70% chance of needing some type of long-term care services.
- Women need care longer (3.7 years) than men (2.2 years)
- One-third of today's 65 year-olds may never need long-term care support, but 20% will need it for longer than 5 years.

Per the U.S. Department of Health and Human Services.



#### **LUNCH AND LEARN SEMINAR Retirement and Estate Planning**

Thursday, March 4, 2021 at 11:00 a.m. and 1:00 p.m. The seminar and the lunch are free. Please register to attend in PERSON.

Seating at event is limited to 12 per session. Call (850) 254-0775 for more information

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## Northwest Florida State College

## ONE Student, ONE Opportunity, ONE Possibility at a Time

Northwest Florida State College is transforming the economy of our region by providing the future workforce — **ONE STUDENT, ONE OPPORTUNITY, ONE POSSIBILITY** at a time.

One-half of the nation's undergraduates are served by the community college system, proving that state colleges provide a life-changing impact on our community. In 2019-2020, Northwest Florida State College served 9,238 students and conferred close to 1,600 credentials during our virtual commencement ceremony.

Did you know that for every person with a college credential, there are two who have none and that gap is increasing every day? The one thing we must do is encourage students to move from a high school diploma to a college credential to bolster individual earning power and positively impact the local economy.

What we do know is that grad-



Elliot Wyant

uates with associate's degrees and certifications are contributing to the economy sooner than those with a bachelor's degree. In many cases, our associate degree completers have higher salaries than workforce bachelor's degree completers in their first jobs. We are making that impact ONE degree at a time.



Nicole Vandenbemden

There are numerous stories of resilience and persistence from our community. Here are a few of our students who are already experiencing transformational change in their lives.

When the real-life moment came, Elliot Wyant didn't hesitate to implement what he had just learned in class at Northwest Florida State College. The NWFSC plumbing apprentice was working for a local plumbing company when a customer asked to change out his plastic piping for copper.

After inspection, Wyant's work proved to be error-free and he said he looks forward to accepting more complex work assignments in the future. Wyant plans to complete both the plumbing apprenticeship and a follow-up program of home-building so he can obtain as many licenses as he can.

Former Air Force Combat Controller Dillon DeMers found a home in NWFSC's teacher education program. "No other school provides the same preparation, certifications and endorsements, all of which directly influenced my decision-making process. After graduation, I plan to pursue a graduate degree in psychology to better the lives of all the children in Northwest Florida."

Against the odds, Nicole

Vandenbemden, mother to five children, is currently pursuing her Associate in Nursing degree on scholarship. Working around-the-clock, she has the drive to succeed in order to improve her family's quality of life.

Education is the ONE key factor in transforming the economy of Northwest Florida by providing the future workforce and closing the educational attainment gap — ONE STUDENT, ONE OPPORTUNITY, ONE POSSIBILITY at a time

Enrollment for our Spring 2021 term is underway! Fast-track your education by signing up for NWFSC's 8-week miniterm beginning March 4. You can receive full credit in half the time. We encourage you to visit www.nwfsc.edu to learn more about our programs, or call 850-502-2895 to speak to one of our Student Success Navigators.

#FuturesBeginHere



Northwest Florida State College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate and baccalaureate degrees. Contact the Southern Association of Colleges and Schools at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Northwest Florida State College. Northwest Florida State College is committed to equal access/equal opportunity in its programs, activities, and employment. For additional information, visit www.nwfsc.edu. Materiales de la Universidad son disponibles en Española llamando a la Oficina de Admisiones de Northwest Florida State College al 850-502-2895.



## Herschel Walker Speaks at 2021 ASA Banquet!

52nd Annual Event at Mattie Kelly Arts Center Feb. 20 from 6-9 p.m.

By Lori Leath Smith

Each February, many of the area's top high school, collegiate, amateur, professional, Special Olympics athletes, and individuals who have fostered youth activities are honored during the annual All Sports Association's (ASA) Awards Banquet.

The ASA is a Northwest Florida non-profit organization whose primary mission is to help raise money for local youth-oriented non-profit organizations with an emphasis on sports programs. The annual awards banquet is used to identify, then recognize and honor some of the finest athletes from Northwest Florida who are contributing to their sports and their community.

The recognized individuals not only excel in their sports, but also are at the top in academics and community involvement.

The ASA is synonymous for attracting the likes of NFL and MLB MVPs, Hall of Fame coaches, Super Bowl quarterbacks, award-winning journalists and LPGA major champions. And this year is no exception. Now that coveted list includes one of the best college football players of all time—former Heisman Trophy winner, Herschel Walker, joining other big-name speakers in most recent years such as Bo Jackson, Tim Tebow and Herm Edwards.

Walker played for the University of Georgia, earned consensus All-American honors three times and won the 1982 Heisman Trophy. He ran for 1,616 yards with 15 touchdowns as a freshman in 1980, leading the Georgia Bulldogs to a 12-0 record and national championship, winning against Notre Dame in the Sugar Bowl. He ran for 1,891 yards as a sophomore and 1,752 as a junior when he won the 1982 Heisman Trophy. During his three-year collegiate career, Walker set 41 Georgia, 16 SEC and 11 NCAA records. Georgia was 33-3 during his three seasons playing and he



was ranked No. 1 by Bleacher Report and Sporting News, and No. 2 by ESPN.

Walker began his professional football career with the New Jersey Generals of the United States Football League (USFL). He later joined the NFL's Dallas Cowboys and also played for the Minnesota Vikings, Philadelphia Eagles and New York Giants during his professional career. In 1989, Walker's name became synonymous with the largest trade in league history. He was inducted into the College Football Hall of Fame in 1999

Walker is now president and Chief Executive Officer of H. Walker Enterprises and Renaissance Man Food Services and also serves on the President's Council on Sports Fitness and Nutrition.

The 52nd Annual Banquet is being held at the Mattie Kelly Arts Center on Feb. 20 from 6-9 p.m.

Other events include the 2021 Buck Smith FCA Breakfast on Feb. 20 from 7-9 a.m. at the Mattie Kelly Arts Center, and The 2021 VIP Golf Outing on Feb.19 from 11 a.m. – 4:30 p.m. at the Fort Walton Beach Club.

This year's FCA breakfast speaker is Tim Hiller who currently serves at Stryker Corporation—a Fortune 250 medical device company where he has held leadership roles in global service, talent management and sales. Formerly a head high school football coach, Tim spent time with four NFL teams, primarily the Indianapolis Colts. He is a two-time graduate of

Western Michigan University where he was an Academic All-American quarterback and winner of the Wuerffel Trophy. He enjoys serving in his community through coaching young athletes at Next Level Performance, volunteering at the Kalamazoo Gospel Mission, and through sharing his book "Strive: Life is Short, Pursue what Matters."

Through the efforts of the annual All-Sports banquet and summer golf tournament, and in addition to supporting our local high school athletic programs, the association helps fund numerous worthwhile sports organizations and charitable causes. The primary beneficiaries are the Boys & Girls Club of the Emerald Coast, Special Olympics Florida- Okaloosa, Eleanor J. Johnson Youth Center and Okaloosa Walton FCA.

ASA has donated roughly 1.1 million to local youth sports over the last 7 years, and "it will be

Continued on page 13

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#### Community



By Maurice Stouse, Financial Advisor and Branch Manager

Investors are, and have for some time, been hearing and seeing a lot about green and clean energy. Green energy is also known as renewable energy or not expendable like a fossil fuel. Examples of green or renewable energy include solar energy, wind energy and hydroelectric energy. These are not only considered green, as in good for the environment, but also clean in that the carbon emissions are low to none. As industrialized nations look to ensure the quality of their air, green energy sources are growing in focus and importance. Cleaner energy, while not necessarily green or renewable, has much lower emissions. The best example of that is natural gas

As the world continues its fo-

## Investing in Greener and Cleaner Energy

cus on greener or cleaner energy, an increased demand has been placed on these sources. Electric utilities, which produce the electricity for homes, businesses and now cars historically have depended heavily on coal to generate electricity. Simply put, they would make electricity by burning coal which creates the steam that turns the turbine that produces the electricity.

Coal has been replaced at an increasing rate by wind, solar and natural gas and this is likely to continue and accelerate. Add to that, the new administration in Washington is placing great emphasis on green energy and that has implications for investors as well. We will attempt to cover those for you here.

wind ever seen the huge windmills that might dot the scenery as you drive across certain areas of the country? They are prevalent in the desert. (Driving from Palm Springs to Los Angeles you can see hundreds of them from Interstate 10). Those are known as windfarms. And you are beginning to see several dot the waters offshore as well. Many large oil and gas firms have significantly increased their investment



in wind energy. They are doing this by investing in wind farms as well as investing in or buying smaller companies that specialize in wind energy. There are stocks that investors can explore as well as funds that invest in wind energy. Those huge blades turn in reaction to the wind that generates the force to turn the turbine to create the electricitv. This is seen as a renewable source as well as environmentally better. One caveat: As the wind blades reach the end of life, their disposal is typically done so by burying them and they cannot be recycled.

**SOLAR ENERGY.** Solar energy, simply put, is using the sun as it interacts with special panels that make electricity that is used by utilities in their system or stored in a battery. Solar energy can also be used to heat water as well. There are a multitude of companies that have sprung up as well as major investments being made by established energy firms. Solar's growing advantage is its cost. A recent report produced by Wood Mackenzie states that by 2030, solar is likely to be the cheapest form of energy to produce. Aside from that, the only known concerns are the batteries (the availability and environmental impact of extracting the special materials required to make them) and their disposal.

HYDROELECTRIC EN-**ERGY.** This form of renewable or clean energy is created by the building of dams that build up a water supply which runs over or through the dam. Again, this energy is created by the turbines that create electricity. This type of renewable energy has been about for some time. There are several examples around the nation, the Hoover Dam is a famous example. There are also many that are along the Columbia River which runs between Washington and Oregon. The Tennessee Valley Authority, according to TVA.com was created in the 1930s. It has a network of dams that supply renewable electricity to many parts of the southeastern U.S. It also supplies other forms of electricity. The criticism that hydroelectric power sometimes draws is that it disturbs the natural environment and can have long term implications as a result.

NATURAL GAS. Natural gas has sometimes been referred to as a transition energy mainly for electric utilities to burn in place of coal (and eventually relying more on wind and solar as an example). Natural gas consumption (along with wind and solar) has proportionately replaced coal at many electric utilities for the past decade. Many expect this trend to grow. Natural gas not only has lower emissions, but it is seen (at least currently) as cheap and abundant. Many U.S. and international firms have developed extensive search and production capacity as a result. Natural gas is now produced in a liquid state (liquified natural gas or LNG) making it more easily transportable overseas. An increasing amount of the energy demand from China and India (and others) is being met by LNG. There are investment opportunities through stocks and funds should you want to make that part of your allocation.

We have not touched on nuclear energy, which has some significance in electricity generation in the U.S. and in some places in the world. Many U.S. utilities still utilize nuclear energy. France is heavily dependent upon nuclear energy. According to France 24, nuclear energy makes up 75% of its energy generating capacity. French President Emmanuel Macron, however, has pledged to reduce that to 50% by 2035. Will that come from green or clean energy?

Changes in types of energy consumption also are being driven by electric vehicles (EV). Many EV stocks saw significant appreciation and growth in 2020. That was driven by the attraction to clean burning vehicles, but also the innovative artificial intelligence utilized in those vehicles. The future potentially includes autonomous driving vehicles as well.

According to the IEA, the top three consumers of energy

in the world (in order) are China, the USA and India. These countries most likely will consume more energy by 2030 than they use today. The question becomes what forms will that energy take? It is likely to be an increase of all three of the sources spoken to in this writing. Investors and or their advisors can do additional research and help plan as to whether these investments might play a part in their long-term plan.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola Tallahassee and Moultrie Ga Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.

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## Up, down or sideways: Keep your head on straight when markets move.

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By Victoria Ostrosky

"I don't understand!" Jack whined. "I just don't. Why is buying flood insurance so hard?"

"I hear you," replied Megan. "All insurance can be confusing, and flood insurance is no different. Let me try to explain it in layman's terms to make it a little easier."

Megan, Jack's insurance agent and friend, also conducted CE classes for some of the local Realtor offices in the area, so she knew her stuff. She took the time to teach Jack all about flood insurance and started by indicating that Flooding is the #1 natural disaster every year and anywhere it rains, it can flood.

"Let's break the subject up into several pieces, ok? We'll start with what flood zones are, the difference between zones and designations, what is the CBRS, and the difference between the NFIP, the federal flood program, and private insurers."

Everyone Lives in a flood zone. The most common flood zones here in the Panhandle are zones A, AE, V, VE, and X. X means moderate to low-risk areas while the others listed are in a Special Flood Hazard Area (SFHA) or high-risk areas. What this means to you is that if you have a lender and if the property is in a zone other than X, it's in the SFHA and flood insurance is mandatory. In most instances, for properties in an SFHA, an Elevation Certificate is recommended and sometimes required to obtain the best premium.

What is the NFIP? NFIP stands for National Flood Insurance Program and is part of FEMA. All flood policies written through the NFIP, no matter what carrier's paper it's written on, will have the same rates since they are set at the federal level. FEMA periodical-

## What Flood Zone Do You Live In?

ly updates the flood maps, and a property that was in an X zone, might be changed to AE or vice versa. Here is a site you can use to locate your home's Flood Factor, www.floodfactor.com. \*The Flood Factor model is designed to approximate flood risk and not intended to include all possible risks or mitigations of flood.

Elevation Certificates are important. An Elevation Certificate (EC) is a type of survey done by a licensed survey company. They calculate how many feet and inches above or below base flood elevation (BFE) the house sits. The accuracy of your flood quote is in direct correlation to the readings on the EC. Elevation Certificates can be new or old as long as they're legible.

What about designations? CBRS stands for Coastal Barrier Resource System. This designation recognizes specific protected coastal areas. Over the years, many believed too much development was being encouraged and federally subsidized. "To remove the federal incentive to develop these areas, the Coastal Barrier Resources Act (CBRA) of 1982 and subsequent amendments designated relatively undeveloped coastal barriers including the Gulf of Mexico and many parts of our local area. These areas are ineligible for most new federal expenditures and financial assistance. CBRA encourages the conservation of hurricane prone, biologically rich coastal barriers by restricting federal expenditures such as federal flood insurance." (https://www.fws.gov/cbra/)

The CBRS designation can be in any flood zone. What this means to you as a homeowner, is that the NFIP will not write a flood policy, no matter what the flood zone is if the property is in the CBRS.

What is private flood? In our area, we began to see more private flood insurers enter the market a few years back. They are separate from the NFIP and usually offer higher coverage limits and loss of use that the NFIP doesn't. The maximum coverages through the NFIP for residential homes is \$250,000 for the structure and \$100,000 for the contents. For homes of higher value, excess flood can be purchased. Private flood insurers can write up to the replacement cost of the house.

However, there are limited private insurers who will write in the CBRS, and premium can be much higher.

So, when it comes to flood zones, designations, and policies in Florida, the bottom line is this: any flood zone other than X, if a lender is involved, will require flood insurance. ECs are usually needed to get an accurate quote. If the property is in the CBRS, no matter what zone it's in, the NFIP will not write a policy, and many private flood insurers won't write one either.

"Does that help any, Jack?" asked Megan.

"I think so," said Jack. "So, you're saying that even though the house I'm buying is in an

X flood zone, because it's in the CBRS I can't get flood insurance through the NFIP?"

"That's right. The good thing is that your lender won't require flood, but the bad thing is that unless I find a private carrier who will give us a quote you're willing to live with, you won't have flood protection. Let me submit an application for you and see what we can do."

Because it can flood anywhere in Florida, we always recommend flood insurance, so when you're looking to purchase, talk to your insurance agent so you will know up front what the cost of flood insurance will be.

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cial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos including Auto Insurance Made Easy,' or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.







## Kolter Homes Announces Successful Opening of NatureWalk at Watersound Origins

Kolter Homes, a leader in developing master-planned communities in the Southeast, reported 55 sales generated during the VIP Preview of its latest new home community in Walton County. Interested home shoppers who registered as a VIP on Kolter Homes' interest list were invited to preview NatureWalk at the Watersound Origins® community for a two-week period beginning in late December. Of those who visited, over 50 VIPs purchased a new home in this gated community prior to the official public opening scheduled for this month. The property is located within the Watersound Origins community by The St. Joe Company, directly off U.S. Hwy. 98, less than two miles from the famed Scenic Highway 30A corridor between Panama City and Destin.

"Our team, the professionals at St. Joe, and everyone involved put tremendous effort into bringing NatureWalk to the Watersound Origins communi-

ty," said Kolter Homes Community Director Todd Schermerhorn. "The experience Kolter has gained over the last six years in this market gives us a deep appreciation for what new home shoppers are looking for. We are excited for these founding residents to experience and enjoy all NatureWalk will offer."

St. Joe officials see the addition of NatureWalk as a valuable complement to the Watersound Origins community. "The Watersound Origins community has been a highly sought-after neighborhood for a wide variety of homebuyers," said Bridget Precise, Senior Vice President of Residential Real Estate for The St. Joe Compa-

ny. "NatureWalk and the homes that are being built by Kolter Homes will provide another op-







tion for those looking to move into a great new home and experience the lifestyle of the Wa-



tersound Origins community."

Recreation and lifestyle plans for this new community include a resident-exclusive social center with fitness center, pool, tennis, pickleball, event lawn and more. NatureWalk residents also have access to the Watersound Origins community's amenities including Origins Golf Course, Lake Powell and fitness facilities.

A total of roughly 460 new homes are planned to be built within the gates of NatureWalk.

There are fourteen fresh floor plan designs to choose from, ranging from 2- to 5-bedrooms and priced from the \$400s. NatureWalk homesites offer either preserve and/or water views to maximize comfortable backyard living. All homes include Kolter-quality features and exceptional partner products with an on-site Design Gallery to select personalization and finish options. To learn more visit NaturewalkWatersound.com.

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## Price Not the Key Factor in Choosing a Roofing Company

By Erin Bakker

With the cost of residential roofing, many people start out thinking that it's a good idea to

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look for the cheapest possible company. Unfortunately, this typically results in a substandard job that will end up cost-

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ing more due to the need for repairs or even the premature failure of the entire roof. If the roof lasts less than half as long as it should, the total cost over the years is more than twice as much as a properly-done job would have been.

There are a few reasons cheap roofing doesn't last. The most obvious is the grade of materials used. A high-quality roofing system with a decades-long warranty will last the longest, but it isn't cheap. Instead, it is priced as most would expect for things that won't fall apart soon. Therefore, a roofing company won't be able to offer a deep discount if they are using materials that will actually stand the test of time and weather.

Next, a high-quality roofing company will use more fasteners to attach shingles and underlayment. While the price of a single nail might be negligible, this adds up when there are thousands of nails involved. Not only

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## **Day 22**



By Matthew Vanderford, Claimology

Day 22. Where do you stand? Where do you stand 22 days after a disaster hits your life? Do you remember where you were 22 days after hurricane Michael? You might not. And that's ok. Hurricane Michael affected each one of us differently. For some it was, and is, the most life changing event they've ever known. For others, it was just another news story. But either way, there was a cause and ef-

fect. A cause that shook the lives for some, and an effect that only shook headlines for others.

I remember Hurricane Michael for several reasons. One of those reasons is due to the amount of damage that ravaged the area. I witnessed multiple towns, for miles and miles, one after another, reel from the massive CAT 5 hurricane that ran like a blowing ball up the Panhandle 231/71 Corridor. The stories I've heard of those who decided to ride it out are pretty intense. Real Florida Man Style intense. One of my dearest friends decided to be just one of those Florida men. When I asked him, "When did you know you it was bad?" He replied, "When I saw a fridge go by my house at 175 miles per hour." When I asked him if he would do it again, he simply replied, "Yes I would." Real Florida man style indeed. I'm not sure what this says about me or my circle of friends. But one thing's for certain. I'm so very grateful to have that person in my corner.

22 days after Hurricane Michael made landfall in the Mexico Beach area, I was going through one of the most intense internal upheavals of my life—my very own personal Hurricane Michael, if you will. This hurricane, this force of nature, took my entire life, put it in a blender, hit the pulse button a few times and then poured on a tray and said, "Now go make art."

The three-year insurance claim filing and supplemental deadline for hurricane Michael victims was a recent topic of conversation which prompted this column. The supplemental and claim filing deadline topic came up during my weekly Master Networks meeting. I call that weekly meeting business therapy. It's a great place to grow a holistic approach where business and life are not things

to be seen as separate, but as one energy that gets divided depending on where we place our focused attention. It's a place where one can be as vulnerable as they wish while tending to the garden of their life's business. It's the vulnerable places where we grow the most.

Hurricane Michael, my own personal Hurricane Michael, it laid me bare. It dropped me to my hands and knees. It had me adding to the salt of the Gulf through the tears I shed while facing the aftermath of a life lived focused on self and not others. The lessons I learned from that storm have forever altered this life's trajectory. It's the lessons of those choices, and the lessons learned while helping others in their times of tragedy, that I wish to relay, so that others may receive a bit of help, maybe a ray of hope during

those events that seem to take us for a ride from time to time.

Hurricane Michael, the actual CAT 5 Michael is still affecting the area. Claims remain unsettled, lives remain forever altered, physically and geographically. Hurricane Michael has become a name and a notch to add to the belts of those Real Florida men and women who have ridden the winds and waves of life. Right through the eye of the storm, and out the other side.

If we could see the result of the life that comes after the storm, we couldn't appreciate the joy that comes from doing the work that life demands to mend the walls of our gardens, to tend the soil of our souls.

Here's to lives well lived and souls well cared for. To healing and friendships forged. To new beginnings in this new year.

#### **PRICE**

continued from previous page

that, the labor costs go up significantly when a large number of fasteners are used, because it takes longer to put them all in.

The reason you should care about the number of fasteners is simple: More nails makes your roof more wind-resistant. You definitely want a lot of fasteners so a freak windstorm won't take your residential roofing into your neighbor's yard.

For these reasons and more, you should consider your new roof to be an investment in your home. Always for the highest quality you can afford. With the cost of residential roofing, many people start out thinking that it's a good idea to look for the cheapest possible company. Unfortunately, this typically results in a substandard job that will

end up costing more due to the need for repairs or even the premature failure of the entire roof. If the roof lasts less than half as long as it should, the total cost over the years is more than twice as much as a properly-done job would have been.

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Next, a high-quality roofing company will use more fasteners to attach shingles and underlayment. While the price of a single nail may be negligible, this adds up when there are thousands of nails involved. Not only that, the labor costs go up significantly when a large number of fasteners are used because it takes longer to put them all in.

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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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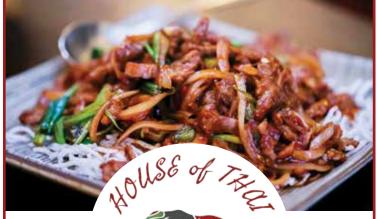
#### HERSCHEL

continued from page 9

at 1.3 million by the end of this year," says Don Collins, ASA president. "\$145,000 will be given at the Saturday evening banquet! We are all volunteers. We take no money for this. We just pay our bills and all money goes back to the kids," he says.

A lot of planning has gone into the 52nd year banquet through the ASA volunteers and with the help of NWFSC's Jeannette Shirer and Dr. Stephenson to comply with COVID guidelines.

For more information, visit allsports association.org.





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meet up with friends or family.

Bakery Report for February includes fresh goodness specialties such as Scones: Jalapeño Mozzarella, Strawberry Lemon, Apricot Coconut, Pumpkin Coffee Cake, Banana Bread, Triple Chocolate Muffins, Vanilla Pound Cake, Carmelita and White Chocolate Lemon Cookies; and breakfast specials such as quiche (spicy sausage, ham, roasted red pepper or keto) with hash brown casserole and best coffee ever! Order ahead and pick up some for the office or your next meeting!

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Holi is a unique combination of Indian Cuisine and Indian heritage bringing you a variety of dishes from different regions of India. The menu contains both vegetarian and non-vegetarian dishes. For those with pure food indulgence in mind, sate your desires with their ever changing, internationally and seasonally inspired small plates. Holi not only uses authentic Indian spices, but also customizes the spice level for greater experience. The menu is available online with orders available for takeout or pickup.

Dine-in | Pick-up | To-Go 10859 Emerald Coast Pkwy., Miramar Beach (850) 353-2630 280 Eglin Pkwy NE, Fort Walton Beach (850) 362-6077 3102 W 23rd St. Panama City (850) 215-3030 holirestaurants.com

#### The Cheesiest Event of the Year Returns!

Thought macaroni and cheese was just for kids? Think again! Join other Mac & Cheese lovers at the 3rd Annual Mac & Cheese Festival benefiting the Boys & Girls Clubs of the Emerald Coast on Sunday, March 7 at the **Destin Commons!** This family-friendly event will feature gourmet, chef-inspired twists on the South's favorite comfort food. Local restaurants will compete for the best mac in town. Be there to sample everything for yourself



and cast your vote! There are three categories that each local restaurant can win in total: Judge's Choice Award, People's Choice Award and Kid's Choice Award. Visitors are invited to taste each delicious vendor and cast their vote — all the while supporting a charitable cause.

For the first time ever, the event will offer special V.I.C. (Very Important Cheese) tickets that include an all-access pass to the Beer Garden and air-conditioning seating. "We are excited to bring everyone together for this fun, family-friendly and flavorful event," Says Shervin Rassa, Chief Executive Officer, The Boys & Girls Club of the Emerald Coast. "This event wouldn't be possible without the generosity of the vendors, sponsors and attendees who make it a very successful fundraiser for the Boys & Girls Clubs."

All proceeds benefit the Boys & Girls Clubs of the Emerald Coast which works in our community to promote and enhance the development of boys and girls by instilling a sense of competence, usefulness, belonging, and influence through its programs focused on academic success, good character and citizenship, and healthy lifestyles.

Sponsorships are available. If your business is interested, please contact the Frances Roy Agency at hello@francesroy.com. Tickets are now available for purchase at eventbrite.com. For more information, visit emeraldcoastbcg.org or follow on Facebook and Instagram.



## **Fatboys:** Premium Burgers & Wings the Way YOU Like Them!

If you're looking for juicy beef burgers and tasty bird using only the freshest ingredients available, you'll want to get into Destin's newest hangout on the Harbor — Fatboys.

Now open, Fatboys starts with 100% premium beef, the freshest-sourced ingredients, and custom built it just the way you like it! "We're really good at burgers and wings," said Harshil Patel, Fatboys owner. All burgers are custom made of 100 percent premium beef, each patty a quarter-pound! And you can order up to 12 patties on a burger! And, by the way, if you finish off all 12, you receive a free hat or T-shirt!

The menu is focused on the offerings Fatboys does best. "Nothing is frozen; all ingredients are completely fresh—no frozen wings or frozen meat patties. We make your burgers and wings to order," says Bernadette Gray, Fatboys Destin manager. "We even wait until fries are ordered to drop and serve! So, you know you're getting the absolute, up-to-

the-minute, hot burger, fries or wings!"

Popular menu items include the "Original Fatboy," with lettuce, tomato, onion, pickle, Fatboys sauce and a brioche bun; the "Roadhouse," topped with pulled pork, BBQ sauce, onion straws, Fatboys sauce, cheddar and a brioche bun; The Fatboy Club Sandwich with grilled or crispy chicken, lettuce, bacon, honey Dijon, Fatboys sauce, Swiss cheese and Texas toast; and the "I Love Bacon," served up with six pieces of bacon, lettuce, tomato, mayo, two slices of American cheese, Fatboys sauce and a brioche bun.

Fatboys, which is named after the motorcycle, also has other sandwiches such as a Fatboy Philly as well as a meatless beast for the vegetarian with a black bean veggie patty, or gluten-free buns and fun kids' offering combos with hamburgers, chicken bites or grilled cheese sandwiches.

And, wow, the wings are served with a variety of sauces from garlic parmesan, barbecue, sweet orange teriyaki, buffalo to Fatboys Fire!

Side items include local favorites such as Cheese or Chili Cheese Nachos, Jalapeno Bites, Onions Straws, Fresh Fried Pickles, Plain or Salted Pretzel Bites or a Side Salad.

This is the second location for Fatboys says Harshil. "Our first location is in Enterprise, Ala., (opened in 2018). We wanted to open one in this area, so began looking and found this great spot!"

"Daily specials, lunch specials and Happy Hour specials include 10% off for all military, veterans, EMS, firefighters, police and local residents," says Bernadette. Monday is ½ price wings all day; Tuesday is "buy one get one ½ off" burgers and sandwiches; and on Wednesdays kids eat FREE with adult purchase.

The Monday through Friday specials include a Fatboy cheeseburger, fries and salad for \$9.99 or a 6-piece wing meal with carrots and celery or sal-



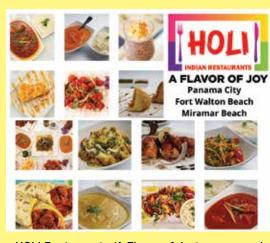
## FATBOYS JUNCY BEEF & TASTY BIRD'

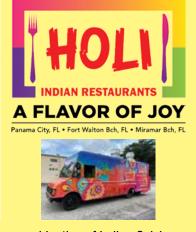
ad and drink for \$9.99 from 10 a.m. - 3 p.m. Monday through Friday Happy Hour is 3-6 p.m where all draft beer is 50% off!

"We're continually thinking of ways to cater to locals," says Bernadette, "because they're the ones that will keep us in business. So, we're looking to help sponsor sports teams or work with local charities. We want to be involved in the community as much as possible." She says Fatboys is even considering a "bike night" on Thursdays for the local biker community. Stay tuned!

Fatboys is open 10 a.m. to 10 p.m. daily and until 11 p.m. Friday and Saturday and has an outside patio on the backside of the restaurant that is pet friendly.

Visit the website at ilovefatboys.com to look at the menu, to order ahead or for more information.





HOLI Restaurants (A Flavor of Joy) serve a unique combination of Indian Cuisine and Indian heritage. Holi brings you a variety of dishes from different regions of India and our menu contains both vegetarian and non-vegetarian dishes.

#### **OPFN**

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Check out our menu at ilovefatboys.com

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Off the Hook



## Is It Nice Enough To Go Fishing Yet?

By Cali Hlavac, SHAPE STUDIOS

By this time in the season, most of us anglers have a severe case of cabin fever. We're constantly checking the weather apps on our phones, seeing which days will be warm enough with low winds to try and get out on the water. Weather changes mean new fish species to target, and the excitement is almost too much to bear.

"Flounder and Sheepshead are two popular winter/spring fish that anglers will be targeting

in this area," says Captain Lionel James of Lion's Tale Adventures Fishing Charter. "Flounder will start to school up in October as they prepare to migrate during winter with the cooler water," he says, "typically heading out into the nearshore gulf areas." The move allows them to settle on natural and artificial reefs to spawn at this time.

Because of their shape, Flounder are typically always found on the bottom, where they can burrow into sand to await prey. They hang within 200 yards off the beach, typically at depths of 20 to 60 feet. Common Flounder species in the Gulf of Mexico are the Gulf Flounder and the southern Flounder, and odds are the latter will be a much larger fish – with the female southern Flounder maxing out at roughly 28 inches.

Our other winter fish, Sheepshead, become a lot more active in the winter time and the cooler water. They're almost always found hanging around structures such as jetties and bridges where oysters and barnacles grow. To try and catch one, we recommend using live shrimp or fiddler crabs as bait, as Sheepshead will rarely take artificial bait. "Sheepshead can be a little trickier for clients to catch," James says. "They like to steal your bait and leave the hook exposed, so you've really got to feel for that subtle bite. Once you hook them though, they're quite a fight!"

These fish are abundant, so there is no closed season for either of these species. The minimum size on the Flounder needs to be 12 inches, and the bag limit











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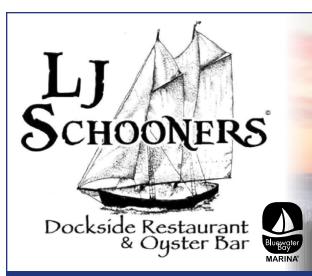




is 10 per person, per day. Minimum size for Sheepshead is also 12 inches, and the bag limit is 15 per person, per day.

When we mentioned earlier they are two of the tastiest fish to catch, we weren't kidding. Both species are considered prime seafood, with a delicious white meat that's never oily or "fishy" in taste. Flounder have most of their meat contained to one side, making it easy to clean and keep one solid chunk of meat. Sheepshead have a few more bones to remove, and both fish are tasty when prepared grilled, broiled or fried.

Just reading this not only makes my mouth water, it has me pulling out those weather apps asking, "Is it nice enough to go fishing yet?" If you're a fellow angler feeling the same way, we're in this together. Let the countdown to spring begin!



## **Live Music!**

Saturday, February 27, 6-10PM

## **Casey Kearney**

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Off the Hook

## The Ships Chandler to Break Ground on a New Marine and Service Center in Freeport

Many readers might know of The Ships Chandler location in Destin—an icon on the Destin Harbor. Now, the marine and service center will break ground on its second center Feb. 25!

Located at 17309 U.S. Hwy. 331 in Freeport, constructed by Chapman Building and Consulting and designed by Philip Spann and Associates, the new building will create 10 full-time jobs in Walton County. With more than 14 acres of space, the company's new marine and service center will supply the area with fishing and pontoon boats, outboard motors and everything in between to make sure the boater is set up for success and supported in their boating journey.

"Freeport has always been a wonderful city filled with good hard-working people," said owner, Peter Wright Jr. "We're excited to become a part of the community and help it grow with the help of all the sur-



Rendering



rounding communities in Walton County."

The Ships Chandler is a family-run boating and fishing business that has been in Destin since 1980. Currently owned by Peter Wright, the business was

started originally by his father. Peter Wright Jr., Peter's son, is also a prominent figure in the business. As a family-owned and operated business, The Ships Chandler prides itself on its work while supplying customers with the best service in the area. With more than four decades of experience, The Ships Chandler staff knows the best boats for Panhandle area fishing, and what the best tackle, bait and locations are for what's biting that season.

The new location will offer state-of-the-art service including a new boat dealership featuring top of the line brands such as Maverick, Hewes, Pathfinder and Cobia boats. The new center will also provide brokerage boat sales, engine sales for Ya-

maha and Mercury Outboards, engine service and warranty for Yamaha and Mercury Outboards, engine parts and accessories, boat/marine repair and maintenance services, boat/marine parts and accessories, gelcoat repair, boat detail service, and custom marine work, including electronics, boat restoration and a refurbish shop.

"Freeport is quickly becoming the hub of everything Walton County has to offer," Wright said. "Our goal is to provide customers with exceptional sales and service in the marine industry by bringing our 40 plus years of knowledge in the business and customer first reputation to the area."

The Ships Chandler will also be constructing Phase Two of the project in the coming months which will include 170 covered spaces for boat and RV storage.



#### Wellness



By Stephenie Craig, Journey Bravely

Are you already over hope for new year possibilities? Maybe 2021 is already draining you and feeling like a punch in the gut. Sometimes you round New Years with ideas, goals and energy for something new only to be met with resistance, sick season, negative thinking and more of the same from last year.

## The All or Nothing Trap

You start your new exercise program and miss day 5 and have a hard time getting back on track, because you're telling yourself you blew it. You've changed your drinking/smoking/spending/eating habits for two weeks and then slip up and tell yourself to forget it because you can never get it right all the time. You're left discouraged, disempowered and depressed.

There's hopeful and empowering news! Perfection is not reality for humans. You aren't going to get anything right every time. Life is not made of 100% success or failure but of small, consistent steps in a healthier direction over time.

All or nothing thinking is a rigid trap that keeps you from making reasonable progress toward life change. All or nothing thinking invites you to quit and view yourself as a failure any time you behave inconsistently with your goals. A flexible, gracious mindset will produce obvious, life-giving change over weeks, months and years. Flexible, gracious thinking allows you to notice when you've gone off track, to understand resistance to progress, and to repetitively get back on track as needed. Flexible, gracious thinking allows you to celebrate any steps toward change as success even if you haven't taken those steps 100% of the time.

Don't worry. You aren't alone if you're struggling with all or nothing thinking. The social media saturated culture encourages you to believe that others



have it all together with the perfect family, body, mindset, food, parenting, business, home or life and you're in the minority who just hasn't found the perfect formula. But, the truth of being human is EVERY person struggles and there is no secret formula.

So, how do you move from the prison of all or nothing thinking to the freedom of flexible, gracious thinking?

## 5 Ways to Increase Flexible, Gracious Thinking:

Acknowledge your humanity. Expect struggles. Remember your brain is created for growth and change. Knowledge and mastery are learned through experience. Stop expecting yourself to be good at things without having learned and practiced over time.

Set reasonable expectations for change. Your brain requires 1-2 months of consistently doing something a new way to create and sustain change. Continue those practices for months to follow to make them a lifestyle. Expecting massive change in short periods of time creates discouragement and quitting.

Create flexible goals for growth. I want to eat healthier 80% of the time instead of I must eat healthy at every meal, seven days per week. I want to engage in one personal/spiritual growth discipline 3-5 times per week instead of I want to

spend 1 hour per day, seven days per week on said discipline.

Measure every morsel of success. Every single movement in a healthier direction adds up to sustained change and progress over time. I am proud of myself for eating healthy breakfast and dinner today instead of I'm quitting healthy eating, because I ate cake for lunch. I am proud of myself for reducing compulsive spending from 1-2 times per week to 1-2 times this month instead of I can't believe I didn't follow my budget perfectly so I'm giving up on intentional spending.

Use the same kindness you'd offer to a friend when talking to yourself. Judgmental and negative self-talk is self-defeating, unmotivating and promotes a downward emotional spiral. Change takes time and I'm capable of learning new things instead of I'll never get this right and I always screw up. Everyone takes steps backward in their journey forward and I'm gaining wisdom in the journey instead of I'm a failure and won't ever change.

As you try increasing flexibility and grace in your process of change, remember there is no perfection in humanity, not even in being flexible and gracious toward yourself! If you need support along your journey of change, Journey Bravely has coaching and counseling sessions available to help you. Connect with us at journey-bravely.com.







By Dr. Richard Chern, MD

Some patients and doctors ask us about testosterone and its effects on the heart. Many patients (and some doctors) are mistakenly under the impression that testosterone increases the risk of heart problems. This article will hopefully dispel these myths and explain how they came about.

There have been hundreds of studies looking at testosterone's

## Testosterone is Good for the Heart

effects on the heart and they are all reassuring. The Mayo Clinic has even reviewed every study to come up with recommendations based on the review of all studies involving testosterone. Their findings agree, testosterone is good for the heart.

Studies show low testosterone is associated with increased mortality from any cause. Low testosterone is associated with increased blood pressure, increased cholesterol, increased heart attacks, increased aggressiveness of prostate cancer, increased Alzheimer's, increased diabetes, and the list goes on.

As we increase testosterone, we can reduce death and disease across the board. So how did testosterone get a bad image. There are a couple reasons.

First, you need to know there

are different types of testosterone. Testosterone shots are synthetic and because of this they react differently in the body from our natural testosterone. Think of your car. 87 octane, 93 octane and diesel are not the same and putting the wrong one in your car can cause major damage. The same is true when you put synthetic testosterone in your body instead of bio-identical testosterone. Clotting factors increase when using synthetic testosterone which can lead to stroke, heart attack, pulmonary embolisms and more.

Second, testosterone entered the news because of early deaths and aggression in bodybuilders. These negative results were due to the use of synthetic testosterone in doses up to 20x higher than the natural amounts found in our body. As we all know, too much of a good thing can be bad.

I would never recommend the use of synthetic testosterone even in physiologic doses. But bio-identical testosterone has the exact same chemical structure as our own body. This means we are putting the right kind of gas in the tank and we are not overfilling the tank.

This physiologic dose reduces the risk of disease across the board and makes patients feel fantastic. Testosterone helps with mood, concentration, libido, decreases depression, anxiety and pain and more. I find it crazy that people are afraid of it.

Go to www.mayoclinicproceedings.org and search for "fundamental testosterone". Read the International Expert Consensus Resolutions on the use of testosterone from June 2016. See for yourself that among the top experts on the planet who have read every study on testosterone, they believe "evidence does not support increased risks of cardiovascular events", and "does not support increased risk of prostate cancer with T therapy." They also believe that testosterone therapy can improve "cardiometabolic disease, including diabetes"

Feel better, less disease, live longer. Why would anyone not consider this?

Dr Richard Chern, MD has been treating patients with hormones for nearly 30 years. He has training specific to the use of testosterone in both men and women and is currently accepting new patients. Call for an appointment today at 850-837-1271.

## **Teen Dating Violence Awareness**

DID YOU KNOW statistics show 1 in 3 adolescents in the U.S. is a victim of physical, sexual, emotional or verbal abuse from a dating partner. And, 1 in 10 high school students has been purposefully hit, slapped or physically hurt by a boyfriend or girlfriend, with 80% of girls who have been physically abused continuing to date their abuser.

Teen dating violence abuse can occur in several ways – physical, emotional/verbal, sexual and/or stalking. Digital abuse is now being practiced using technology to bully, threaten or intimidate a partner with texting, social media, apps, tracking and more.

That's one of the reasons



why the Emerald Coast Children's Advocacy Centers (EC-CAC) in Okaloosa and Walton Counties have monthly prevention and awareness programs to help children, teens and families. This is an issue that impacts

everyone, not only teens, but their parents, teachers, friends and communities as well.

Jasie Landeros, who heads up the prevention/awareness department as ECCAC's Outreach Program Manager, commented, "This subject ties in well with ECCAC's on-going Teen Safety Matters program that we do in-school, in grades 6-12, in Walton and Okaloosa schools. We can help make students aware of the 'red flags' in their partner that may indicate an unhealthy relationship, teen dating information, and what to do if they are in an abusive relationship.

Information and resources

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can be found on-line at www. teendymonth.org."

For further information, visit www.eccac.org, or email or call Jasie Landeros at Jasie@eccac. org, 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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Wellness



QUESTION: I am so confused about sugar. There seems to be an unending selection of sugars. Which ones are healthy? Which ones taste awful? Which ones will cause me to spend half my day in the bathroom?

**ANSWER:** There ARE a lot of choices. And of course, some are better choices than others. Which are the good guys and which are the bad guys? You practically need a degree in la-

belese to decipher the labels on sugar. So, confusion abounds, we throw our hands in the air and we drown our sorrows in peppermint patties! If you're like most people, it seems harder to resist sweets as we age, because the sensor for sweetness is the last to

You may have heard that sugar is sugar. Not so. They differ in the way (and the speed with which) our bodies absorb sugar. And they differ in taste. Let me guide you through a list of sugars. The list starts with my least favorite and heads better and better from there.

Refined sugar is table sugar made from sugar cane or beets, refined honey and corn syrup. These sugars are empty calories and raise blood sugar very quickly, causing a sugar high and subsequent slump in energy. This blood sugar spike can cause hy-

## Ask Dr. Marty: Sugar



peractivity in children. We just call it "stress" in adults. An excess of refined sugar can also result in diabetes, high triglycerides and cholesterol, high blood pressure and yeast issues, as well as a whole host of other problems.

Sugar alcohols, such as sorbitol, mannitol, xylitol, maltitol, erythritol and other "ols" tend to have a cool feel in the mouth and can cause some serious gastrointestinal discomfort (alias diarrhea) when eaten in excess.

Raw honey is a good alternative to other sweeteners unless you are an infant. Infantile botulism is a risk for babies. Raw honey has been helpful for many who suffer with seasonal allergies.

Barley malt, brown rice syrup, sorghum molasses, natural maple syrup, sucanat and maltose are all healthier sugars since they cause less of a spike in blood sugar and actually provide some minerals.

Agave juice is made from cactus and doesn't raise blood sugar. It has a very pleasant taste.

Stevia is a naturally sweet plant and comes in drops or mixed with sugar alcohols such erythritol. Try different brands until you find one that has a flavor vou like.

We all know that candy is almost pure sugar. And you might not know that a 12-ounce soft drink can have 10 teaspoons or more sugar in it. But don't let the sugars in processed food creep up on you. Food processors know that sugar can be addictive and often add sugars into foods you

might not suspect. Become an expert in labelese. Yes. It is a foreign language. But it's worth the effort.

Hot Tip: Even good sugar should be kept to a minimum. Sugar lowers immune system function, which is evidenced by a lower white blood cell count.

Stav 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 and can be reached on askdoctormarty@cox.net for scheduling a class or consultation, or for sending in your questions for this column.

## Healthy Lifestyles Should Be on Everyone's Mind

By Jason Clements Before the pandemic, it was

clear that exercise and health popularity. Per the 2019 IHRSA club membership was growing in

Health Club Consumer Report,





there were 62.5 million health and fitness club members in the U.S. in 2018—the highest ever recorded. On top of that, 9 million non-members had reported using a health club at least once.

It's possible—and we hope that the pandemic will open more eyes to the importance of remaining active. Tyler Cooper, M.D., MPH, president and CEO of Cooper Aerobics in Dallas, Tex., a preventive medicine physician at Cooper Clinic, says he is optimistic this could happen. "We've seen an uptick of people being interested in general health as they know it's helpful [in the] prevention of disease," says Cooper. "The pandemic has brought an emphasis to the fact that taking care of yourself is key to living a long and healthy life as evidenced by our 50 years of research."

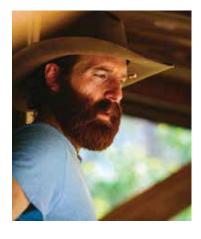
Other doctors are entirely on board with prescribing exercise as a preventive measure. Exercise is medicine. Some medical experts even call it a highly effective "drug"—that if exercise were a

pill, it could replace the medication for about 14 different ailments—when the prescription is in the right dosage. Cooper says, "Policymakers in all situations should be encouraging physical activity in safe environments as it will be beneficial and helpful in [the] prevention of disease ... Being physically fit, even at moderate levels, improves [the] quality and quantity of life.' There's scientific research to back up Cooper's claim. The Cooper Institute's landmark study, published in 1989, proves that adding even small amounts of exercise into your routine can have an enormous impact. "We saw a 58% reduction in dying of any cause. That equates to a sixyear improvement in longevity,' says Cooper.

Straightforward, regular exercise has a plethora of overall health benefits and will improve the quality and quantity of life. To live long, healthy lives, people need to be active and conscious of their health decisions. It's not about how you decide to exercise; just make a routine of being physically active and stick with it. We can't think of a better time to be active than during a pandemic and our experts at Bluewater Fitness can help you get started. www.bluewater.fitness.

Reference www.ihrsa.org





By Sean Dietrich

We were newlyweds, living in a grungy apartment.

Each morning, I would wake before her. I would pass my morning hours writing poetry on a yellow legal pad, sipping coffee.

Mostly, I'd write the kinds of god-awful things you'd expect newlyweds to write. I'm talking painfully corny stuff. I'd leave these poems on slips of paper scattered throughout our apartment for her to find.

One such poem read:

"Together, the two of us,

"In thought, and deed, and breath, and heart,

"Shall never be lacerated apart."

Gag me with a number-two

pencil. "Lacerated?" What kind of a dork uses that word? In fact, I'm not certain this verb works in this particular case.

LACERATE [verb: las-uh-reyt] lac er at ed, lac er at ing

1. to tear; mangle; rip. Example: "Hey dude, that poem you wrote really freakin' lacerated."

My wife saved all my crummy poems in a shoebox, and today they reside in a storage closet.

Anyway, when we first married we lived in an apartment that smelled like dead squirrels, and I am not being figurative. I mean our apartment actually had a nest of decomposing squirrels in the attic above our master bedroom.

The place was tiny, about as ugly as homemade underpants. The tenant before us had painted the walls black and greenish-gray. Sherwin Williams officially titled this color "Seasick Granite®."

When we moved in, we made the place our own. We painted the walls brown and khaki. We bought a used coffee table and some scented candles.

My friend, Chubbs, found an

old console television on the side of the road. I was lucky enough to claim the TV before the gar-

Love

The thing was heavier than a dead man, but we got it up the stairs. Chubbs, however, would suffer from severe disc degenerative problems for the rest of his life.

bage man came.

Our building sat across the street from a Waffle House, a Chick-fil-A, and an ice cream shop. And this is why we gained nearly fifty pounds within our first year of marriage.

We never went to the movies because we didn't have the money. We ate Hamburger Helper without hamburger sometimes.

We saved our cash for a new window unit AC—our air conditioner was on the fritz. The thing would only work on days of the week beginning with "R."

On weekends, every weekend, we ate donuts. It was our simple ritual, and I loved it. Krispy Kreme was only a stone's throw from us, and when the hot-and-ready light would glow, by dog, we were there.

Over donuts, we would talk for hours about nothing. Heavy doses of sugar can do things to the human mind, it can make a person honest. She told me all her stories. I told her mine. You can do a lot of soul-searching over crullers and chocolate cake donuts.

My professional life was non-existent, I took whatever jobs I could get. I spent days crawling rooflines, swinging a hammer, or operating a commercial lawn mower. She worked as a preschool teacher at church, or in a kitchen.

For extra income, I played piano at a Baptist church on Sundays, Sunday nights, Wednesday nights, Thursday night choir practices, and Saturday night prayer meetings. All the while we were learning things about each other. Important things.

We learned how to argue in the middle of a Winn-Dixie, and how to attend three Thanksgivings in one day. How to share a sunset, seated on the hood of a truck. How to read in bed with a flimsy battery-powered book light.

We learned how to travel together with paper maps. And after years of practice, we finally learned how to make a bed together without me getting murdered.

We learned how to hold each other when a loved one die. We learned how to sit together—me reading a magazine, her playing a crossword puzzle. We learned how to wring our hands in hospital waiting rooms. We learned

how to bury dogs with a shovel and a burial sheet.

We learned how to make a life together.

A lot has changed since those days, but I still wake early in the mornings to write. I don't use a legal pad anymore, I use a laptop.

This morning, however, I did not write. Instead, I sifted through our storage closet. I found things. An old coffee-tin sewing kit, some scented candles, love poems, and the picture of a young man and his new wife in their first apartment.

In the picture, the place had ugly gray walls, but that's the only ugly thing about this photo. He's holding her. She's holding him. They are young. Their skin is smooth. I wish I could tell you how much I love these two people in the picture.

I wish you could see their faces, and their punch-drunk smiles. You can tell they belong together by looking at them. You simply know that their names should never be said separately.

It's as though nothing bad in this life can ever touch them. As though the two of them, in thought, and deed, and breath, and heart, shall never be lacerated apart.

The word is growing on me.

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### **End of the Loaf**



By Rick Moore

I have two older brothers. All three of us are less than a year and a half apart. My little sister is eleven years younger than me. During our elementary school days, many mornings my brothers and I would fight (yes, literally) over who had to eat the end of the loaf of bread. It was supposed to be an orderly affair. After all the other bread was gone, if it was your turn to put some bread in the toaster, and there

was only one sad, paper-thin, crinkled-up, over-cooked end of the loaf, it was yours. Our mother made sure we did not throw it away and open up a new loaf of bread.

Some think I've always been calm and kind. Nothing could be further from the truth. I stood up to my older brothers many times. Yet, they were so much stronger than me, and they could usually make me do whatever they wanted to. That

included taking the end of the loaf, even if it wasn't my turn. Maybe if this had been a really important issue, like who gets the prize at the bottom of the cereal box, I would have put up a fight, even if I would have lost. I wasn't afraid to fight. But instead, I agreed to be the one to eat the ends of every loaf of bread. This tradition continued all the way through high school when my brothers and I went our separate ways.

Just a few months before my wedding day, my fiancée joined me at my mom and dad's house for breakfast. My sister, who at that time was just about to enter her teen years, helped make the breakfast. As we sat down, she brought over a saucer with toast on it and said, "just like you always liked it." I laughed and said that's funny. She said, "you do like the ends of the loaf don't you?" At that moment, it occurred to me she was being serious. She never knew why I ate the ends of the loaf. She really thought I liked the taste of the ends better than the rest of the bread. I then smiled and said, yes, the ends are my favorite. I didn't tell anyone the back-story. For years, even my wife thought I actually loved the taste of the end of the loaf better than the rest of the bread.

As the years went along, my children became old enough to make their own toast. They definitely didn't like to eat the ends of the loaf anymore than my brothers did. They always left



the ends for me. When my children read this they will question if I'm telling the truth because they really believe I like the ends better. I suppose, in a way, they would be right. I really wasn't lying when I would tell my sister the ends are my favorite. But not because the ends taste better. It was because the ends of the loaf represented something to me.

Eating the ends was proof that I knew how to be kind. Many years ago, my elementary school teacher, Mrs. Turner, had challenged everyone in the class to do something that week that proved they were kind. Chances are, I'm the only one in the class who thought of eating the ends of the loaf of bread.

There are things worth fighting for. But the very most important things in life are worth "not" fighting for. What is your proof that you know how to be kind? Could you prove in a court of law that you were kind today? If nothing comes to mind, try volunteering to eat an end of the loaf. It may not taste great, but it sure will make you feel great.

Rick Moore is Communications Pastor at Destiny Worship Center.

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## Your Defense Against the Tyranny of Mediocrity



By Ricky Harper, C12

"Behold the turtle; he only makes progress when he sticks his neck out." —James Bryant Conant

How do you improve as a leader? How do you increase your business acumen? What is your process or strategy for growth? What I am really asking is, what is your defense against the tyranny of mediocrity?

One of the most important and overlooked aspects of leadership is professional development. The irony is that it is not hard to have and execute an effective plan for development as there are many options for business leaders and owners, college courses, leadership seminars, and truckloads of books. You do not have to look far to find opportunities for improvement, development, assistance and growth. But you must look.

And then there is coaching. Coaching comes in many forms, business, life, executive, health, leadership, spiritual and many more. Coaching is an intentional and disciplined path to professional development and is usually very effective. These programs have been professionally developed over decades and most are high-quality, results-driven systems that almost any leader will find helpful, if not life changing.

Of the many types of coaching available, I believe Peer Advisory is the most effective. Why? Because you are not placing your development into the hands of one person. When you

join a Peer Advisory group, you receive coaching through collective wisdom. Joining a Peer Advisory group offers you a 'sounding board' of 10 or 12 or more experienced, successful and like-minded 'coaches' who are available to you every day, often for less than the price of a single business coach.

The C12 Group offers Peer Advisory based on what we call a 'Buffalo Culture.' Our philosophy is to run at or charge one's storms before they intensify and become more difficult to overcome. Your Peer Advisory group becomes your 'herd,' running with you, watching your back. C12 is designed for Christian owners and CEOs. There are secular Peer Advisory groups as well such as Vistage which is an excellent choice.

At C12, we sharpen each other by 'charging' into each other's issues and gaps and doing so with "truth in love," which is a biblical concept that we live out every day. In a C12 Peer Advisory group, we learn together and from each other, we challenge and hold each other accountable, and we do it with boldness, directness and a focus on excellence that is born of our desire to serve and honor God.

Mark Farley, co-founder of Tile said in a 2017 Inc. article, "I've worked hard to build a strong board of directors, all of whom have relevant business experience. But your corporate board is not there to give you advice. They have a fiduciary duty to hold you accountable and keep you moving forward in the right direction. When you're facing a hairy problem, you need to talk with someone who is 100 percent objective and doesn't have his or her own agenda. That's when you need your own personal sounding board."

What will you do differently this year? How will you lead better? Visit a local C12 Peer Advisory group and start investing in yourself, your business, your marriage and your walk with God.

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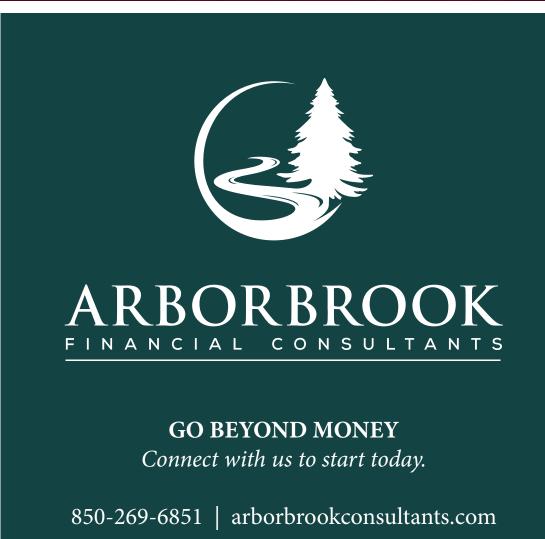


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## Meet our Local Pro: Byron Beplay with Coastline K9

"The dog thing found me," said Byron Beplay of Coastline K9, a business that trains dogs and also provides world-class protection dogs for family and other needs. "But we're not your average protection dog company," says Byron. "Our leadership team is made up of special operations K9 handlers who have trained and utilized protection dogs in some of the most dangerous and demanding circumstances ever." He says because of that, the team understands the importance of security and protection in ways that many have never experienced.

In fact, Byron, a local who grew up in Destin and Pensacola, joined the military in 2001 and served our country as a Special Ops Army Ranger. While serving, he participated in the Iraqi and Afghanistan invasions, risking his life to protect ours, as do so many others.

In 2009, he returned home as an instructor and taught a pre scuba dive course for the Army's Special Ops Special Forces Combat Dive School on Eglin Air Force Base. Since then, Byron has worked as a contractor, an underwater welder, and in the medical field's emergency services. "Now, I've found another purpose with training these dogs that help so many," says Byron.

And Byron is no stranger to helping people. When Hurricane Michael hit Panama City and Mexico Beach, he sprung into action. On foot and with only a rucksack, he began rescuing people from the rubble. The next thing he knew, he was coordinating rescue efforts by helicopter, and soon the total monetary aid he implemented reached 3.5 million dollars.

In addition to managing the local Coastline K9 business,



volunteers delivering medicine, medical care and aid to some of the world's most dangerous places through the Global Surgical Medical Support Group (GSMSG). He takes former military Special Ops Veterans, (1000 members from all branches of the military) and coordinates going into war torn countries to teach tactical combat casualty care. He also leads military teams of nurses, doctors and surgeons that render medical aid and who all volunteer their time in service of others. "In a world that is very inhumane where I've witnessed so much destruction, I want to bring a little humanity," says Byron. For this Army Ranger who deployed 15 different times, he feels it's an honor to serve others and in turn honor those who made the ultimate sacrifice.

"That's why dog training is such a perfect fit," says Byron. "Anything can happen to anyone, and we train our dogs to handle it. That gives me a lot of satisfaction and also utilizes my experience and knowledge."

Byron says the majority of the K9s are imported from Europe, where the world's best K9s have been bred for decades. "We hand-select the pedigree for excellent temperament—a balance between being loving, loyal and protective—and security attributes to perfectly suit an owner's personality, lifestyle and protection requirements."

Byron and his partner, Trent McDonald, a well-known veteran dog trainer, expanded Coastline K9 to our area. The business originated in Naples by partner Erick Innis, also founder of the RESCUE 22 Foundation 5013{c}. Erick served as Special Operations K9 Handler with his teammate, a Veteran Military Working Dog named Rex. The two served two combat tours together throughout Afghanistan during Operation Enduring Freedom. After military service, Erick began training law enforcement canines in both the U.S. and Internationally as a civilian.

Coastline K9's are sourced from its partners in the UK, Holland, Belgium and Ireland. "We rigorously assess all prospects for the qualities and attributes that will perfectly suit your needs," says Byron. Once approved, training begins. When training is complete, your new companion is transported to you anywhere in the continental U.S. and your trainer will spend 3-4 days with you providing hands-on, specialized training.

You can visit coastlinek9.com or give Byron a call with any questions at (850) 307-7771.





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## **2021 Sundance Film Festival Movies**

## and Where to See Them

By Dr. David Simmons, Professor of Film Studies, NWFSC

The 2021 Sundance Film Festival was different from all other years. Instead of flying to the snow-covered mountains of Park City, Utah, as I have several times before, I was I able to stream 17 films during the six days it ran (Jan. 28-Feb. 2). I sat on my couch and enjoyed them as I ate popcorn, without anyone coughing on me or talking during the movie.

Below are three of those films (and a fourth I saw at another streaming film festival) and where you can watch them right now.

#### Judas and the Black Messiah (Shaka King, \* \* \* \*)

In 1968, when Bill O'Neal (LaKeith Stanfield) gets arrested for impersonating a federal officer and stealing a car, F.B.I. agent Roy Mitchell (Jesse Plemons) cuts him a deal: you can face five years in prison or in-



Courtesy of the Sundance Film Festival

filtrate the Chicago Black Panthers and get close to Chairman Fred Hampton (Daniel Kaluuya). O'Neal strikes the Judas bargain and chooses the latter. While Hampton's organization is feeding poverty-stricken school children and seeking the means for a new community hospital, Hoover's F.B.I. is carrying out his orders of white supremacy, while backed by corrupt state power. LaKeith Stanfield and Daniel Kaluuya undoubtedly will be nominated for their powder-keg performances. Judas and the Black Messiah resonates with great insight, not only into the systemic racism of the criminal justice

system fifty years ago, but into our own system today.

(Playing at the AMC Destin Commons and streaming on HBO Max).

#### Land (Robin Wright, \* \* \* ½)



Courtesy of the Sundance Film Festival

Director Robin Wright also plays Edee, a woman who has gone through an unspeakable trauma, of which she never wants to speak again. She throws her cell phone away and moves to an extremely remote mountain cabin in Alberta, Canada, to isolate herself from other people forever. At one point, as she is close to death, a hunter named Miguel (Demian Bichir) stumbles onto her and nurses her back to life. When she asks

why he helped her, he responds, "Because you were in my path." This film is about how compassion and community are what help us to safely land.

(Playing at the AMC Destin Commons, and streaming in early March on Amazon, iTunes, YouTube, Google Play and Vudu).

## The World to Come (Mona Fastvold, \* \* \* ½)

A haunting period love story set in the bleak farming world of upstate NY in 1856. After Abigail (Katherine Waterston), who is married to the indifferent Dyer (Casey Affleck), loses their age 5 daughter to diphtheria, the only thing that cheers her up are visits from her neighbor, Tallie (Vanessa Kirby), who is married to the demanding Finney (Christopher Abbott). Abigail and Tallie first find solace in each other and then, a deep, meaningful love. But can a love like this abide in such a harsh, patriarchal world?

(Playing at the AMC Destin Com-

mons and streaming on March 2, likely on Amazon, iTunes, and YouTube).

### Supernova (Harry Macqueen, \* \* \* \*)

One of the most moving films of the year. Sam (Colin Firth) and Tusker (Stanley Tucci) are a longtime couple traveling through England's Lake District in their RV, so Sam can perform a piano concert. As they journey through the majestic countryside, they also navigate through Tusker's early-onset dementia. This film tenderly looks at universal themes like love, death and dignity. It is one of the best films I know for getting at the heart of early-onset dementia. If love is based on identity, what happens if the one you love is no longer there, replaced by a different person who looks like them?

(Playing at the AMC Destin Commons and streaming on Feb. 16th, for \$3.99 on Amazon, iTunes, YouTube, Vudu and Google Play).

## **Upcoming Classes at Artful Things Niceville**

These classes continue weekly and students are worked with on an individual basis. Beginners welcome!

#### **Ongoing classes:**

**Oil or Acrylics** - Artist, Rosalyn O'Grady, www.rosalynogrady.com. Call 850-865-5343 to reserve a seat. Tuesdays 10 a.m., 12 p.m. or 1 p.m. – 3 p.m. \$20 per session plus supplies. You may bring a photo or idea

for your painting and in addition, a still life will be set up for those who would like to paint from life.

Anime and Basics of Drawing - MJ Montgomery. Thursdays 3:30 – 5 p.m. Introduction to character design. Basics of how to draw characters, explore the history of anime. Supplies provided for the initial class.

Basics and Essentials In Oil Painting - Ed Nickerson. Fridays 10 a.m. - Noon. \$25 plus supplies. How to develop a good painting, and interpreting what you see. Using a combination of drawing and paint. Limited pallet. Beginners and those looking to reach the next level are welcome. Ed\_Nickerson@hotmail.com or text: 850-420-9606 to reserve space and more details.

#### **Workshops:**

2/27/21 Swipe and Closed Cup Acrylic Pour with Tamika Thomas

3/13/21 Kids Class Art Funwith Corina Zalace

3/18-3/19/21 Weekday Acrylic Pours two part, Marcy Breault

3/20/21 Book Writing workshop and signing with Eliza Scalia 3/27/21 Spring Illuminotes Calligraphy with Elia Saxer

Monthly workshops may include calligraphy, watercolor, monoprints, mixed media, sip & paint, acrylic pours. All students attending a workshop or continuing classes receive a 10% discount. NWFS art students and local Jr. High and Sr. High art students receive a 10% artist discount with proof of ID.



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## Looking for the Perfect Date Night this Spring?

## Saturday Night at Painting with a Twist is the place to be.

**Picture this:** A couple painting a beautiful scene on canvas, sipping on their favorite wine, and laughing together for hours on end. This couple walks away with stomachs that ache from laughter and artwork they can keep for years. Couples' painting parties at Painting with a Twist make it easy to enjoy a unique date with your better half.

Why not add a little color and mix things up a bit? Never stuffy or routine, you can include everything you love about regular dates — your favorite BYOB beverages and finger foods, plus the fun that comes with trying something new. You'll take

home a great painting and even better memories.

All the painting supplies, canvases and step-by-step instructions are included. You and your partner will create a complementary set of masterpieces—together—an exciting way to forego the stresses of life and connect with your sweetheart.

The events calendar offers a variety of paintings— from seasonally-inspired landscapes to decorative DIY wood board signs, funny self-portraits, and more! Find a paint night theme that makes your heart skip a beat, then sign up. Your Picture-Perfect Date Night Awaits!



#### Don't Forget Girls' Night Out!

Right when you thought you were out of girls' night out ideas — you found the most creative

one yet! Save the date for a BYOW (bring your own wine)\* paint party that's a toast to your girl gang. The relaxing atmosphere, art supplies and step-bystep instructions await, so you can focus on celebrating your best life with your best friends!

## Want to host a private party in an exclusive party room?

Party Rooms are available for your business, family, Krewe, Girls Night

Out or whatever you can dream up! Check out the March calendar and then request an event. For your private event, you get to pick the painting. Call (850) 226-7218 or text "PARTY" to our studio to request a party! Private parties can be held any day and time (subject to artist availability).

The March calendar is published at painting with a twist. com/studio/fort-walton-beach/calendar/.

Painting With a Twist offers Porch Leaners, Wood Planks, Fun Black Light Events, Twist at Home and room for Private Events in a colorful, spacious "Party Room!" Located at 255 Miracle Strip Pkwy, Suite B-8, Fort Walton Beach, 32548, in Downtown Fort Walton Beach. Call (850) 226-7218 or visit studio205@paintingwithatwist. com.

## Bay Buzz

#### Hurlburt Field Airman Leadership School Helps CIC Kids

Students from the Hurlburt Field Airman Leadership School held a food and paper products drive to help the kids living at the Children In Crisis Neighborhood. According to Ken Hair, CIC President & CEO, "The donation helped provide our at-risk kids with needed items at a very difficult time. The donation was timed so that our children would have needed items throughout the year and truly makes a difference. We are very thankful." Children in Crisis, Inc. is a 501(c)(3), non-profit charity of caring people working together to provide homes and establish hope to the abused, neglected, and abandoned children of our community. The Children's Neighborhood is a beautiful facility, built by the generous support of our community. To learn more about Children in Crisis, call 850-864-4242 or visit www.childrenincrisisfl.org.

#### 2nd Annual EODWF Poker Run! March 27 at 8 a.m. – 6 p.m.

Join the American Legion Riders Niceville Post 221 on March 27 for a fun filled day with Breakfast Burritos, Raf-

fles, Poker Chip Ride, Lasagna



dinner, door prizes and a Gun Raffle! American Legion Riders Post 221 is having its 2nd Annual Poker Run and it's going to be a great one. Get your tickets NOW for the gun raffle, Glock 43x with 250 rounds of ammo.

- Riders \$20 /Passengers \$10
- Breakfast Burritos: 8 9:30 a.m.
- Registration: 9 a.m.
- Kick Stands Up: 10 a.m.
- Lasagna & Garlic Bread: 3- 6 p.m.
- Last Bike In: 4 p.m.

**Start:** American Legion Post 221 / 444 E. John Sims Pkwy, Niceville

**Stop 1:** American Legion Post 235 / 105 Hollywood Blvd NW, FBW **Stop 2:** American Legion Post 382 / 1850 Luneta St., Navarre

**Stop 3:** Spoke & Kickstands / 8121 US-90, Milton (Food available)

**Stop 4:** American Legion Post 75 / 898 James Lee Blvd., Crestview

**Finish:** American Legion Post 221 / 444 E. John Sims Pkwy., Niceville

AND A GUN RAFFLE!!

Contact Salty via TEXT ONLY for questions or information at 850-217-7157 or visit Facebook.com/ALR221Niceville.





## **Bay Buzz**

### Geek Lights Fans Donate Over \$7,000 to C.A.L.M.



The Geek Lights on the Corner Lights and Music Show recently presented \$7,086.28 to Crisis Aid for Littles and Moms - C.A.L.M. The amount is the sum of visitor donations collected during the recently completed thirteenth season of the Geek Lights on the Corner, which took place at the corner of Bluewater Blvd and Antiqua Way Nov. 30, 2020, to Jan. 6, 2021. "I want to thank everyone who made donations," said Jeff Werner, proprietor of the show. "Your amazing generosity shattered every previous donation record that we had. This is your donation, not mine, and I'm proud of how much you've helped C.A.L.M. to do their mission."

C.A.L.M. is an all-volunteer organization with a mission to "break the generational bonds of poverty for single moms and their children in Northwest Florida."

#### F-15EX Completes First Flight; Two Coming to Eglin

Two F-15EX fighters should be delivered to Eglin Air Force Base by the end of the first quarter of 2021. The first F-15EX completed its initial flight in St. Louis

Feb. 2. The latest iteration of the F-15 Eagle Mission Design Series, the F-15EX features an increased payload capacity, flyby-wire controls, a digital cockpit, modernized sensors, radars and electronic warfare capabilities. The Air Force plans to eventually acquire at least 144 F-15EX fighters.

#### Alaqua Animal Refuge Welcomes New Executive Director

Jeff Jacob has become new executive director of Alaqua. Jacob will be responsible for helping to lead the organization during an unprecedented growth period as Alaqua relocates to its permanent home, a



multimillion-dollar facility with expanded programs and services. Jacob was selected for this critical role from a nationwide search that garnered more than 50 applicants.

Alaqua Founder Laurie Hood will continue in her role as President to set and drive the vision for the Refuge while strengthening and expanding national partnerships and leadership roles with organizations such as Animal Welfare Action, the Humane Society of the United States, Florida Wildlife Federation, and the E.O Wilson Biophilia Center. She will continue to lead Alaqua's advocacy efforts, rescue operations, coordination with governmental

agencies in prosecuting animal cruelty offenders, and supporting their efforts in the judicial system.

#### Okaloosa County Public Library Cooperative

Okaloosa Libraries are inviting you to complete your education online. Scholarships are available now for

Okaloosa adults without a high school diploma but want to advance their careers and prepare for workforce entry or continue their education. There are no out of pocket costs for students and self-paced online classes are available 24/7. Applicants who successfully complete the online self-assessment, the prerequisite course and an in-person interview (at the Niceville Library) will be considered for enrollment. Get started at COHS. OCPLC.org.

### Impact100 Hosts Roundtable Conference

Impact100 of Northwest Florida, in conjunction with the Morgridge Family Foundation (MFF), will host a "Future of Giving" roundtable discussion on Thursday, Feb. 18 starting at 11:30 a.m. The roundtable will explore the seismic cultural changes that are shaping the future of giving where technology, changes in human behaviors, expectations and strategies are forcing us to reconsider how we work together to support and encourage giving in our community. Keynote Speaker Tony Cohn, director of strategy - Morgridge Family Foundation, will be LIVE to highlight and lead a discussion based on key findings of the MFF report "The Future of Giving." This FREE virtual event is open to the public! To register, visit impactnwf.org.

## Holiday Inn Express & Suites Receives Diamond Award

Eglin AFB presented its Diamond Award to Colleen Smith, Director of Sales at the Holiday Inn Express & Suites in Niceville. With funding from Eglin AFA's Chapter and volunteers from our local churches such as Crosspoint and Destiny Worship Center, "Operation Covid 19" provided over 2,500 masks to Eglin AFB.

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