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

By 1st Lt. Karissa Rodriguez

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

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



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

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

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

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

maintain air superiority now and into the future."

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

**F15-EX** continued on page 2

# New LiftOff Program Launches To Benefit Those with Autism

By Lori Leath Smith

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

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

#### **NEW LIFT-OFF**

continued on page 2





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#### **Community**

#### **F15-EX**

continued from page 1

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



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

Fighter Training Unit in 2024. the Air Staff, and our industry partners for achieving this first

milestone."

The EX provides a unique opportunity for the test enter-

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

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

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

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

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

#### **NEW LIFT-OFF**

continued from page 1

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

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

Located in Freeport, Weston-

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

Students have direct input into their unique learning curriculum by selecting from and participating in an array of





diverse life classes. "A typical day varies per individual, but they all have structure," says Kelly. "For example, one might be involved in a social skills group and another in a group that works out every morning."

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

The aquaponics farm, a 3,500 sq. ft. greenhouse, is a self-sustaining ecosystem that provides

multiple avenues for growth and exploration. Students can take part in the highly predictable, cyclic farming, but they also learn to process, market and sell the harvested organic produce. In the commercial kitchen, students hone cooking skills to produce, package and sell signature dog biscuits, called Brew Chews, which will be part of a new micro-business launching Fall 2021. Everything at Westonwood is done with purpose, and all endeavors on the ranch are connected to one another. Through all of this, it is hoped that Ranch participants

transition from life skills into job training and that others see their abilities before their disabilities.

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

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



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

By Kenneth Books

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

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

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

But there's more than cars to enjoy at the classic car show, according to ARC Chief Executive Officer John Roper. The event, whose sponsors include Destin Life and Bay Life publications, will kick off Friday with a Main Street Parade on Miracle Strip Parkway in Fort Walton Beach from 10 to 11 a.m. where the group will drive to show off their vintage cars. A pool party at The Island is planned for

noon to 4 p.m., run by ARC event manager Mike Whitley with live DJ.

But the excitement grows for the main event Saturday with the car show from 9 a.m. To 5 p.m. at Destin Commons, followed by a 5:30 p.m. luau on the beach behind The Island, complete with music by Paradise Bayou and a bonfire at 8:30. "It's a full fun day of activities," Roper said.

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

All the helpers for the event are volunteers, including members of the Emerald Coast Parrotheads, which promotes social and civic activities for people with similar interests, centered around the tropical spirit of Jimmy Buffett's music. Many of ARC's 220 employees also plan to donate their time as do many military members. "We use volunteers a lot," Roper said.

The Arc of the Emerald

Continued on page 8



PHOTO COURTESY CONDO-WORLD COM













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# Happenings Around the Bay

#### **APRIL**

- 22 Concerts in the Village: The Music of Queen 7pm | Mattie Kelly Arts Foundation | Destin
- Date Night Pour with Debi Profeta 23 6pm | Artful Things | Niceville
- 24 Tutu Trot 5K Run/Walk 9am | Peabody Baby - 16735 US-331 | Freeport

Swipe and String Pull with Debi Profeta 10am | Artful Things | Niceville

Book Release Party with Eliza Scalia 1:30pm | Artful Things | Niceville

- Storytime in the Park 28 10:30am | Niceville Children's Park | Niceville
- 29 Concerts in the Village: The Duchess 7pm | Mattie Kelly Arts Foundation | Destin

#### **MAY**

01 Women's Climbing Circle 9am | Rock Out Climbing Gym | Destin

Savor the Sound

2pm | Northwest Florida State College Amphitheater | Niceville

Concerts in the Village 06 7pm | Mattie Kelly Arts Foundation | Destin

Sip N' Stroll 07 5pm | J.Leon Gallery + Studio | Destin

**Spring Vendor Event** 08 11am | 3rd Planet Brewing | Niceville

> Burning Up the Beaches Car Show Benefitting Arc of the **Emerald Coast**

9am | Destin Commons | Destin

- 12 **Second Wednesday Breakfast** 7:30am | Niceville Community Center | Niceville
- Concerts in the Village: M80s 13 7pm | Mattie Kelly Arts Foundation | Destin
- 15 **Emerald Coast MudRun for Orphans** 8am | Northwest Florida State College | Niceville

The Cash Out Show: Ultimate Tribute to Johnny Cash 8pm | Freeport Event Center | Freeport

- Concerts in the Village: A Brother's Revival an 20 **Allman Brothers Tribute** 7pm | Mattie Kelly Arts Foundation | Destin
- Concerts in the Village: Deana Carter 27 7pm | Mattie Kelly Arts Foundation | Destin

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

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

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



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curious creatives and nano entrepreneurs who seek knowledge, purpose, and community brought to you by creative firm and solutionist agency, Frances Roy. Recorded at the Frances Roy office in Niceville, Florida, listeners enjoy access to "real people" growing through "real shit". A lineup of guests, friends, and mentors candidly share their diverse wisdom and experience. This refreshing podcast is an easy addition to your playlist of favorites.



**EPISODE 82** 

TERRI FEDONCZAK LIFE COACH, AUTHOR, BUSINESS OWNER AND ENTREPRENEUR

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



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



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# The American MilSpouse Dives Into the Military Spouse Experience

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

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

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

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

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

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

of women life doesn't answer to anyone

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

Last June Elizabeth launched The American MilSpouse podcast in hopes of diving deeper into the military spouse experience for her audience. Each week she features a different military spouse who shares their story. They discuss a myriad of sions are candid, open and honest. Elizabeth says the podcast is created for both the military community and civilians.

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

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

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

topics ranging from spouse em-

ployment to blended families to

impostor syndrome. The discus-





# Northwest Florida State College is Your Pathway to Success

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1. NWFSC is nationally recognized for our academic, arts, environmental

and athletic programs.

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Our Mattie Kelly Arts Center productions are recognized as some of the highest quality productions in the country. Last, but certainly not least, our environmental work through CBA and the Mattie Kelly Environmental Institute are vital to the sustainability and protection of our environment.

## 2. NWFSC is accessible, affordable and offers flexible learning formats.

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dents receive an exceptional education for a fraction of the cost at a public university. NWFSC offers six locations throughout Okaloosa and Walton Counties to support our students' needs for a flexible schedule with an average class size of 18 students. Not to mention, we offer 1,000+ classes each semester in traditional, online and hybrid formats.

## 3. NWFSC is adding new programming to meet our region's needs.

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training in the Fall at our Fort Walton Beach Campus.

#### 4. NWFSC students are guaranteed admission to a Florida University after earning an Associate in Arts degree from NWFSC.

Our College holds articulation agreements to ensure our credits transfer seamlessly to Florida public universities. NWFSC also has university partnerships with out-of-state Northcentral University, Troy University Online and Western Governors University.

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## **Vets Helping Vets & First Responders**

By Marta Rose-Thorpe

For years Jimy Thorpe felt the urge to give back. A veteran, Jimy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders - the men and women who keep our communities safe. So how would he give back? In 2014, he created the tagline "Vets Helping Vets" - later elevated to "Vets Helping Vets & First Responders" – and decided to start giving what he

HVAC Repairs

had to give: HVAC units. Jimy owns A Superior Air Conditioning Company, a local business he launched in 2003.

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

In 2015, the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. Local musician Neal James opened the lunches with the National Anthem and play background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests



Mr. and Mrs. Lundeen with Jimy Thorpe



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

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

unit per quarter, for a total of 12 HVAC units given away per

"I feel that giving back to veterans and first responders is like taking the time to help my father," says Jimy, whose father served in the U.S. Marines. "It's something that comes second nature; it's instinctive and something that's driven in me."

Join us for the next Veterans & First Responders Appreciation Lunch July 13 at Faith Assembly Christian Church (a.k.a. The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, 32550. REGISTER NOW TO WIN a HVAC unit. Go to ASuperiorAC.com and scroll down to the box at the bottom, "Veterans & First Responders HVAC Giveaways."



#### **BURNING UP**

continued from previous page

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

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

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

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

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



## SOF Missions Healing Our Nation's Warriors Gala

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

By Kristi Beckman, SOF Missions

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

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

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

The gala demonstrates the power of community and provides individuals and businesses the unique opportunity to sponsor warriors through a four-part healing process called The Resiliency Project. The Resiliency Project has been a critical component in returning Air Force Senior Master Sgt. Abel Martens



back to the man that he needed and wanted to be. Sgt. Martens says after nine frontline combat deployments to Afghanistan, Iraq and Syria, he found himself in a world of darkness surrounded by other warriors facing their own demons.

"Family, self and profession began to suffer as well as my relationship with God," says Sgt. Martens. "The Covid 19 pandemic only added to the stress, depression and unhealthy lifestyle that I had unintentionally accepted as normal. I found out about SOF Missions during an unexpected intervention by a close brother. SOF Missions helped return me to a sense of purpose, and furthermore, gave me an opportunity to mentor other struggling veterans. Everything is not perfect in my life; however, I have my life back and that feels great!"

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

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

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

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	\$150,000	\$150,000 \$250,000	\$1,050 \$1,750 \$3,500



**SERVICE DESERVES ITS REWARDS!** 

#### Community



By Maurice Stouse, Financial Advisor and Branch Manager

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

# Time to Review Investing in Banks and Financial Services

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

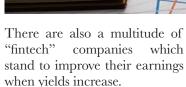
Rates on the 10-year Treasury note have been climbing for several months now. At this writing, the yield was at 1.74%. That is up from a low of just .57% in April of last year, nearly tripling. At the time when the rate was that low, prospects for banks were quite grim, especially since there were fears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

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

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

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

Also, some financial services companies offer online accounts, credit cards and loans. Brokerage firms, too, are part of this sector. Many brokerage firms have banking subsidiaries where uninvested cash of their customers is held. Those subsidiaries stand to make greater earnings when yields increase.



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

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

If you want to learn more or want to make some adjustments to your investing plans, be sure to use your resources. Ask your advisor or brokerage firm for information, research, advice or input. In some situations, investors prefer to delegate that decision making to an advisor or money manager. In any case, continue to understand and know what you own and why you own it.

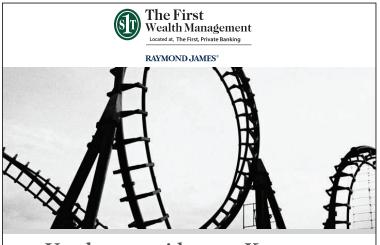


Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 34 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd., Destin, FL 32541. Branch offices are located in Niceville, Mary Esther, Miramar Beach, Freeport, Panama City, Pensacola, Tallahassee and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC, or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.

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

Sector investments are companies engaged in business related to a specific sector. They are

subject to fierce competition and their products and services may be subject to rapid obsolescence. There are additional risks associated with investing in an individual sector, including limited diversification



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

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Amy Parris

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Community

## Meet Our Hometown Hero Eddie Mansfield

## A Story of Redemption

parents operated in Owensboro

while Eddie was growing up. He

opened FAVORI Boutique in the

By Dave White

Eddie Mansfield has a story

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

What an answer!

Born and raised in a good family in Owensboro, Kentucky, known for its thriving retail and dining district nestled on the southern banks of the Ohio River. His Mom owned a women's apparel and Gift shop and his dad was an artist and architectural designer. "I had every advantage growing up, but somehow I got on the wrong track at a young age and for many years couldn't get off."

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

Unfortunately, things only got worse as Eddie kept experimenting with other, and more powerful drugs. Nothing could stop his addiction. "From the age of 15 to the age of 38, I lived a life opposite of what my parents had in mind for me. I bounced from state to state, from job to job, from rehab to rehab."

In 2006, Eddie's life would be changed forever. He was arrested for possession of drugs, and it was at that moment he called out to God for help. And, as Eddie says,



Instead of going to prison, He was given a diversion sentence of 18 months to Haven House in Santa Rosa Beach, a faith-based rehabilitation program. "I finally

realized it was God I was resisting for all those years and it was God who rescued me and gave me a second chance."

Since then, life has taken a "complete 180" for Eddie. "My life is full of happiness, joy, love and peace now." Since 2009, Eddie has worked with Path of Grace Women's Recovery Home. Path of Grace is a women's residential recovery home dedicated to helping those struggling with addiction find recovery through faith. There are now 36 beds at Path of Grace and a new project is in the works that will help many more!

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

In 2014, Eddie fulfilled another lifetime dream of opening a shop similar to the one his has been a great success and I really love it. We carry apparel, footwear, jewelry, gifts, home decor and art." In many ways, the income from the shop allows Eddie to dedicate his full-time attention to Path of Grace. In addition, Eddie has ex-

Market Shops of Sandestin. "It

panded his business by opening a second shop in Destin-KISS THE SKY boutique in the Plantation Commons near Fresh Market and Home Goods, KISS THE SKY boasts twice the floor space as FAVORI which allows for the sale of more home decor and "Coastal Chic" beach furniture.

Eddie's girlfriend, Kimberly Givens, has been a big help in managing the expansion and coordinating the buying for both

stores. She is also a former graduate of Path of Grace, and also works at Path of Grace as Supervisor of Homes.

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

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

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



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# Roof Financing Spreads Roof Repair Costs

By Erin Bakker, Specialty Roofers Inc.

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

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

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

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

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

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#### **Ground Zero:** An Interview

By Matthew Vanderford, Claimology

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

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

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

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

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

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

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

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

like a direct hit where we lived.

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

When, if ever, did you think about Insurance and what would happen if you had damage? When the storm was strengthening — I went out and took a video as it was getting close. And it's only because of industry experience and working with claims that I remembered to take action and document things before the storm got bad.

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

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

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

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

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

Where are you living

now? Panama City Beach.

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

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

What would you have done differently in preparation in dealing with the insurance company? I would've taken better exterior photos

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

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

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

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

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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.

**Have Questions about Property Damage or Insurance Policies?** 

Call Us: (850) 684-4794

You could have it answered in one our columns.

Community

## **Underinsured – Don't Let It Happen to You!**



By Victoria Ostrosky

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

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

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

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

From Hurricane Michael to the recent wildfires in California, when all is said and done, some homeowners are discovering not only were their homes destroyed, but they were underinsured. In addition, inadequate insurance on your dwelling can



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

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

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insur-



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

also lower the coverages available to replace your personal property, loss of use and more.

There are several factors that directly contribute to being underinsured. The biggest one being your initial purchase of that dream home. You searched until you found the perfect house. You bought furniture, painted walls and hung a stunning chandelier over your brand-new dining table and chairs. And that was fine, until Hurricane Michael toppled a few trees onto your roof and the rain soaked not just your furniture, but the drywall and cabinets, and that beautiful chandelier shattered on the floor.

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

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

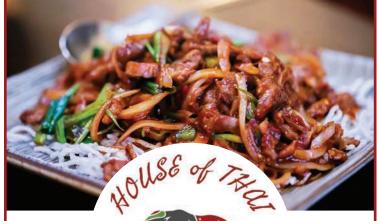
The third factor is a sneaky one. Most homeowners periodically update their homes, like installing new flooring, remodeling bathrooms and kitchens, adding rooms and square footage, but they don't always inform their agent so that the replacement cost can be recalculated and limits increased.

The bottom line when it











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

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

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

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#### LJ Schooners Dockside Restaurant

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schooner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water, marina and unparalleled sunset



with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits! Join L.J. Schooners for Sunday Brunch, 9 a.m. – 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up. And don't forget the monthly Sunset Shrimp Boil (this month Sunday, April 25th)! Dine-in, pickup and to-go available. Open Wed.-Sun., 11 a.m.-8 p.m.

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

**April 25** - Live Music Jared Herzog 4-8pm

**April 25** - Shrimp Boil 4-7pm

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

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

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

**May 8** - Live Music - The Remedy

**May 9 -** Mothers Day Brunch 9am-1pm

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

**May 15** - Beach Party 6pm-10pm & Live Music with Shades of Blue (Sand in Oyster Bar)

> (850) 897-6400 290 Yacht Club Dr., Unit 200, Niceville

bluewaterbaymarina.com/schooners

#### "Savor the Sound"

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

Introducing "Savor The Sound" a family friendly Saturday afternoon event at the Niceville NWFSC outdoor amphitheater supporting the Taylor Haugen Foundation. For this first annual fundraiser, they will be showcasing several homegrown, well known musicians headlining with the Allman



Brothers tribute band, A Brothers Revival, featuring former Allman Brothers Band bassist

David Goldflies. The venue will also host local food trucks, local breweries and exciting raffle items. Tickets: \$10 per person, \$30 for a family (up to 5 family members).

Visit taylorhaugen.org for sponsor opportunities and mpv.tickets.com to purchase tickets.

M Off the Hook

# Little Free Pantry Opens!

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

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

"Food insecurity is an important public health problem facing families in Walton County," stated Holly Holt, Health Officer and Administrator of the Florida Department of Health in Walton County. "Through collaborations with community partners like UWEC, we are trying to make healthy food options more accessible for families that might be unsure where their next meal is coming from."

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

Walton County businesses



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

# Join LJ Schooners' Sunset Shrimp Boil Sundays Join LJ Schooners Dockle Restaurant & Oyster Bar

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

For \$15.95 per plate, a scrumptious offering of Shrimp (featuring local Wild Caught Shrimp from Willingham Seafood), Sausage, Corn on the Cob, Potatoes and Bread await you!

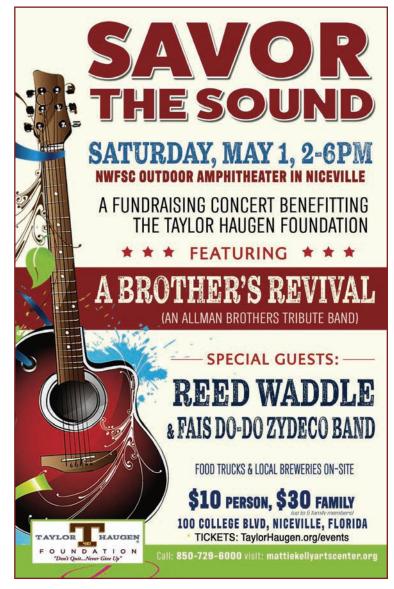
There's also live music from 4 – 8 p.m. Call ahead for to-go orders at 850-897-6400. 290 Yacht Club Dr., Niceville, in the community of Bluewater Bay at the end of Bay Drive.

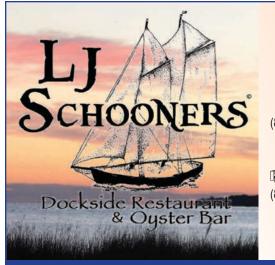


See Facebook.com/Lazy-JackSchooner for more infor-

mation and updates!









## **Sunset Shrimp Boil**

Featuring Local Wild Caught Shrimp from Willingham Seafood

Last Sunday of the Month May - Oct.

4PM - 7PM

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#### Off the Hook



By Cali Hlavac, Silver Shade Studios

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

"Panhandle Fly Fishers is a club organized by volunteer individuals with a passion for the sport of fly fishing and our

# Off the Hook:

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

fisheries conservation," says the current club President Cody Wells. "Our focus is on conservation, education and the promotion of fly fishing in the Florida Panhandle."

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

The club meets to exchange information, techniques and local knowledge through monthly meetings, outings and get-togethers. They meet the first Monday of every month at 724 Legion Drive in Destin at 7 p.m.



The Sandman Rick Mungeam with his Bahia Honda bonefish

for a general membership meeting and on the 3rd Monday of every month for fly tying classes. Membership dues are \$30 for the year and business sponsorships are welcome.

Outside of the monthly



Lionel James, Lions Tale Adventures

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

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

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

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

# VISIT MYBAYLIFENWFL.COM TO READ THIS ISSUE ONLINE



#### Off the Hook

### Life Jacket: WEAR IT!

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

## Common Misconceptions Associated with Life Jacket Wear

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

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



falls overboard and boaters entering the water unprepared.

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

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

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

The availability of inflatable life jackets has made wearing

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

## Who will notice if I wear a life jacket?

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

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

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

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

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

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

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

#### **SUP Board Races**

## Thursday Throw Downs through Oct. 28!

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

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



#### Wellness



#### **QUESTION:**

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

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## Ask Dr. Marty: Sluggish Thyroid

#### **ANSWER:**

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



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

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

Many things can cause a thyroid imbalance. Because the endocrine glands work closely together, a problem with other glands, like the adrenals, can create a problem with the thyroid and vise versa. A tendency toward thyroid problems can be inherited. Physical injury,

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City Market Bayside, Q 4495 Furling Lane, Suite 10, Destin like a whiplash, can traumatize the thyroid into a hormone imbalance. An overabundance of medications can also throw the thyroid for a loop. A lack of iodine in the diet can be the culprit in the development of a goiter, which is a potentially dangerous enlargement of the thyroid.

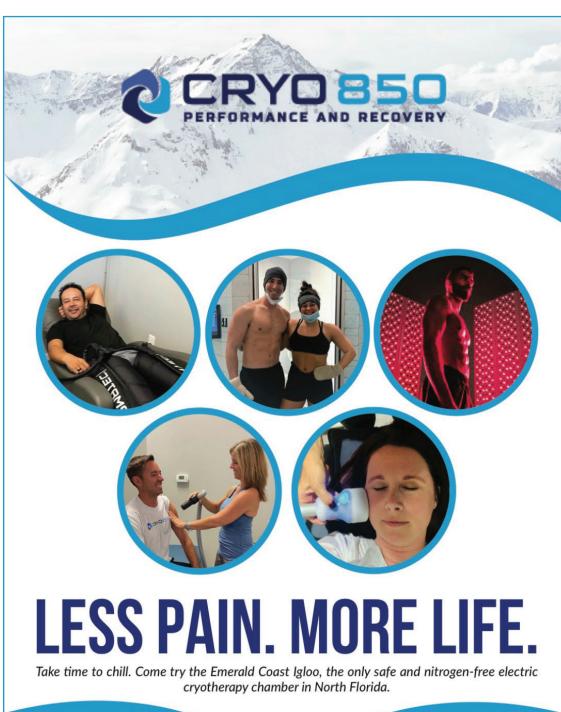
Harvard Medical School has estimated that one in 12 women under the age of 50 and one in six women over the age of 60, have low thyroid. Some cutting-edge physicians who specialize in thyroid cases estimate the numbers are probably more like 40%. Although this topic is complex, I highly recommend an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

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

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

Stay well.

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



VISIT **MYBAYLIFENWFL.COM**TO READ OUR LATEST ISSUE





By Dr. Richard Chern, M.D.

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

850-974-2005

## The Real Dope on Medical Marijuana

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

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

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Dr. Richard Chern, MD prescribes medical marijuana to qualified individuals. He also provides Hormone Therapy, Thyroid Optimization, Peptide Therapy, and Opiate Dependency Treatment in Miramar Beach and Pensacola. Call today for an appointment 850-837-1271.





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## **Exercise After Receiving the COVID-19 Vaccine**

By Jason Clements, Owner/ Manager Bluewater Fitness

While there are no specific guidelines at this time put out by the CDC regarding fitness protocols post-vaccination, it's very important that individuals use common sense, and assess how their body feels in the immediate hours and days after receiving the shot. Differing experiences from registered dietitian nutritionists who received the vaccine and actively follow a structured workout regimen emphasizes the importance of individualized protocols when it comes to modifying your workouts directly post-vaccination to ensure you prevent injury and allow your immune system the time it needs to return to nor-

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



fatigued and unable to work out for two full days.

Cara Harbstreet, a registered dietitian nutritionist based in Missouri, experienced more significant muscle soreness that required her to take a planned rest day after receiving her first dose of the vaccine. While she did note feeling some muscle soreness with the second dose, she

did not have the extreme fatigue the others experienced, and was able to continue her strength training circuit that day.

Melissa Groves Azzaro, a registered dietitian nutritionist in New Hampshire, received the first dose of the Moderna vaccine and reported very mild muscle soreness after the injection site post-vaccination, but no real fatigue. While she's yet to receive the second dose, she has heard from close family members that they were fatigued for up to three days after the second dose. As she gears up for her second dose later this week, she's front loading her workouts to ensure she can still get her desired movement in.

Regardless if you receive the Pfizer or Moderna vaccine, the way your body will individually respond to each dose will be unique. While most symptoms included complaints of muscle soreness and fatigue, it's important to be cognizant of how your body feels and adjust your workout regimen as necessary.

Unfortunately, there is no definitive answer to the question of how the COVID-19 vaccine will affect your next workout. Based on experience from avid fitness enthusiasts and experts in the field, getting the vaccination should not derail your fitness progress. It might require you to engage in some modified exercises or take a rest day or two, but in most cases, you can return to normal activity within a few days.

Reference verywellfit.com

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## Focus on the One Thing to Win the Race



By Ricky Harper, C12

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

Nearing the end of a grueling two-hour stint, I was battling another car for position. I reeled in my adversary two laps earlier and was watching his line through each corner, looking for a weakness I could exploit to make a pass. I found it and was ready to pounce; he was taking the very fast turn-one a little wide, failing to drive fully to the corner's apex. Approaching the corner in fifth gear, throttle flat to the floor and only a couple of feet behind my opponent, I waited a split second longer than usual before I briefly stabbed the middle pedal and downshifted a gear. The car set-

tled and I steered for a late apex, expecting to power inside of my opponent and pass him going up the hill to the next corner. I rolled on the power and began the pass when I saw my opponent swing even wider than before, perhaps distracted or blinded by my headlights which filled his mirrors. As I accelerated, his strange line caught my attention and I glanced at his car and watched him drive straight off the trackand then I drove off the track right behind him. His taillights disappeared in a cloud of dust, dirt, grass and small stones. The noise of the debris pelting my car was deafening and drowned out the raspy whine of my engine.

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

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

I recently talked with a small business owner that had a disruptive idea. Through experimentation he found a much better product to replace one that is commonly used in his industry. This new product was readily available from a different trade, and far exceeded the performance of the one used in

his industry. He set up supply contracts, developed a marketing plan, and built an ordering and distribution system.

He should have stopped there and went to market. Instead, he lost focus on the primary goal; he decided to create other products to bolster sales of his idea. He spent enormous amounts of time developing training systems and new tools to use with his product. Competitors heard what he was doing and being savvy businesspeople, they quickly found and began selling the product. Worse yet, his primary business of more than 20 years was suffering due his lack of attention on it. Taking his eyes off the target, he tried to do too much. Bill Gates said, "My success, part of it certainly, is that I have focused in on a few things.

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



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

one thing with great clarity and efficiency, or you can do multiple things with mediocrity.

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





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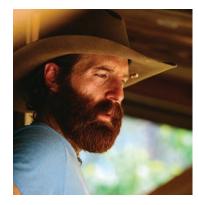
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#### Musing



By Sean Dietrich

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

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

"People, hush!" says Gary. Someone goes: "SSSSSHH-HHHH!"

The murmuring stops.

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

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

"Quickly, people!" says Gary. "We haven't got all night!"

It's a good night for a dance. There has been an 82 percent drop in COVID cases among U.S. nursing homes since the vaccine, and these people need something joyous.

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

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

"Okay," announces Gary.
"Ladies and gentleman, it gives

#### The Dance

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

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

"Everyone ready?" Gary says. Then he counts off a tempo. "And a'one, and a'two, and a'one, two, three..."

The band launches into



me great pleasure to introduce TONIGHT'S BAND!"

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

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

There are four musicians in tonight's community band:

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

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

"Somewhere Beyond the Sea." People come unglued. The whole facility suddenly becomes ten shades happier.

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

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

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

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

The tune ends. The band plays "When You're Smiling."

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

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

People are moving stiffly on the dancefloor, wobbling about as gracefully as the decades of osteoarthritis will allow. Onlookers seated in wheelchairs are singing, clapping in all the wrong places.

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

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

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

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

"I'd like to dedicate this song," he begins, "to everyone who has lost someone this year." His voice breaks when he says it.

The nurses and staff bow their heads.

Gary whips up the band. The musicians begin to play "What

a Wonderful World" at a ballad tempo. The whole room comes alive because everyone on planet Earth recognizes this song.

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

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

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

Gary turns red. "Gosh, it's been a long time, I don't think so..."

Too late.

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

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

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

Because, it really has been a long year.



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By Rick Moore

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

There was a strict rule at Ellis Island in those days: If a person onboard was sick, they were not allowed to go to ground. The sailors said the father would have to return to Lebanon. The mother could not understand. Though she only spoke broken English, there clearly had to be some mistake. Surely they wouldn't break up the family. A fellow traveler from Byblos, Abraham, who spoke better English and fluent Arabic tried to intervene. The sailors would not budge. The rest of the family could decide to stay or go back, but they were not going to let anyone sick off that boat. Abra-

## A Pastor's Ponderings: The Steamer Trunk

ham told the mother the children could stay with him and his wife if she wanted them to. As the mother cried, struggling to make sense of it all, pleading to the sailors to let her husband off, the fog horn began to blow. The sailors yelled to the family "stay on the ship or leave now, but the father isn't getting off."

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

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

After several weeks went by, Malaky asked Abraham for the key to the trunk. He said he thought she had it. In all of the confusion on board the ship, the mother forgot to give them the key. Abraham offered to break into it, but Malaky asked him not to. She said "I'll wait for mama to open it." Many nights, Malaky would lay her hands on that old steamer trunk and pray to see her family again. About two years later, the mother had raised enough money to pay for a second journey back to America. When the mother finally arrived in Worcester with Malaky's two brothers, there was a family reunion like none other. Before going to bed that night, Malaky asked her mom for the key to the trunk. The mother was puzzled. She had no idea where the key was. After waiting all that time, Abraham had to break open the trunk anyway.

My Great Aunt Malaky died when I was twelve years old, but I still remember her. The old steamer trunk sits in my living room to this day. Though no one ever found the key to the steamer trunk, they did find the key to happiness. Thank God for family.

Rick Moore is Communications Pastor of Destiny Worship Center.



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

By Whitney Lee

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

Based in both Northwest Florida and Nashville, Jessie writes, plays and performs a heartfelt brand of country-pop with a breezy, romantic feel and plenty of charm. She released her debut album, Coffee Every Morning, in 2018. Later that

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

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

Back in March 2020, Jessie sat down with Rudy and Ellis for her last in-person writing session before the COVID 19 quarantine began. When asked



about the feelings in the writing

Rather than dwell on the unknown, the team came tomonths pregnant with her first child. No worries though you'll still see this new mom performing along the Emerald Coast this spring and summer, baby boy in tow! An inspiration for mothers pursuing their passions, she will continue releasing new music while also enjoying the adventure of motherhood.

lease day, Jessie will be eight

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

In honor of "Sand and the Sea," Jessie has also released special merchandise and a lyric video (https://youtu.be/EX5\_ hhh[5r0) and the song is available on all streaming platforms. To purchase the upcoming single and beachy merchandise, head to www.jessieritter.com. A native of Cape Girardeau, Missouri, Jessie continues to tour heavily through the Midwest and Gulf Coast regions as well.

room, Jessie said "I think the word "pandemic" had appeared in the news for the first time that day, and we were really scared. We didn't want to write a sad song or a song about what might happen, we were looking for hope while on the brink of fear."

In addition, Jessie has also been preparing to welcome a new life into the world. On re-

29

found inspiration from her

home on the Emerald Coast

and the carefree spirit that

the area inspires. While working

on her new single and navigat-

ing a music career during a pan-

demic, Jessie's music video for

her song "Home" was featured on CMT and most recently

broke into The Country Net-

Sinfonia Gulf Coast performing

**Duchess** 

M80s

The Music of Queen

Modern Eldorados

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work's Top 20 Countdown.

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## **Upcoming Art Classes**

#### **Artful Things Niceville:**

Upcoming workshops at the gallery:

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

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

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

**April 24,** 10 a.m. Swipe and String Pull Acrylic- Debi Profeta **April 24,** 1:30 p.m. Book Release Party- Eliza Scalia

#### **Ongoing Classes:**

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

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



Friday mornings: 10 a.m. - noon. Basic and Essentials in Oil Painting. \$25 per session plus supplies- Ed Nickersontext 850-420-9609

#### **May Events:**

- Air Dry Clay Classes
- Acrylic pours
- Book Signing
- Encaustic Wax
- Kids classes
- Date Nite Art

Call the gallery at 850-729-2600 to reserve seating for workshops and events. 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.

(850) 729-2600 1087 John Sims Parkway East Niceville

### Sinfonia Gulf Coast's Crescendo Is Almost Here!

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

This year's main event, themed "Moulin {vin} Rouge," is set for Sunday, May 2 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate the cultural and culinary



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

Proceeds from Crescendo! will benefit Sinfonia and its mu-

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

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

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

## NFB Académie 2021-22 Academic Year Auditions Scheduled for May 1

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

Students must register by April 28 at 5 p.m. as space is limited and time slots are assigned in advance. Auditions are open to all children in the community and selection is made solely on the child's ballet potential. Dancers will be taken into the audition in small groups and spaced accordingly upon entering the studio through the appointment duration. Students will begin the process by checking in outside of the main doors of the NFB studios in downtown

Fort Walton Beach. They will be required to wait until they are called, and parents must remain outside, as the NFB lobby will be closed.

Dancers will be required to sanitize their hands and have their temperature taken upon entering the building, and staff will wear masks and gloves. After each group finishes, dancers will be escorted back outside to their parents. If the dancer or anyone in the same household is experiencing any COVID-19

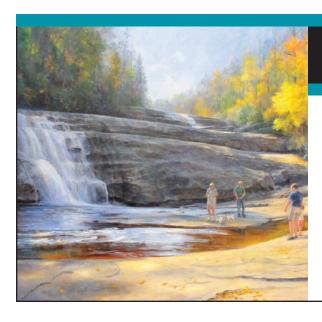


related-symptoms, alternate options will be made available.

Celebrating 20 years, the NFB Académie is a free, nationally acclaimed integrated arts and academic program for third through eighth-grade boys and girls who demonstrate the potential to excel in dance. Académie students receive con-

centrated instruction in ballet as a part of their overall academic and artistic education. Certified elementary and middle school teachers under the Okaloosa County School District's direction supervise the educational program. French, art and music are taught weekly.

For more information on the NFB Académie or to reserve an audition time, please visit www. NFBallet.org/Academie, call (850) 664-7787 or email office@nfballet.org.



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## **Protect Your Family with a Family Protection Dog**

By Elena Beplay, Coastline K9

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

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



Coastline K9 is founded by Erick Innis, a former Army Ranger dog trainer and handler. In six years of dog training and providing world class family



protection dogs, our team has stayed busy answering questions regarding family protection dog selection and training.

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

Unfortunately, many people waste time and money training a dog they "hope" will make the cut. When in reality, not all dogs

can be family protection dogs. A dog that just looks scary or big is not always the best answer. It can sometimes take up to the two-year mark of professional training to know if the dog will graduate the program. The only way to guarantee your dog will perform to the standard is to purchase a fully finished family protection dog. Getting a puppy and raising it to preform protection work is a "roll of the dice."

Due to the extensive training, the national average cost of a family protection dog rang-

es from \$35,000 to upwards of \$125,000. Specific commands the dog should be able to perform include asking the dog to "watch" a potential aggressor, "bark" on command to de-escalate a situation, "engage" an active threat, "hold" an aggressor and "recall" back to the owner. The dog is trained to respond correctly in scenarios such as a home or car break in, robbery, child abduction or kidnapping, and they can be used to protect assets and property.

Bri Baldwin, a North Carolina resident, visited our team at Coastline K9 here in Florida to find a family protection dog. She left with "Big Brad," a Dutch Shepherd. Bri explains, "There have now been five real life situations in which I have needed Brad. He has read every situation perfectly and acted according to each."

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

For more information on how to protect your family with a protection dog, visit Coast-lineK9.com or call (850) 307-7771.



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www.coastlinek9.com

Instagram: instagram.com/coastline\_k9



## **Bay Buzz**

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

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

#### April is Month of the Military Child

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

First established in 1988 by Defense Secretary Casper Weinberger, MOMC celebrates the 1.2 million children of active duty members currently.



Two million military children have experienced a parent's deployment since 9/11.

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

## Bluewater Bay Boats & Yachts Opens New Location!

Bluewater Bay Boats & Yachts recently hosted the Niceville/Valparaiso Chamber Business After Hours and celebrated their new location with a Chamber Ribbon Cutting. Guests enjoyed great music, de-

licious food from LJ Schooners Restaurant including fresh oysters and refreshing beverages, and won some pretty awesome door prizes!

#### Testimony Night at CALM's VenYou201



Your testimony is worth sharing! CALM invites you to share your stories, the trials and tribulations you have overcome. "Let us stand together," says Wanda Siefke. "A disco ball is hundreds of pieces of broken



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

glass to make a magical ball of light—you aren't broken. You, my friend, are a disco ball!" Embrace truth as you embrace your sisters in Christ May 7th at 6 p.m. at VenYou201 located at 201 Redwood Ave., Niceville. Please rsvp to calmorganizationinc@gmail.com for this free event. Donations accepted and go to support the CALM house 501c3 ministry, a transitional home for moms and their children. www.nicevillecalm.com.

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

This year's local Boys & Girls

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

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