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# BAY Life

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## Protecting One of Our Community's Greatest Assets: **The Choctawhatchee Bay**

BY BRIAN L. UNDERWOOD,  
CBEP EXECUTIVE DIRECTOR,  
AND LORI SMITH, PUBLISHER

One of our area's most beautiful, coveted and useful resources has been experiencing significant challenges—ones that affect water quality, natural systems and benefits provided by our own Choctawhatchee Bay. And, whether you think about it or not, this massive body of water is woven into our everyday lives as we come and go...to work, to fish, to boat, to play, to receive goods, to experience magnificent views, nature and wildlife, and the list goes on.

A defining characteristic of the coastal reaches of the Choctawhatchee River and Bay watershed has been growth and development in our region. Our population has increased significantly over the last several decades with a projected 21.24 percent growth over the next 20 years. Some of the greatest growth is in Okaloosa, Walton, Santa Rosa and Bay counties, which



PHOTOS BY CHELSEA CONLEY

will bring continuing changes in land use and increasing demands on wastewater and stormwater management systems. (source: 850 Business)

Encompassing more than 5,000 square miles, the Choctawhatchee Bay watershed extends through six counties in Northwest Florida and 10 counties in Alabama. Within

our region, the contributions from this natural environment to our economy and quality of life cannot be overstated. Ecologically diverse, the watershed, land areas that drain into the Bay, includes one of Florida's largest alluvial rivers,

### ASSET

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## The Vietnam Traveling Memorial Wall® Brings Healing to Vets and Families



BY LORI LEATH SMITH

One usually travels TO a wall, but this one's coming to us! The Vietnam Traveling Memorial Wall® is arriving in our area to be showcased at Gulf Cemetery's Memorial Day service, fitting for this year's theme "United in Sacrifice, Honored in Remembrance."

To be displayed throughout Memorial Day Weekend at the Chapel at Crosspoint in Santa Rosa Beach, VFW Post 4437 Riders will be paying their tribute to the more than 58,300 names enshrined on it by escorting the wall through Freeport from McDonald's in Defuniak Springs on its way to the Chapel.

### WALL

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 **Community**

**ASSET**

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an expansive riverine floodplain, a 129-square mile estuary, tidal marshes and seagrass beds as well as coastal dune lakes, Floridan aquifer springs, barrier islands and longleaf-wiregrass forests. It also includes some of Northwest Florida's fastest growing communities, including ours, as well as extensive public and private conservation lands.

The water resources that comprise the Choctawhatchee River and Bay provide numerous functions critical to our quality of life. The watershed's wetlands and floodplains store and regulate stormwater runoff, protecting water quality, providing flood protection, and recharging aquifers and potable water supplies. Its lakes, streams and coastal waters sustain numerous species of fish, shellfish and wildlife. Its springs provide windows to the aquifer, and its wetlands and coastal barriers provide resiliency against storms and coastal change.

To help preserve the Bay qualities we hold dear, the Choctawhatchee Bay Estuary Program (CBEP) was recently established as a community-based, non-regulatory organization to coordinate stewardship initiatives for the Choctawhatchee Bay and its watershed, aspiring



PHOTO BY CHELSEA CONLEY



to protect and enhance these valuable assets for our enjoyment and benefit. These include restoring water quality, restoring and conserving its habitat, replenishing and protecting living coastal and marine resources, enhancing community resilience and revitalizing our diverse coastal economy. Grants and funds raised allow groups who have long worked on these assets to coordinate their efforts, educate, steward, strengthen and

maintain this vibrant contribution to our economy.

In 2019, the Choctawhatchee Bay Estuary Program was the beneficiary of grant funding from The Nature Conservancy. Additional Program funds have been received through a federal RESTORE Act financial assistance award to the Gulf Consortium and Okaloosa County, on behalf of the Estuary Program, consistent with criteria set out in the RESTORE Act at 33 U.S.C.

1321(t)(3)(B)(i). Governance is provided by the Choctawhatchee Bay Estuary Coalition Board of Directors, represented by County Commissioners from Okaloosa, Walton, Holmes and Washington Counties in Florida. Other organizations represented on the Board include the State of Alabama's Choctawhatchee, Pea and Yellow Rivers Watershed Management Authority, the Choctawhatchee Basin Alliance and Eglin Air Force Base as an ex-officio participant.

A Comprehensive Conservation and Management Plan (CCMP) is currently being drafted for the Choctawhatchee Bay, River and headwaters. Consistent with the U.S. EPA's National Estuary Program standards, the Choctawhatchee's CCMP will highlight priority resource groups along with strategies to mitigate many of the known challenges. Some of these strategies include best practices for community resilience, water quality protection, natural resources management and land use planning.

Initial planning strategies have been successful, yielding positive stakeholder engagement. Reflecting the National Estuary Program model, the Choctawhatchee program has organized technical advisory, education and outreach committees comprised of regional partners, who provide local knowledge and

information on watershed issues. "We are hoping to build our partnerships to include a Community Advisory Committee and a Business and Industry Committee comprised of business owners, land owners or other members of the community interested in becoming involved in the Estuary Program and the CCMP development," says Chelsea Conley, CBEP Outreach Specialist.

If you would like to learn more about the Choctawhatchee Bay Estuary Program, visit [MyOkaloosa.com/cbec/program\\_overview.html](http://MyOkaloosa.com/cbec/program_overview.html) or [Facebook.com/ChoctawhatcheeBayEstuaryProgram](https://www.facebook.com/ChoctawhatcheeBayEstuaryProgram). For additional information, contact Chelsea Conley, Outreach Specialist, at 850-609-5390 or [cconley@myokaloosa.com](mailto:cconley@myokaloosa.com).



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**WALL**

*continued from page 1*

The Wall is fully sponsored by the Gulf Cemetery Association and hosted by the Chapel at Crosspoint from Thursday, May 27 through Memorial Day Monday, May 31.

Rev. Dr. H. L. "Scooter" Ward, Jr., Associate Pastor and Minister of Music for Community Church of Santa Rosa Beach, is an Air Force veteran, on the Gulf Cemetery Board and president of the South



Walton Ministry Association (SWMA). Rev. Ward has two uncles with purple hearts and says this year, after being unable to have a ceremony last year, wanted to do something special for the Memorial Day ceremony. "I heard about the Vietnam Traveling Memorial Wall® and we have three military veterans on the board. So, through the SWMA in partnership with the Chapel at Crosspoint and Gulf Cemetery Association, as a team

*Continued on page 4*



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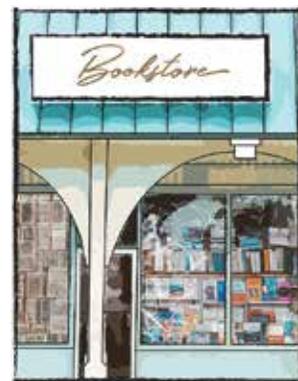
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 Community

## WALL

continued from page 2

effort, we made it happen. A formation of Huey's, the Patriot Guard and VFW riders, sheriffs and fire fighters joining the ceremony will make it really special." Approximately 150 veterans are interred in the cemetery and will be honored in the service that will include a keynote speech by Retired Air Force General, Philip Breedlove. "One of goals is to teach the next generation the sacrifice our veterans and those who fought have made. We encourage parents to bring their kids and, really, the whole family to the event."

Designed to travel to other communities throughout the U.S., the Vietnam Traveling Memorial Wall© is actually a 3/5 scale of the Vietnam Memorial in Washington, D.C. It stands six feet tall at the center and covers almost 300 feet from end to end. It's specifically dedicated to those veterans in the U.S. military who served in that designated war zone and stands as a reminder of the great sacrifices



made during the Vietnam War. Its purpose is to help heal and rekindle friendships and allow people the opportunity to visit loved ones in their hometown who otherwise might be unable to make the trip to Washington. The traveling memorial further brings past and present military members and civilians of all ages together to view the names of lost family members and fallen companions allowing them to exist once more among family



and friends in familiar surroundings. Since the Vietnam War was an unpopular conflict during the 1960s and early 1970s, it was difficult for many post-war veterans to easily transition back into society after returning from overseas. By bringing the wall to them in familiar surroundings, they find the strength and courage to face the wall within their own communities, allowing a healing process.

"The memorial came to be as

a vision of the Vietnam Veterans of America," says Doc Russo, a Navy veteran who travels with the wall. "The design was the winner of a design competition that had over 1,400 entries and, in 1982, it was unveiled in Washington D.C. To this day, it is the most visited national monument in the country and is still privately owned by the Vietnam Veterans of America," he says.

A hospital corpsman, Doc was injured while in the service.

He feels honored to be the person to take the Vietnam Traveling Wall around the country. "I have a cousin on 35E, Line 51, and I told his mother years ago, that as long as I am able, he and the other more than 58,000 soldiers would never be forgotten." Doc says for as long as he has been working with the wall, he's never seen anyone who did not appreciate it and what the wall stands for.

Rev. Ward says he needs adult volunteer wall monitors for four-hour shifts throughout the weekend. If you can help, visit [gulfcemetery.org](http://gulfcemetery.org).

The historic, 106-year-old Gulf Cemetery will host this annual Memorial Day Ceremony on Monday, May 31 at 10 a.m. at 1466 S. County Hwy. 393 in Santa Rosa Beach. The Memorial Wall should be set up by 4 p.m. on Thursday at the Chapel at Crosspoint, 1477 S. Co. Hwy 393, Santa Rosa Beach, open to the public 24/7 throughout the weekend except Sunday morning, and disassembled and depart on Tuesday, June 1.

## Join us this year to recover, grow, support and connect! May is Skin Cancer Awareness Month!

Skin cancer is one of the most common cancers in the U.S., and unprotected UV exposure is one of the largest risk factors. As you head outdoors

for warmer weather and fresh air, the AAD encourages you to #PracticeSafeSun. To bring awareness about the use of sunscreen and the importance of

preventing skin cancer to the Emerald Coast community, a new event, the Sunblock Social, aims to inform and educate about the use of sunscreen.

UV radiation from the sun isn't just dangerous, it's also sneaky. Not only can it cause premature aging and skin cancer, it reaches you even when

you're trying to avoid it – penetrating clouds and glass, and bouncing off of water and sand.

YOU are the most important part of skin cancer awareness and it starts with YOU. With more than five million cases diagnosed in the U.S., each year skin cancer is America's most common cancer. The lifestyle on the Emerald Coast requires us to be aware and we believe we can save lives and have a healthier lifestyle.

Join us this year to recover, grow, support and connect Friday, May 21 at 5 p.m. at The Gulf Okaloosa Island. You'll receive information and a cancer protection kit that includes sponsor sunscreen, towel, hand sanitizer and more and there will be champagne, water and Hors d'oeuvres.

Tickets, \$50, can be purchased at <https://abproductionllc.ticketleap.com/sunblock-social/>.

Visit [sunblocksocial.com](http://sunblocksocial.com) to learn more about this event!

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# Happenings Around the Bay

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May 15, 22, 29 & June 5, 12, 19, 26  
9am | Palm Plaza | Niceville

**Hammock Bay - 1st & 3rd Sundays**  
May 16 & June 6, 20  
8am | Victory Blvd | Freeport

## MAY

- 20 | **Concerts in the Village: A Brother's Revival**  
7pm | Mattie Kelly Arts Foundation | Destin
- 22 | **USCG Boating Safety Class**  
12pm | Niceville
- | **A Night Out for the Freeport Library**  
4pm | Horse Power Pavilion | Freeport
- 27 | **Concerts in the Village: Deana Carter**  
7pm | Mattie Kelly Arts Foundation | Destin

## JUNE

- 02 | **Summer Art Camp**  
9am | Artful Things | Niceville
- 03 | **Concerts in the Village: The Tams**  
7pm | Mattie Kelly Arts Foundation | Destin
- 04 |  **One Year Celebration**  
5pm | J. Leon Gallery + Studio | Destin
- 05 | **Women's Climbing Circle**  
9am | Rock Out Climbing Gym | Destin
- | **Mid-Bay Rotary Charity Cornhole Tournament**  
11am | 3rd Planet Brewing | Niceville
- 09 | **Second Wednesday Breakfast**  
7:30am | Niceville Community Center | Niceville
- 10 | **Concerts in the Village: Kara Grainger**  
7pm | Mattie Kelly Arts Foundation | Destin
- 12 | **Anniversary Party featuring Forrest Williams Band**  
6pm | 3rd Planet Brewing | Niceville
- 16 | **Summer Art Camp**  
9am | Artful Things | Niceville
- 17 | **Concerts in the Village: Petty Hearts - Tom Petty Tribute**  
7pm | Mattie Kelly Arts Foundation | Destin
- 24 | **Concerts in the Village: Air National Guard - Band of the South**  
7pm | Mattie Kelly Arts Foundation | Destin
- 30 | **Summer Art Camp**  
9am | Artful Things | Niceville

# Bay Buzz

## Congratulations NWFSC Graduates

On May 8, Northwest Florida State College held 13 individual ceremonies for members of the 2020 and 2021 graduating classes. Of the 1,333 students eligible to graduate, nearly half of them walked across the stage to receive their certificate, diploma or degree. "I challenge you to take what you have learned at Northwest Florida State College into our community and make a difference. Receiving your diploma, certificate or credential, opens the door to a bright new future—a future filled with endless possibilities," said NWFSC President Dr. Devin Stephenson in a pre-recorded message to all 2021 graduates. "You have already shown that you can be adaptable and flexible while pursuing your goals in the face of unparalleled challenges. Be committed to excellence in all that you do, and success will follow."

Congratulations to all of Northwest Florida State College's 2021 graduates!

## Mid-Bay Rotary First Annual Cornhole Tournament - Saturday, June 5

The Rotary Club of Mid-Bay Bridge will host its First Annual Cornhole Tournament to raise money for its charities on Saturday, June 5, at 3rd Planet Brewing, Niceville.

Team check-in opens at 10 a.m. Bags fly at 11 a.m. There will be a maximum of 32 teams in a double-elimination tournament. Entry fee is \$25 for a two-person team. All registrations are in advance with a deadline of May 31. Rotary will donate all entry fees to non-profit organizations, and 3rd Planet will donate prizes to the top three teams. Food, beer, soft drinks and sweet treats will be available.

3rd Planet will process registrations and fees in advance. Registration forms are available at [3rdplanetbrewingevents@gmail.com](mailto:3rdplanetbrewingevents@gmail.com). A link to the entry form will also be on 3rd Planet and Mid-Bay Bridge Rotary websites.

Businesses and non-profits

can show their support for community by entering a team or even choosing to be a sponsor:

1. Team entry, \$25.
2. Team entry and banner you supply, \$50.
3. Team entry, banner you supply and a space for your 10 x 10 tent, \$100.

Mid-Bay Bridge Rotary has supported numerous community and charitable organizations over the years with donations. The cornhole tournament was added after club fundraising slowed due to COVID-19.

## Area "Queens" Donate to Okaloosa County Officers

As part of the Miss Niceville and Miss Fort Walton Beach pageants sponsored by Miss Okaloosa County, a People's Choice competition was held. The pageant divided the proceeds of the People's Choice competition between "Cram the Canoe" (a fundraiser put on by the Okaloosa County School Resource Officers to benefit Florida Sheriff's Youth Ranch at Camp Sorenson) and their own



Pictured left to right: Miss Niceville Lulu Harrington, Miss Fort Walton Beach Ashley Noyola, Officer James Reeves, Miss Okaloosa County Riley Cleveland, Officer Briana Degennaro, Teen Miss Fort Walton Beach Kasi-dy Braden and Teen Miss Niceville Kaymin Magier.

activity and scholarship funds. The contestants were also encouraged to bring donations of specific items needed by the camp. On April 12th, several of the Miss Okaloosa County, Miss Niceville and Miss Fort Walton

Beach queens gathered at Fort Walton Beach High School where they were pleased to present \$600 and the items that were collected to Officers James Reeves and Briana Degennaro.

*Continued on page 8*

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# SERVICE DESERVES ITS REWARDS!

# Building Momentum, Staying the Course and Catching Excellence

Oftentimes unrealistic expectations become a foundation for growth and the breeding ground for exceptional performance. Overachievers look beyond what can be. Real dreamers see what hasn't been thought of. Vision casters view things over the horizon and far out ahead of those who live in mediocrity and dwell in the average.

Unrealistic expectations can be found residing in those who live and walk in a different sphere. Those expectations drive ingenuity, innovation, creativity, and visionaries. We have those people right here at Northwest Florida State College - our dedicated faculty members, instructors, staff and students all driving toward a common goal: to be the **BEST**.

It is that drive that creates

- A 5-STAR PTK Honor Society Chapter that is one of the top 100 in the Nation.

- A Fire Academy Program that has reached a 100% Pass Rate on the State Exam and overall Public Safety Academy

Ranked #6 in the State of Florida.

- A Nursing Division with a 99% Pass Rate on the NCLEX-RN - Ranked #8 out of 150 programs in Florida.

- A Welding Program that is producing students who are building rockets for Elon Musk and SpaceX

- An Arts Program that is producing stars who are shining on some of the BIGGEST stages in America; and

- A National Championship NJCAA Division I Women's Basketball Team

The Raider Women's Basketball team defeated Trinity Valley, 67-60, to claim the program's first-ever NJCAA Div I Women's Basketball National Championship. It takes leadership, resilience, and an unrelenting pursuit of excellence to bring a national championship to a college, and we are extremely proud of each and every one of the coaches and players.

With a shared vision for excellence, NWFSC along with

the Walton County Sheriff's Department jointly opened the Walton Works Public Safety Complex expanding our top-ranked Public Safety program into north Walton County. The training opportunities offered at the Walton Works Public Safety Complex will produce hometown heroes who will immediately make an impact in our local community. It is due to the unwavering commitment of the Walton County Board of County Commissioners and the Triumph Gulf Coast Board that this joint project became a reality.

Our students are the best and the brightest! In early May, NWFSC held 13 individual commencement ceremonies for members of the 2020 and 2021 graduating classes. Graduates, family members and friends were given the opportunity to safely experience all the pomp and circumstance deserving of this momentous occasion in a modified in-person experience. Of the 1,333 students eligible



to graduate, nearly half of them walked across the stage to receive their certificate, diploma or degree.

What are you waiting for? Your future begins here at Northwest Florida State College. Enrollment for the Summer/Fall 2020 term is underway! Summer classes begin May 17 with options online and in

the classroom. The Fall term begins August 18. We encourage you to visit [www.nwfsc.edu](http://www.nwfsc.edu) to learn more about our programs,

or call 850-502-2895 to speak to one of our Student Success Navigators.



**NJCAA DIVISION I NATIONAL CHAMPIONS**

# NATIONAL CHAMPIONS BEGIN HERE

NORTHWEST FLORIDA STATE COLLEGE



 **Community**

**BAY BUZZ**

*continued from page 6*

**A Great Awakening Has Started**

“The Gathering” is typically held every fourth Friday at 6:30 p.m.. You are invited to join Friday, May 28, and invite someone (especially those that don’t know Christ) who might need something that they have not been able to get (i.e. healing, deliverance, security, peace, etc.). The meeting will be held at the beautiful VENYOU 201, 201 Redwood Avenue in Niceville.

**“OUR Florida” Launches to Provide Rental Assistance**

Department of Children and Families (DCF) Secretary Shevaun Harris announced the launch of OUR Florida, the Emergency Rental Assistance Program, that will benefit Floridians who have suffered due to the pandemic’s economic impact on working-class families. Earlier this year, the Department of the Treasury issued \$1.4 billion to Florida in emergency rental assistance funds, with approximately \$529 million distributed directly by local

governments with populations over 200,000. The remaining funds, over \$800 million, will be disbursed by the state. The department partnered with Tidal Basin, a disaster and recovery consulting firm, to administer the program.

OUR Florida, or Opportunities for Utilities and Rental Assistance, is now accepting applications for families in need of aid, regardless of their city of residence, at OURFlorida.com. The program focuses on low-income renters whose household income is at or below 80% of the Area Median Income (AMI), which varies by county. The program will prioritize renters with income at or below 50% AMI and/or families who have experienced unemployment within the past 90 days. Floridians who rent their homes are eligible if they:

- Earn an income at or below 80% of the AMI; and

- Have qualified for unemployment, experienced a loss of income, incurred significant costs or faced financial hardships due to the recent public health emergency; and

- Are at risk of losing their

home or are living in unstable or unhealthy conditions.

To learn more about eligibility, required documentation, and how to apply, visit OURFlorida.com.

**Big Kahuna’s Water & Adventure Park Celebrates Grand Reopening After Park Revitalization**

On May 14, Big Kahuna’s Water & Adventure Park celebrated its grand reopening, after new owners Boomers Parks spent almost \$800,000 revitalizing park attractions and adding additional safety measures. Big Kahuna’s Water Park has more than 40 water attractions offering guests opportunities to relax on the Lazy River or seek a thrill on one of its exciting waterslides. Younger guests will enjoy a variety of water play in Bombs Away Bay, Buccaneer Cove, and Pleasure Island. Private cabanas have been upgraded and available to rent with a server to enjoy the park’s upgraded food, sodas and alcoholic beverages.

Big Kahuna’s team members are screened for COVID symptoms in accordance with the CDC and State Guidelines



and provided personal protective gear for every shift. Attractions, restrooms and high touch areas will be rigorously cleaned throughout the day, plus Big Kahuna’s have provided numerous, accessible sanitation stations throughout the park.

Big Kahuna’s Water Park has an attached Adventure Park open daily with Emerald Coast’s largest mini-golf course of 54 holes or for thrill seekers try the Cyclone Twister, Sky Coaster, or the Honolulu Half Pipe. Check the operational calendar on the Big Kahuna’s website for current dates and hours.

For information on Big Kahuna’s Water Park, visit [bigkahunas.com](http://bigkahunas.com).



**Local Flight School to Offer Summer Camp for Middle- and High-Schoolers**

Island Air Express flight school will offer an introduction to the world of aviation through the Flight School Association of America’s AeroCamp. Students ages 11-18 are invited to participate in the program from June 7-11.

Campers will be familiarized with all things aviation before taking to the skies for in-flight training. Students who prefer to stay on the ground can do so and will cover several aspects of flight including instruction on radio communications, airport traffic patterns, and the basics of aeronautical charts. Campers will be taught by professional certified flight instructors with years of experience in the business.

This program is ideal for anyone interested in a career in aviation, a field that offers very diverse opportunities and professional paths. The price of the camp is \$695 and will include flight time, a camp t-shirt, and breakfast.

*Continued on page 14*

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# Moving into a New Home? What Do You Do NOW?



BY GAIL PELTO

You have just completed one of the biggest financial transactions of your life and can now call yourself a “homeowner.” With the help of a realtor, like me, you purchased your first home, you’ve signed all the necessary paperwork and are about to walk up to your new front door, keys in hand.

As you walk through your new house, you are probably thinking, now what? This is a common question that new homeowners ask themselves when the time comes to settling into a new home. With all the excitement and work involved in finding a property, buyers might not have a transition plan or a

checklist for the first few days of ownership.

Some checklist items are as simple as steam cleaning the carpets and doing a deep clean while others involve familiarizing yourself with your home’s circuit breakers and water valves, and some might include finding out about the homeowners’ association rules. Having a game plan for your new property will give you peace of mind and allow you to settle in quickly and stress free.

#### Here’s a few to focus on:

**Set-up service.** This may not sound like a top priority, but it is important to contact local utilities and service providers to set-up a new account and avoid disruption. This should be done in advance to closing. Call them and have the utilities transferred effective the date of closing. And don’t forget to change your address with the post office! Your realtor should provide you with the list of utility companies in your area. Make sure to familiarize yourself with the pick-up schedule for trash and recyclables to avoid garbage stacking up during the first week in your

new home—especially when you have a ton of boxes to unpack!

**Change the locks.** You never know who else has keys to your home. So, it is a good idea to change the locks on all doors, or if they are touch-key locks, change the combinations. This will help you sleep at night knowing that you are the only person who has access to your home. You can install new deadbolts yourself for less or call a locksmith to ensure proper installation.

**Know the circuit breaker.** It is a good idea to figure out which fuses control what parts of your house and label them accordingly. You will need two people for this exercise: one person monitoring the power as it goes on and off and the other tripping the fuse in order to test the breakers.

**Do any improvement or repairs before moving in.** It is sooooo much easier to paint, remove popcorn ceilings, refinish hardwood floors, etc. without furniture or people in the house. It’s also easier to clean up. Whether you’re doing it yourself

or hiring a pro, save yourself the headache by doing it before you move in if you can.

**Buy the right tools.** It is likely you own the basic tools, such as a drill, screwdriver, hammer, level and tape measure. Yet, homeownership might require a few new ones you might not have needed before, such as a pry bar for removing nails, trim or tiles and a ratchet set for adjusting nuts and bolts in hard-to-reach places. When hanging pictures or shelving on the walls, be sure to have a stud sensor handy to detect studs, cables and ducts.

**Plan for Emergencies.** Get your list of reputable vendors together complete with emergency contact information such as a plumber, electrician, HVAC company, handymen, etc. When an emergency strikes, you’ll have their info at your fingertips. Ask your neighbors and your realtor for recommendations.

**Use your home inspection.** This is a great tool to use to plan future upgrades and improvements. Make a list of what items the inspector noted as needing attention or are close to

needing to be replaced i.e., roof, HVAC system, water heater, etc. For big ticket items, you can start your plan to be able to cover the costs.

**Create a Seasonal Maintenance Checklist.** Include items such as when to test the smoke detectors, clean gutters, dryer vents, and ceiling fans, when to fertilize the lawn, etc. Making the list and putting it on your calendar will keep your home in good, working condition.

When you are new to homeownership, the list of responsibilities can feel overwhelming at first. But with the help of a realtor, like me, you can be sure to transition into a new home in a smooth and hassle-free fashion.

If you have questions or are interested in selling or buying a home, call me – I’m here to help! Call me, 850-374-0454 or send me an email, [Gail.Pelto@KW.com](mailto:Gail.Pelto@KW.com).

*Gail Pelto is a full-time real estate agent with Keller Williams and a board member with both the Mattie Kelly Arts Foundation and The Rotary Club. If you have questions about real estate, call her at (850) 374-0454.*



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 Community

# Meet our Hometown Hero: Charlie Marello Comes Home to Lead Niceville High School

By KENNETH BOOKS

Behind every winning organization is a leader who trusts his staff, gives them the tools to succeed and helps them to prosper.

At Niceville High School, that leader is Principal Charlie Marello. “My leadership style is a good fit,” Marello said, “because I hire good people and get out of their way.”

Charlie, 48, has a history of empowering the teachers, staff and other employees of the school, which is known for academic and athletic prowess. That history comes from his personal background. He credits retired Walton County Schools Superintendent Carleen Anderson with giving him the chance to reach the top of his game. “She saw fit to hire me as principal at Emerald Coast Middle School when there were far more experienced and accomplished candidates,” he said. “I probably gave her a lot of gray hairs, because I had a



lot to learn and she was always a very encouraging and tremendous personal and professional mentor.”

He carries her philosophy with him as the head at NHS. “Because she did that, every year at hiring time, when we have six to 10 candidates, I always try to hire someone for their first job,” he said.

Charlie is now in his fifth year as Niceville High School Principal. He had previously served as Destin Middle School Prin-

icipal and Assistant Principal at South Walton High School. His background includes service as a coach and teacher of physical science, earth science and personal fitness and health.

Education is a family affair, with his wife of 21 years Allison teaching at Ruckel Middle School. Son Brock is a 10th grader at Niceville while daughter Sara is in seventh grade at Ruckel.

And Charlie appreciates the Niceville lifestyle. He was born

in a suburb of Buffalo, N.Y. and retains a love of the New York Yankees. But when he was age 4, his family moved to Kentucky and finally ended up in Niceville when he was 11. “When I got into school administration, it was always in my mind to get back to my school,” he said. “It means so much to me.”

He’s also an accomplished baseball player, playing second base for Northwest Florida State College when it was still known as Okaloosa-Walton Community College, and for the University of West Florida, both of which provided him with a baseball scholarship.

But any successful leader owes a great deal to his subordinates and Charlie is no exception. “We have had some tremendous teachers and coaches,” he said. “They have inspired me.”

One of his greatest obstacles has been the management of the Covid 19 pandemic. “It was a challenge,” he said. He

instituted mitigation strategies including desk dividers, cleaning protocols, lunch shifts and block schedules to minimize the potential for infection. But he ran into some challenges in meeting the Health Department’s contact tracing protocols, which mandated that any student within six feet of anyone who contracted the virus be sent home for 14 days. Even his son was quarantined twice under those mandates. About 100 cases were identified from among the 2,000 students at NHS.

As the virus winds down and NHS continues to be rated among the top 50 Florida high schools, Charlie foresees continued excellence. “Niceville High School is a well-oiled machine,” he said. “We have great people, but we have to continue challenging ourselves.”

*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](http://nwfsc.edu).*

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# Gulfarium Announces New Penguin Chick Encounter

Gulfarium Marine Adventure Park is celebrating two new additions to the endangered African penguin family. The first penguin chick hatched at the Gulfarium on Feb. 17, 2021, with the second following close behind, on Feb. 20.

These penguin chicks were born to parents, Ninja and Jelly. The first chick to hatch spent the first 3 weeks of its life being raised by Ninja and Jelly, with the second chick being raised by surrogate parents, Missy and Tubbs. “African penguins lay 2 eggs per clutch and if both eggs hatch successfully, one of the chicks is often raised by surrogate parents,” describes Patrick Berry, Gulfarium’s Senior Vice President. “This is to ensure that the adult penguins can focus on raising one chick at a time and provide that hatchling the best possible care. Our animal care specialists monitor the growth of the chicks with frequent weight checks to ensure healthy development.”

The Gulfarium team is offering a brand new, limited time only encounter where guests



can spend time with the two chicks in a behind-the-scenes setting while they learn about the different life stages of these adorable birds. The Chillin’

with Chicks encounter is only available to reserve from May 1-31 and will run daily at 9:45-11:30 a.m.

“This is an opportune time



within the chicks’ development to start socializing them with humans,” explains Bryan Martin, one of the Gulfarium’s Directors of Animal Management. “While this encounter is not only fun and informative for our guests, it is also a great opportunity to provide essential socialization for our chicks before integrating them into our penguin colony as they continue to grow and mature. This will be highly beneficial for their long-term welfare and husbandry that they will receive throughout their lives. This time spent with guests will play an important role when it comes to healthcare

checkups as they will be familiar with human interaction.”

Once the chicks have molted their fluffy down and grown their waterproof feathers near the end of May, they will be ready to learn how to swim in their habitat and remain with the rest of the penguin colony.

Guests can book their spot by visiting [www.gulfarium.com/chillin\\_with\\_chicks](http://www.gulfarium.com/chillin_with_chicks) or by calling (850) 243-9046 x 4. The public is invited to follow the chick’s progress on Gulfarium’s Facebook page: [facebook.com/Gulfarium](https://facebook.com/Gulfarium). Check Facebook for all updates, including milestones.



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 Community

# Vets Helping Vets & First Responders

By MARTA ROSE-THORPE

312 guests attended the April 20th quarterly Vets & First Responders Appreciation Lunch held at Texas Roadhouse in Panama City Beach, and of the dozen or so entrees for the Free HVAC Giveaway, Mr. John Rickard (aka Uncle John), a

World War II veteran, was our winner. John joined the U.S. Navy when he was 17 and was an aircraft mechanic. He served for four years and afterwards, he and his wife Edith, who he was happily married to for 70 years, both worked for the U.S. Postal Service. When they retired in

1992, they – along with Edith’s sister Verona and her husband Charles – took the trip of a lifetime all around the U.S. on Amtrack Railways. They were gone for over a month and had a wonderful adventure! In the last six hours of their trip, however, tragedy struck with what is



now known as the largest Amtrack disaster in history.

A tugboat captain took the wrong bayou and couldn’t turn around. He knocked out the railroad bridge just minutes before their train crossed at around 2 a.m. Their train car, along with six other train cars, plunged into the alligator-infested swamp. Miraculously, by the grace of God, they were sitting by an emergency exit window and were able to escape with minor cuts and bruises. John and Charles were able to help several others out of the emergency window before escaping themselves. Forty-seven people lost their lives that night.

Four and a half years ago, Edith passed away, and John moved into an assisted living facility in Zephyrhills, FL. When Covid-19 hit, his assisted living facility went on lockdown (meaning he was unable to leave his 12 x 12 room). No visitors, and his food was brought to his room. He became ill, but was not allowed to see a doctor “unless it is an emergency,” he was told. After becoming severely ill, he was finally transported to the hospital by ambulance, where he stayed in ICU for two weeks. John’s niece, Lisa Helmes, decided she wouldn’t let him go back to the assisted living facility. So, she brought him to Pan-

ama City Beach last July, where, after six weeks of IV antibiotics, he is “good as snuff” again. Today, John exercises daily and makes it a point to keep a positive mindset.

A Superior Air Conditioning Co. has the honor and privilege of helping this gentleman stay Cool as a Cucumber with a new HVAC unit! We love helping Veterans and First Responders in our community, and this is how we give back: appreciating all local vets and first responders with a delicious hot lunch catered by Texas Roadhouse and co-sponsored by Century 21 Blue Marlin and HerbaFex; and giving away an HVAC unit each quarter to one deserving veteran or first responder. We love bringing the community together and we want to encourage everyone that they, too, can give back with whatever they have to give.

The community is invited to join us for the next **Vets & First Responders Appreciation Lunch on Tuesday, July 13, 2021** from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (a.k.a. The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. **Veterans and First Responders:** To register to win an HVAC unit, apply online at [ASuperiorAC.com](http://ASuperiorAC.com).

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# Memorial Day Message



BY WILLIAM BLANKEN, BLANKEN FINANCIAL MANAGEMENT

With most National Holidays, the meanings are clear on the aspect and how one approaches the day. Memorial Day is more confusing for many Americans. It can be easy to signify the day as the beginning of the summer season, long weekend, or a day to grill with friends and family. All mentioned are great ways to honor our freedoms and even saying Happy Memorial Day are appropriate if celebratory actions come from a place of gratefulness and respect.

For others, including me, Memorial Day is a somber event remembering over 1 million



American lives were lost in defense of Our Nation and OUR Freedoms. There were endless days serving with fellow brothers and sisters at home and abroad as we watched many sunrises away from our families; sacrificing what we had. Some of those same gave all—not having the option to come home—sacrificing everything in defense of our Nation and freedoms. I know this firsthand as I have seen American-Flag-draped coffins loaded in cargo planes on foreign soil. Any sacrifice I have endured pales in extreme compar-

ison to those who have not come home. There was so much that we believed in that we were willing to sacrifice ourselves for the greater good of others ensuring there will be a free Republic Nation called the United States of America for the generations that lie ahead. This is what Memorial Day is to me. The honor. The remembrance.

It is The Airmen, Marine, Sailor and Soldier;

Not the reporter, who has given us the freedom of the press;

Not the journalist, who has given us the freedom of speech;

Not the politicians, that ensure us our right to life liberty and the pursuit of happiness.

It is The Airmen, Marine, Sailor and Soldier, who salute the American Flag, who serves beneath The American Flag and whose coffin is draped by The American Flag

This is what Memorial Day is to me. The honor. The remembrance.

This Memorial Day is different for many Americans. These United States are confronted with a social economic affliction of great proportions that has affected all: physically, mentally, spiritually, socially and financially. It threatens to shatter the lives of millions of people, causing human misery and personal indignity. This affliction will lead to new directions and choices to be made that could change this Great Nation. Through perseverance some will become better, but for others they will need our support. All must share in the productive work of this new beginning and all must share the bounty of a revived economy.

It does require, however, our

best effort and our willingness to believe in ourselves, Our Nation and to believe in our capacity to perform great deeds in a time of crisis. The affliction we are facing today does not require of us the kind of sacrifice as those who gave their lives for Our Nation, but does require we persevere in honor of those who sacrificed for our rights to continue as a Free Nation. As a people we are not meant to be locked down. We can and will resolve the problems which now confront us.

As we approach this Memorial Day, I see the resolve of those who understand the sacrifices that were made. Citizens opening businesses, visiting beaches, supporting others knowing their freedom was not free. As we celebrate this Memorial Day with family and friends by enjoying our bbq, pool, beach, lake or at home, it is ok to say Happy Memorial Day. Every man and woman who gave everything they had did so for every American's life liberty and the pursuit of HAPPINESS.

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 Community

# BBBSNWFL Announces New Okaloosa/Walton County Community Board

Big Brothers Big Sisters of Northwest Florida (BBBSNWFL) is honored to announce a new community board to serve Okaloosa and Walton Counties. This board of dedicated and passionate volunteers are ready to spread the mission and vision of BBBSNWFL throughout this service area.

Introducing the community board members: Rique Gwin, Department of Defense – Duke Field; Kelly Gwin, Department of Defense – Duke Field; John A. Halguin II, Okaloosa Tax Collector’s Office; James Wil-

son, Streamline Defense; Sue Laushine, Coastal Realty Services; and Jim Brechin, former owner of Destin Animal Clinic.

“I’m so very honored to have such wonderful Bigs associated with the agency,” says BBBSNWFL CEO and President Paula Shell. “Big Brother and Community Board Chair Rique Gwin’s passion, drive, and leadership has pulled together six wonderful community leaders who will lead in fundraising and sharing the Big Brothers Big Sisters’ mission within the Okaloosa/Walton Counties. I’m excit-



ed to see what the future holds.”

The new board has already begun work on building community ties. In February, BBBSNWFL Leadership and board

members met with the Okaloosa County Sheriff’s Department and the Fort Walton Beach Police Department to discuss and educate them on BBBSNWFL’s mentoring programs including its Bigs with Badges initiative; a unique one-to-one mentoring program to help bridge the gap between law enforcement and local youth.

“We recognize the incredible impact that one positive, consistent, and caring role model can make in a young person’s life if given the opportunity at the right times,” says Community Board Chair Rique Gwin. “We have analyzed the balance in our community and feel that our priority must be in recruit-

ing adults who are willing to meet this need. This will require personal recruitment, publicity efforts, and building ties with community organizations that have interest in youth development.”

Over 50 children in Okaloosa and Walton counties have been placed on the waiting list with the hopes of being matched to a Big Brother or Big Sister. The new community board is excited to grow the BBBSNWFL presence in Okaloosa and Walton counties by cultivating new relationships with local organizations, law enforcement, and city officials to recruit more volunteers within these communities.

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### BAY BUZZ

*continued from page 8*

Island Air Express is located at Northwest Florida Beaches International Airport and has

been training student pilots since 1994. The school was founded by the late Morris Jarmon Sr., who was decorated with the purple heart for his bravery in the Vietnam War.

For more information on the program, visit [islandairexpress.com](http://islandairexpress.com) or call (850) 814-6407.



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# Pop Goes the Music ... and More!

Emerald Coast Theatre Company is searing some sizzle into summer 2021 with a hot new live entertainment series. Summer Pop is a series of four different fun-filled entertainment events — ranging from alternative pop/rock, comedy, Broadway, Rat Pack-era tunes and even a little opera. The series will run on Fridays and Saturdays throughout June and July at ECTC’s performance space located at 560 Grand Boulevard, upstairs, in the Grand Boulevard Town Center in Miramar Beach.

“We are thrilled to bring this fun summertime music celebration to our community and are grateful that it will benefit our education programs,” says ECTC co-founder and producing artistic director Nathanael Fisher. “Each musical event will be a great evening out, so we invite everyone to come to one, or enjoy them all.”

The Summer Pop Fundraiser Series line up is as follows:

Friday, June 4 – Hot-Work– A Coldplay Cover Band performing alternative rock/pop hits.

Friday, June 18 – Comedy

Night! – Enjoy side-splitting comedy by a stellar line-up of regional comedians during an evening hosted by Northwest Florida’s funniest, Jason Hedden. The evening features comedian/actor/singer Jenn Weeks with a hilarious headline act by “blue-collar dad” Nathan Wallace— a Top 100 World Series of Comedy.

Saturday, July 17 – Jordan and Michelle’s “Back to Broadway” show – a fun-filled, high-energery tribute to the Broadway music of today and yesterday.

Saturday, July 24 – Frank & Friends with Peter Lake – Enjoy tunes from Frank Sinatra, Giacomo Puccini, Andrew Lloyd Webber and many more favorites.

Come on out and enjoy a glass of wine or beer while being entertained by top talent in a relaxed, lounge atmosphere.

Come early to take time to browse the beautiful art on display in the ECTC lobby. Sponsored by the Cultural Arts Alliances of Walton County, this exhibit features around 40 pieces of original artwork by CAA members. This special partner-

ship is a fundraiser for ECTC. Purchase a piece of original art and 20 percent of the proceeds will benefit ECTC and its education outreach programs.

A virtual silent auction of valuable packages including food, wine, art, spa and excursions will coincide with these fundraising events. The virtual silent auction will go live June 1. Winners will be selected at the conclusion of the Summer Pop series.

Tickets to each Summer Pop music event fundraiser are \$30 per person or purchase a Summer Pop pass including all four events for \$100.

The Summer Pop Experience Package is \$120 and includes: tickets for two, charcuterie board for two by Vintij Food & Wine, one bottle of wine and reserved preferred cafe seating for two. A limited number of packages are available.

Purchase tickets and packages online at [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

For more information, visit Facebook, call (850) 684-0323 or visit [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).









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 Community

## 2021 Expected to Be Active Hurricane Season

BY ERIN BAKKER,  
SPECIALTY ROOFERS INC.

Last year was a record-breaking hurricane season and forecasters are expecting another overactive season in 2021.

Colorado State University's Tropical Meteorology Project is predicting a total of 17 named storms, eight hurricanes and four major hurricanes Category 3 or above this season. This is above the 30-year average of 14 named storms, seven hurricanes and three major hurricanes according to NOAA. AccuWeather is predicting 16 to 20 named storms, seven to 10 hurricanes and three to five of which are Category 3 or even higher.

Emergency experts are saying to prepare now. "We anticipate an above-average probability for major hurricanes making landfall along the continental U.S. coastline and in the Caribbean," Dr. Phil Klotzbach of Colorado St. Univ. said. "As is the case with all hurri-



cane seasons, coastal residents are reminded that it only takes one hurricane making landfall to make it an active season for them. They should prepare the same for every season, regardless of how much activity is predicted."

Check out the Disaster Supply Checklist from local business Specialty Roofers that can help make sure you're prepared: [www.specialtyroofers.com/post/disaster-supply-kit-checklist](http://www.specialtyroofers.com/post/disaster-supply-kit-checklist).

## Rotary Club Recognizes Local First Responders

BY KEVIN SUTTON

We are very blessed here on the Emerald Coast to have such great public servants. Recently, the Rotary Club of Niceville-Valparaiso took the opportunity to say thank you to a few of our everyday heroes for all the great work they do to keep our community safe and secure. These first responders truly live the Rotary motto of Service Above Self. In April, the Rotary Club of Niceville-Valparaiso recognized the top police officers, firefighters and emergency medical technicians for 2020 from each of our local departments for their outstanding service to our community. The award recipients included: Valparaiso Police Department Officer of the Year, Officer Jeremy Craghead; Valparaiso Fire Department Firefighter of the Year, Lieutenant Timothy "Alex" Winkler; Niceville Police Department Officer of the Year, Corporal Kristin Pond; Niceville Fire Department Firefighter of the Year, Battalion Chief Matthew Webster; East Niceville Fire District Firefighter of the Year, Engineer Austin Hinton; North Bay Fire District Firefighter of the Year, Firefighter Tyler Gagner; Eglin Air Force Base (AFB) Security Forces Category I Civilian of the Year, Officer Tony Hendrix; Eglin AFB Security Forces Category II Civilian of the Year, Mr. Fred Staub; Eglin AFB Security Forces Airman of the Year, Senior Airman Kyra Wheeler; Eglin AFB Se-



Pictured left to right: Kevin Sutton, Niceville-Valparaiso Rotary Club Secretary; SSgt Austin Schubert, Eglin AFB Military Firefighter of the Year; Emergency Medical Technician Cody Davis, Okaloosa County Emergency Medical Services Person of the Year; Engineer Austin Hinton, East Niceville Fire District Firefighter of the Year; Firefighter Tyler Gagner, North Bay Fire District Firefighter of the Year; MSgt Floyd Ford, Eglin AFB Security Forces Senior Noncommissioned Officer of the Year; MSgt Stephen Sanabria, Eglin AFB Fire Department Military Fire Officer of the Year; Mr. Jimmy Reed, Eglin AFB Fire Department Civilian Fire Officer of the Year; Captain Helen Ensley, Eglin AFB Security Forces Company Grade Officer of the Year; Senior Airman Kyra Wheeler, Eglin AFB Security Forces Airman of the Year; Officer Tony Hendrix, Eglin AFB Security Forces Category I Civilian of the Year; Mr. Fred Staub, Eglin AFB Security Forces Category II Civilian of the Year; Mr. Nathan Shalduha, Eglin AFB Fire Department Civilian Firefighter of the Year; Deputy Brandon Mundt, Okaloosa County Sheriff's Office Deputy of the Year; Corporal Kristin Pond, Niceville Police Department Officer of the Year; Lieutenant Timothy "Alex" Winkler, Valparaiso Fire Department Firefighter of the Year; Battalion Chief Matthew Webster, Niceville Fire Department Firefighter of the Year. Not Pictured: Officer Jeremy Craghead, Valparaiso Police Department Officer of the Year; Technical Sergeant Barton Gonzales; Eglin AFB Security Forces Senior Noncommissioned Officer of the Year.

curity Forces Noncommissioned Officer of the Year, Technical Sergeant Barton Gonzales; Eglin AFB Security Forces Senior Noncommissioned Officer of the Year, Master Sergeant Floyd Ford; Eglin AFB Security Forces Company Grade Officer of the Year, Captain Helen Ensley; Eglin AFB Military Firefighter of the Year, Staff Sergeant Austin Schubert; Eglin AFB Fire Department Civilian Firefighter of the Year, Mr. Nathan Shalduha; Eglin AFB Fire Department Military Fire Officer of the

Year, Master Sergeant Stephen Sanabria; Eglin AFB Fire Department Civilian Fire Officer of the Year, Mr. Jimmy Reed; Okaloosa County Sheriff's Office Deputy of the Year, Deputy Brandon Mundt; Okaloosa County Emergency Medical Services Person of the Year, Emergency Medical Technician Cody Davis. We are proud of the accomplishments of these first responders, and we are grateful for their efforts to make the Twin Cities area a safer place to live.

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# Benefits of a Customized Condo Unit Owners Policy



By JOE CAPERS

The current condo laws in Florida places fiduciary responsibilities on Unit Owners and Board Members. It is very important to understand the requirements and design your policy to maximize your condo insurance program protection whether used as your primary, secondary residence or rental. And make sure your packages include Hurricane/Wind coverages and flood insurance as well.

Because the association is responsible for maintaining and insuring the exterior of the building (shell), condo owners need coverage for the replacement cost of Structural Elements Within – from the paint in, including flooring, fixtures, cabinets, built-in appliances and more. This coverage amount is arrived at by calculating the cost per square foot to rebuild multiplied by the square footage of the unit. Sometimes the developer will provide this

number and typically the range starts at \$60 per square foot, and depending on the quality of construction, that can go up significantly. Your condo policy should always include Special Coverage A. This is broader coverage, changing the policy from a named peril to an open peril policy.

Another important coverage to consider is Personal Property coverage which is replacement cost on furniture, accessories, clothing, appliances, electronics and other valuables, basically anything that's not attached. Replacement cost insurance is defined as the cost to replace and/or repair the building with materials of like kind and quality following a loss. If policyholders have replacement cost insurance, they may receive advance payments for the depreciated value for furniture, televisions, clothing and other household items.

Loss of Use/Loss of Rents is an important feature as well. Depending on the carrier, they may offer loss of use, but not loss of rent. If your unit is damaged and you can't use it for a period of time, you may be able to collect under loss of use if it's your primary or secondary residence. If you're losing out on rental income, check your pol-



icy to see if you have the Loss of Rents coverage. You should always make sure you have the correct policy for the right risk.

Loss Assessment is another important coverage on condo policies that Florida law requires. Its purpose is to pay up to your loss assessment coverage amount (typically \$2,000) for an assessment levied by the association for covered losses to the common elements. An example of this coverage coming into play was when Hurricane Michael knocked down most of the fencing and damaged the roofs of an administration building and conference center that was covered under the master policy. Because these perils were covered under the association's policy, they had the option to assess each condo owner to help re-coup their out-of-pocket expense.

Flood coverage, which is typically a separate policy is also crucial. The unit owner should carry flood insurance even if their unit is not on the ground

floor. Some condo associations purchase a master program through the National Flood Insurance Program called the RCBAP (residential condominium building association policy). This policy does cover many of the interior build-out items for a unit owner, but it does not cover the personal property. So, does the unit owner still need their own condo flood policy? David Thompson with the FAIA (Florida Association of Insurance Agents) says this: "If there is no RCBAP in place the unit owner needs his own primary flood coverage. If the RCBAP has a large deductible and the unit owner sustained building damage, then their [flood] policy will respond. Should the unit owner be assessed by the association for a flood loss, the unit owner's policy will cover the loss assess-

ment up to their building limit with no deductible. This alone is a compelling reason for all condo unit owners to have their own building flood coverage."

Liability and Mold and Water Backup, which are also important coverages on condo policies, should be properly structured. And if you rent your unit, always consider excess of higher limits of liability protection. The bottom line is this - when it comes to condo insurance policies, the average consumer isn't aware of their exposures and responsibilities. You should always talk to an experienced insurance agent so you can make the best coverage decisions for your situation.

*Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch the informative video on 'Condo Insurance Made Easy' or call 850.424.6979 and talk with one of their experienced agents.*

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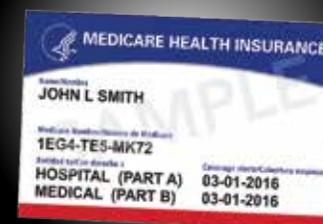
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 Community



BY CHRIS BALZER, ECES

Here at Emerald Coast Energy Solutions (ECES,) every day is Earth Day; we increase comfort and lower CO2 emissions saving the planet one home at a time. Here are some suggestions to help planet earth and save money on energy this Spring and Summer.

Air conditioning is vital, the States are getting warmer and we want to be comfortable. Change the air condition filter. Clogged filters cause strain on the system and can lead to more service calls, costing mom money. Many HVAC professionals suggest using the less expensive filters to allow more air flow and efficiency. These filters do need to be changed more often, but

cost less. After replacing the air filter, you can pour distilled vinegar down the condensate drain line to remove mildew and grime from the line, also extending time between service calls. If you're uncomfortable or unfamiliar with this process, consult a professional. Be sure to dust HVAC vents and fans—these areas build up dust quickly and could be hurting the circulation of airflow as well.

One of the easiest ways to save energy is to change out incandescent light bulbs with LED bulbs. LED bulbs can save as much as 75-80% on lighting cost and they can last 10-20 times longer than incandescent bulbs. Replacing five frequently used inefficient incandescent bulbs in your home with energy

savings LED bulbs could save you about \$75 per year and reduce your CO2 footprint. Shut off the lights when leaving the room. Even with LED bulbs, when you are not in the room, switch off the lights and save energy.

What's tall, green, made of wood and can save energy? (Hint: a tree.) Doing a little landscaping and planting a tree can cut energy costs in the long run by adding shade during the summer months. Trees also help purify the air we breathe by absorbing pollutants and providing habitats for birds and other wildlife, maintaining a balance with nature.

Buy a power strip and plug energy vampire electronics like cell phone charges and other



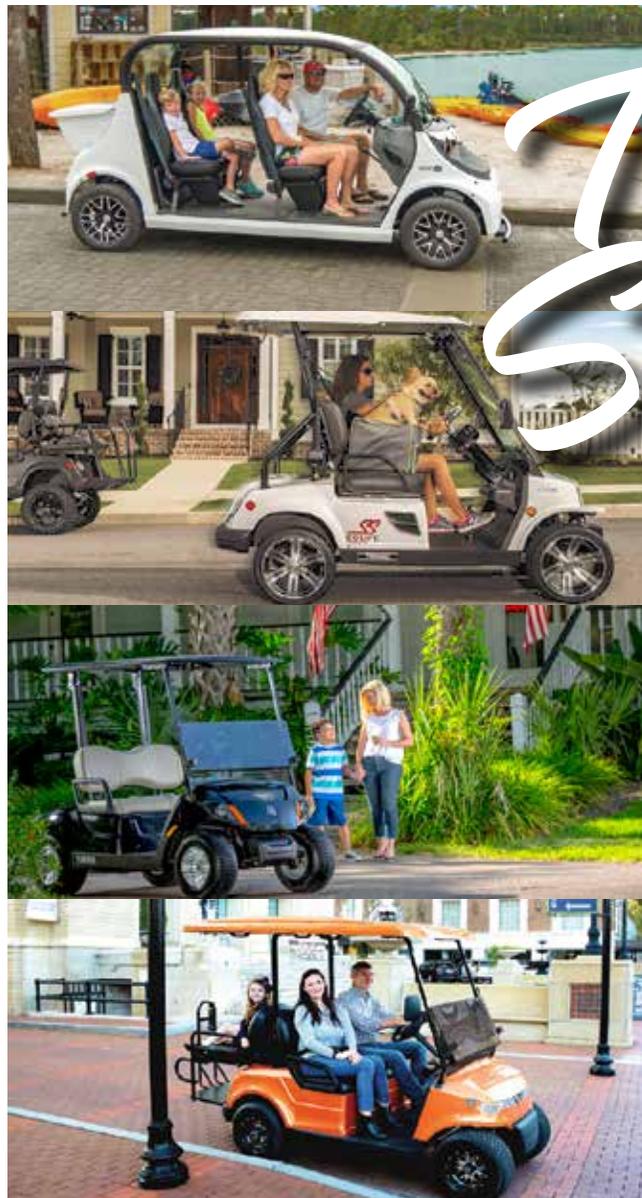
electronics which don't need to be powered on all the time. By switching these off at the power strip when not in use or unplugging them can save up to \$100 a year. When cell phone and tablet chargers are not in use, they still consume energy, costing money and wasting energy.

If your HVAC constantly runs or there are rooms which never get cool, it may be time to schedule an energy inspection by a professional. These professionals can pin point areas which are losing energy and costing money. By addressing these areas with energy efficient solutions, you can increase com-

fort, lower energy bills and lower your CO2 footprint.

Also, try keeping our Earth in mind in your daily activities and actions.

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



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BY CALI HLAVAC,  
TO DO IN DESTIN

As one of our area's long-standing traditions, the Blessing of the Fleet brought out locals and tourists for a ceremony unlike any other on the Destin Harbor. It has become one that many locals and visitors look forward to attending this time of year, as we kick off our summer season.

The Blessing of the Fleet is an annual tradition honoring the men and women who utilize the resources of the sea as a means of survival. As a centuries-old ritual, these types of fleet blessings are common in ports in other countries.

Fleet blessings worldwide have long been established as a time of prayer and faith—a tradition where locals and churches come together to pray over each fleet vessel, the captains and crew members, and their families for safe passages, bountiful catches and prosperity.

Locally, on Ascension Day each year, local pastors gather behind Brotula's on the Harbor to bless commercial charter fishing boats, boat captains, crews and passengers for a safe and bountiful busy season. Many captains attribute the success of their season not to luck, but to these blessings—a tradition that has held for many years, even as Destin evolved from a small fishing community to the World's Luckiest Little Fishing Village it is today. The fleet has continued to grow and now the Destin Harbor is recognized as home to the largest fishing fleet, perhaps, in the country.

The Blessing of the Fleet began in May 1957 with about 20 boats and has since grown to some years over 150 boats. Numbers like this make it the largest Blessing of the Fleet in the country. Commercial boats line up in a parade like fashion and take turns stopping in front of the barge where Destin's pastors call them up by name to be

blessed and prayed over. Any boat or captain that makes their living on the water can participate, and is welcomed. Here we are reminded of the significant role fishermen and their families, both past and present, have played in building and strengthening our communities.

Over the years, it's easy to see how the fleet has been prosperous and protected. It seems God continues to watch over and bless the fishermen who make their living on Destin's Harbor.

Ascension Day this year fell on May 13, 2021, and the "blessings" began at 4 p.m. on the docks behind Brotula's Restaurant with a Captains' Worship and Prayer Service. Following the service, local clergy proceeded to the dock to bless those vessels which had pre-registered.

A community fish fry followed the Blessing around 5:30 p.m. at Brotulas. The public and the local sponsors make the Blessing of the Fleet possible, including Aerial Seafood and Brotula's Seafood House and Steamer.

All commercial fishing, safety and recreational vessels that make their living on the sea can participate each year.

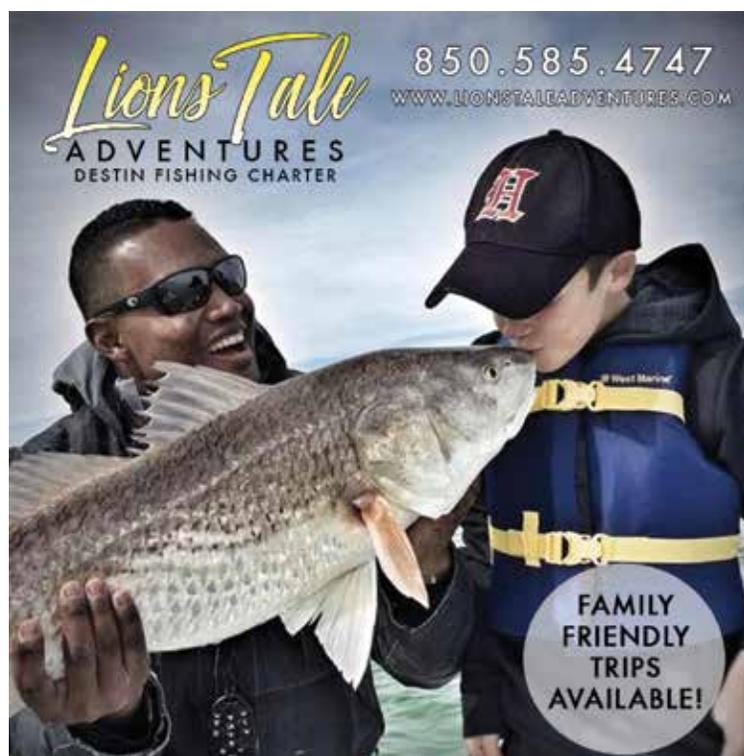
*"Men of God who led the church many years ago began to believe for peoples' fishing catches and for boats to be blessed. God's people came together to believe for something great, and in faith, for blessings. Today, for many captains in Destin's fishing fleet, their success doesn't ride on luck—it rides on prayer." -Pastor John Mark Skiles*



# Off the Hook: 64th Annual Blessing of the Fleet



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 Off the Hook

# New U.S. Coast Guard Law Requires Use of Engine Cut-Off Switches

May is a busy month for boating in Florida. As temperatures warm up and the long Memorial Day holiday weekend nears, more and more boaters will hit the bays, lakes, rivers and Gulf of Mexico. Bay County Tax Collector Chuck Perdue wants boaters to operate safely this year and wants to ensure all boaters are aware of a new law which went into effect on April 1st.

When Congress passed the National Defense Authorization Act of 2021 in January,



it included Section 8316 which requires individuals operating recreational vessels less than 26 ft. in length and with an engine capable of 115 pounds of static thrust (3 hp) or more to use their engine cut-off switches (ECOS) much

of the time they are at the helm. It means those operating the vessel must wear a lanyard (ECOS link) while at the wheel. The law applies when the primary helm is not in a cabin and when the boat is operating on a plane or above displacement speed. The ECOS link is not required when docking, launching and loading on a trailer, or trolling and operating in no-wake zones.

While this law will be enforced by the U.S. Coast Guard in federal navigable waterways, Sarasota Rep. Fiona McFarland has proposed similar state legislation with a bill called "Ethan's Law." The bill is named for ten-year-old Ethan Isaacs, who lost his life in a boating accident in Sarasota in November 2020. Ethan's Law would require operators of boats less than 26 feet long to wear the ECOS link to ensure an engine automatically shuts off if the operator is thrown overboard. Companion legislation has also been introduced in the Senate.

If Ethan's Law is passed, the bill could take effect as early as July 2021 and would make it a requirement to use an ECOS link in all public waterways and state waters.

For Perdue, this message of utilizing the safety equipment currently aboard most vessels hits very close to home.

"Last year, my dear friend and beloved community member, Christ Cordon, died in a boating accident. So many boating accidents are avoidable," said Perdue. "I strongly urge fellow boaters to make use of their ECOS this year, while it may not yet be a law in state waters, let's spare our families and friends another tragic event."

For more information on Florida's boating laws and regulations, please visit [myfwc.com/boating/regulations](http://myfwc.com/boating/regulations).

**Reminder:** Renew your boat registration online, save time!

Don't wait until the last minute to renew your boat registration. Visit [OkaloosaTax.com](http://OkaloosaTax.com) or [WaltonTaxCollector.com](http://WaltonTaxCollector.com) to renew online.



## Share Your Input on the Choctawhatchee Bay Watershed!

The Choctawhatchee Bay Estuary Program (CBEP), in partnership with the University of West Florida, has launched a community survey developed to determine resident and visitor perceptions, concerns, values and uses of the Choctawhatchee Bay watershed.

CBEP is developing a Comprehensive Conservation and Management Plan (CCMP), which serves as a blueprint to restore and protect the natural resources and economic health of our waterways. Participant feedback will help the program determine the community's values and uses, which will inform the development of the CCMP and future actions.

The survey is available at [https://uwf.co1.qualtrics.com/jfe/form/SV\\_etYUQljKJxAS2Cq](https://uwf.co1.qualtrics.com/jfe/form/SV_etYUQljKJxAS2Cq)



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# Divers and Fishermen Enjoying New Artificial Reef! Okaloosa County Sinks Retired US Air Force Vessel

A large 93-foot U.S. Air Force steel-hull water training vessel, BIG DAWG, was sunk to the seafloor in 104 feet of water, 14 miles southwest of the Destin Pass on May 7. The vessel was offered to Okaloosa County Staff in June 2020, soon after the official request was made. The county worked with Hurlburt Field and a local contractor to transport the BIG DAWG to its final resting spot at the bottom of the Gulf of Mexico.

In the months before the reef was deployed, Okaloosa County worked with DreadKnot Charters in transporting BIG DAWG to Choctawhatchee Bay for deployment preparations following National guidance of preparing artificial reefs, County processes for vessel deployment and guidelines specified in the Army Corps of Engineers permit. Once regulatory agencies were notified of final preparations, a 14-day pre-deployment notice was issued, providing the opportunity for final inspections. A pre-deployment survey was

conducted of the seafloor to ensure there were no natural bottom features, historic resources or existing artificial reef material.

Alex Fogg, Okaloosa County Coastal Resources Manager with Destin-Fort Walton Beach TDD managed the acquisition, preparation and deployment. After many months of preparation to ensure the vessel was clean and environmentally friendly, a local contractor, DreadKnot was hired to prepare (clean), tow, cut holes and pump water into the vessel sinking it to the bottom.

Once the mission was complete, divers inspected the new reef and reported a perfect, upright landing with sea life already starting to gather.

Okaloosa County's artificial reef program creates excellent sites for fishing, diving and snorkeling activities that are easily accessible to us locals as well as visitors. Our area's artificial reefs consist of anything from



concrete piles to specifically designed modules and even large shipwrecks.

With Destin-Fort Walton Beach being home to the na-

tion's largest charter fishing fleet, it's no wonder that we have one of the most active artificial reef programs in the nation. Every year more artificial reefs are deployed off our coast.

You can select a pin and explore artificial reefs sites at [destinfb.com/explore/ecotourism-hotspots/artificial-reefs/](http://destinfb.com/explore/ecotourism-hotspots/artificial-reefs/). Each pin will display the exact coordinates of the reef site as well as helpful information and instructions for

each reef.

"Our destination is unique and we're fortunate to have the opportunity to offer diverse recreation options for our citizens and visitors, through the Artificial Reef Program," said Okaloosa Board of County Commissioners Chairman Carolyn Ketchel.

Additional agencies onsite for the deployment included representatives from Okaloosa County Sheriff's Office, Hurlburt Field, Eglin Air Force Base, National Oceanic and Atmospheric Administration (NOAA) and US Coast Guard.

## 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](http://bluewaterbaymarina.com) or call 850-897-2821.



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 Dining

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### Brothers Kitchen

Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. Blue Plate Specials are featured each day—meaning you choose one meat and two vegetable options from the daily list. And there’s so many homestyle options such as steak specials including Brothers top Sirloin, Delmonico Ribeye and Queen’s Filet Mignon. Or pair super fresh salads, turnip greens, fried okra, potato

wedges or mac ‘n cheese with the famous Boss Burger. Nightly specials vary each evening, but can include sirloin steak, shrimp & grits and some pasta dishes. Come on by and “taste” for yourself ! Or checkout the Brothers Kitchen Facebook page for the daily specials and call, stop in or order ahead. Pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slow-smoked on the Big Green Egg. And don’t forget the sides! Call 850-842-2687 to place your order! All the time: dine in, curbside, pickup, delivery and outside dining.

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Tuesday-Saturday. Scones, coffee cakes, muffins and sweets are baked fresh daily. JoJo’s yeast breads (Cinnamon Rolls and Kaloches) are featured on Wednesdays and Saturdays.

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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### 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 LJ. 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, pick-up and to-go available. Open Wed.-Sun., 11 a.m.–8 p.m.

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## 30AEats.com Recipe of the Month: Mexican Caviar



BY CONTRIBUTOR CAROLINE COKER

This is one of my favorite appetizers that I make at home all the time. During one memorable chapter of my childhood, I spent the summer with my mom and younger brother, poolside at my aunt and uncle’s home in Texas, where mom made mounds of Mexican Caviar to snack on daily. It has now become a signature family dish, and my mom will sometimes add black eyed peas or boiled peanuts in place of the black beans for that Southern flair. Whatever legume is your favorite, you will find this recipe to be addictive. Makes 6 servings.



### Ingredients

- Dressing
- 2 tablespoons cup balsamic vinegar
- 1/4 cup extra virgin olive oil
- 1/2 teaspoons salt
- 1/4 teaspoon black pepper
- 1 (15-ounce) cans black-eyed peas, rinsed and drained
- 1 cup chopped green bell

- pepper
- 1 cup chopped orange bell pepper
- 1/4 cup chopped red pepper
- 1/4 cup chopped red onion
- 1/2 cup cherry tomatoes, chopped
- 1/4 cup chopped fresh parsley

*Continued on next page*

# Join LJ Schooners' Sunset Shrimp Boil Sundays, Live Music and More

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 information and updates!

**LJ Schooner's Specials:**

**Happy Hour** - Every Day 3pm - 6pm

**May 21** - Wear Your Life Jacket to Work Day (EVERY-



ONE - Call to water safety)

**May 24** - Completion of Scavenger Hunt at Bluewater Bay

**May 25** - National Wine Day-Happy Hour Wine All Day

**May 28** - National Burger Day-All-American Burger \$9.95

**May 30** - 4pm-7pm Shrimp Boil and Live Music with Reciprocal Vibe

**May 31** - Oyster Bar Open 11am - 10pm Serving Lunch Menu

**Open Mic & Karaoke Night** - Every Thursday starting at 6pm

**Thursday Throwdown Fun Race Series** - Every Thursday 6pm

**Kids Eat Free** (ages 10 and under with purchase of one adult entree) - Thursdays, 5-9pm

**Live Entertainment:**

**May 22** - 6pm Below Alabama

**May 28** - 6pm Mechanical Lincoln

**May 29** - 6pm Hi Tide

**May 30**—Reciprocal Vibe 4-8pm

**May 31**—Ryan Frederick Stroud 4-8pm

**June 5** - Live Music Duchess 6pm - 10pm

**July 31**, Pinfish Tournament  
**Sept. 12**, Cardboard Boat Race

**Sept. 18**, Circle Raft Up  
**Fun Races Every Wednesday** Night at 6pm



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**RECIPE**

*continued from previous page*

**PREPARATION**

Combine dressing ingredients in a jar or small container with lid; cover tightly and shake vigorously. Set aside.

Rinse and drain beans well. Place in a medium glass bowl or plastic container. Add remaining ingredients and toss well. Add the dressing, and toss again. Transfer to plastic container, cover with lid tightly, and

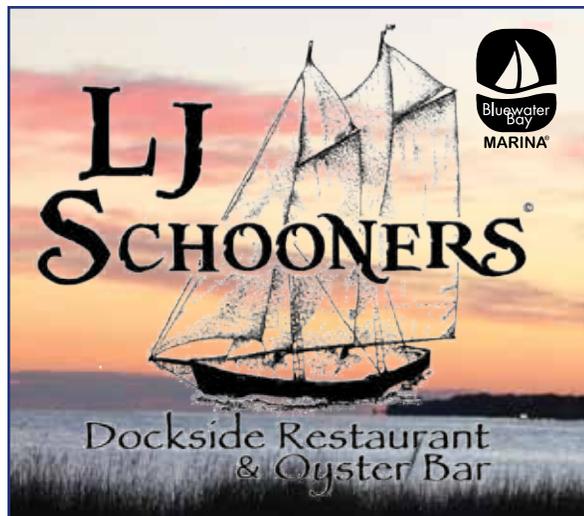
refrigerate for at least two hours before serving.

Remove from the refrigerator, toss, and serve with tortilla chips, saltine crackers, and limes on the side for those seeking extra zest.

Note: This recipe is packed with Vitamin C, Vitamin K, Vitamin A and Vitamin B6. It is also high in protein and fiber, helps in lowering blood pressure, blood sugar, and is heart healthy. Watch me make this recipe on Gulf Coast Restau-

rants You Tube Channel.

*Contributor Caroline Coker was raised on 30A, and has been living in South Walton, Florida since the age of five. She is passionate about health and fitness, and graduated in Nutritional Science from The University of Alabama in August 2015. You will find more of her work here at 30AEats.com on Beach Eats, recipes that she is working on for her first cookbook with her mother. Caroline also handles the social media for Gulf-Coast Restaurants.com.*



**MEMORIAL DAY WEEKEND**

FRIDAY	SATURDAY	SUNDAY	MONDAY
<b>May 28</b>	<b>May 29</b>	<b>May 30</b>	<b>May 31</b>
Live Music	Live Music	Shrimp Boil	Lunch Menu
Mechanical	HiTide	4-7pm   \$15.95	11am-10pm
Lincoln	6-10pm	Live Music	Live Music
6-10pm		Reciprocal	Ryan Frederick
		Vibe	Stroud
		4-8pm	4-8pm

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**LIVE MUSIC Saturdays**  
6-10pm

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

 Wellness

# How Exercise Can Help Pain Management

When you're in pain, the last thing you want to do is to move around—especially for a workout. However, movement is likely the exact thing you need. Staying sedentary results in stiffer joints and limbs, thus increasing pain and making it more difficult to recover. It can be a vicious cycle. Gentle exercise like stretching or therapeutic yoga can help keep your joints moving so your body can heal. Here are a few benefits of mild exercise as it relates to pain management:

## Helps Circulation

Waking up stiff or in pain, the first few movements are always the hardest, but if you can get your body moving and get your

blood pumping, you will inevitably start to feel better. Moving your joints and limbs encourages blood circulation, which can ease pain related inflammation and help expedite the healing process.

## Strengthens Muscles

Strengthening your muscles will not only help to speed along recovery but also help prevent injury. Since muscles take much of the load off your bones and spine when it comes to supporting your weight, strengthening muscles helps to cushion hard movements. The stronger your muscles are, the more you'll be able to withstand.

## Releases Endorphins

Exercise releases endorphins, the body's natural painkillers. Science shows an increase in your endorphin levels helps reduce pain levels and also improves mental health.

## Reduces Weight Gain

If you're recovering from an injury or set back with a recent chronic pain condition, you're likely less active than usual. A reduction of activity can cause weight gain, which can sometimes exacerbate inflammation. Exercise can help prevent weight gain and limit inflammation.

Exercise is commonly recommended as a natural treatment



for pain. Be gentle with yourself and don't push too hard, but stay moving when you can. During these trying times, make sure to take the time for self-care. There are thousands of re-

sources on the internet for free home workouts. Email [info@cryo850.com](mailto:info@cryo850.com) if you would like resources based on your specific needs.

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## Twin Cities Hospital Nationally Recognized with an 'A' for the Spring 2021 Leapfrog Hospital Safety Grade

Twin Cities Hospital received an "A" grade in the spring 2021 Leapfrog Hospital Safety Grade, a national distinction recognizing Twin Cities Hospital's achievements protecting patients from errors, injuries, accidents and infections. The Leapfrog Group is an independent national watchdog organization committed to health care quality and safety. The Leapfrog Hospital Safety Grade assigns an "A," "B," "C," "D," or "F" grade to all general hospitals across the country and is updated every six months. It is the only hospital ratings program based exclusively on hospitals' prevention of medical errors and other harms to patients in their care.

"We have had a stellar year of accomplishments related to quality and patient safety at Twin Cities Hospital. These accomplishments are not possible without the hard work and dedication of our employees, physicians and volunteers each and every day," said David Whalen, CEO of Twin Cities Hospital.

"An 'A' safety grade is an elite designation that your community should be proud of," said Leah Binder, president and CEO of The Leapfrog Group. "The past year has been extraordinarily difficult for hospitals, but Twin Cities Hospital shows us it is possible to keep a laser focus on patients and their safety, no matter what it takes."

Developed under the guidance of a national Expert Panel, the Leapfrog Hospital Safety Grade uses up to 27 measures of publicly available hospital safety data to assign grades to more than 2,700 U.S. acute-care hospitals twice per year. The Hospital Safety Grade's methodology is peer-reviewed and fully transparent, and the results are free to the public.

To see Twin Cities Hospital's full grade details and access patient tips for staying safe in the hospital, visit [hospitalsafetygrade.org](http://hospitalsafetygrade.org) and follow The Leapfrog Group on Twitter and Facebook.

# Exercise is a Mom's Best Friend



BY LISA LEATH TURPIN,  
HEALTH & FITNESS COACH

It's hard to find time to exercise when you are a mom. I know this from my own experience and through dealing with my clients' schedules. Many moms have a lot of guilt taking the time for themselves; thus, feeling selfish for doing so. Viewing exercise as a luxury instead of a necessity couldn't be more wrong. Just like the instructions on an airplane to put the oxygen mask on yourself first, because that way you can be alert and helpful to your loved ones, you must take care of your health and well-being in order to have strength, endurance, stamina and a clear mind to meet your heavy demands as a mother. What you commit to now will either make your life better, happier and strong, or cumbersome and tiresome as you age. Small children have tons of energy and need to be held. Grandparents are finally learning that exercise is essential to be able to keep up. Moms, while young, take this for granted. But, no matter what your age, staying active and exercising makes all stages of life easier.

**Set a goal:** General Fitness

is a GREAT overall "life goal," but on top of that, set a goal such as a family trip or class reunion you want to look and feel good for.

**Time/Day:** Set a routine. Make your workouts on the same days at a consistent time of the week, just like a work appointment. Schedule it so that it makes sense and you won't have to stress over it. This way you can work your other appoint-



ments and life around it. Even if you work out at home, this will give you the most success in your efforts. Nothing can get in the way.

**Comradery:** Work out with your kids, some friends or a partner. I am a witness to the benefits of working out with your friends in a private group. I have several groups I train and they keep each other accountable as well as catch up on life events and buddie time. Many of my groups have been together now more than 10 years! I'm so proud of them, and they look great and have fun together! They very rarely miss, because

they are there for each other to cheer and encourage.

Moms are wonderful and wear so many hats. Keep yourself healthy for the sake of your family! They will thank you for being the best, most calm you, because you took the time to

detach just long enough to train yourself to handle the rest of what comes your way!

**Be Active – Stay Active!!**

*Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the bodies and*

*minds of others. With more than 20 years' experience as a group exercise leader and an independent personal trainer in our area, she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation.*



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 Wellness


## Ask Dr. Marty: Here Comes the Sun

skin cancer is the most common type of cancer in the U.S.

### Sunscreen Basics 101. The two primary types of sunscreen are:

- Chemical sunscreens that absorb ultraviolet (UV) rays
- Physical sunscreens that reflect, instead of absorb, the sun's rays (zinc dioxide and titanium dioxide)



of sunscreens are effective. But many of us have skin that is sensitive to chemicals and a growing number of people want to reduce their "chemical load" whenever they can. Parents often have to deal with their children's sensitive skin and want to reduce the chemicals that impact their children. For these reasons, an increasing number of sun seekers are using natural sunscreens. Natural sunscreens can be found in health food stores and in some of our big-box stores and grocery

stores. Look for sunscreens that are water resistant and free from oxybenzone, octinoxate, parabens, phthalates, sulfates and artificial colors and fragrance.

This time of the year, we sometimes forget our skin is getting used to those rays again, and especially, sensitive to the sun. We forget that even when we're under an umbrella, the reflection from our beautiful blue green water and white sand adds to the sun's capability to give us a serious sunburn. This time of year, we are also blessed with friends and relatives who come to visit. Do I hear a snicker or two out there over the word "blessed"? At any rate, be kind to them and give them a heads up.

And make sure that whatever you use, it has not outlived its usefulness. Check the expiration date. And make sure you apply as often as directed on the package. Also make sure you protect your

eyes from the sun with UV-blocking sunglasses and a hat or visor.

**Hot Tip:** A hat and long-sleeve shirt can be very effective in sun protection. For those of you who are picturing a heavy denim shirt and some strange looks at the beach, picture a light summery shirt that reminds you of a tropical getaway.

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.*

### QUESTION:

It's that time of the year. I know I need sunscreen to protect my skin from the sun, but I'm concerned about chemicals. What should I look for in a sunscreen?

### ANSWER:

No one wants to think about skin cancer or premature aging of our skin (a.k.a. wrinkles!) But you are wise to love the skin you're in and take care of it. It's important, especially here in our wonderful sunshine state. And

All sunscreens should be rated with an SPF number. SPF stands for sun protection factor. The SPF rating tells you how long it would take for your skin to burn if it has been applied as directed. So, a product that has an SPF of 15 means that it will take 15 times longer to start looking like a lobster (or crawfish if you're from Louisiana) than if you had no sunscreen.

According to the Skin Cancer Foundation (SCF), both types

## National Water Safety Month

The Emerald Coast Children's Advocacy Centers (ECCAC) in Okaloosa and Walton Counties have monthly prevention and awareness programs for the health and safety of children. Awareness, followed by prevention, are the

keys to success. May was National Water Safety Month.

Statistics show that Florida is ranked the highest in the country for unintentional drowning deaths of children ages 1 - 4. Accordingly, Governor Desan-

tis has also proclaimed May as Water Safety Month.

### The Top 10 Water Safety Tips Are:

1. Always supervise children in and around water.



2. Never swim alone.
3. Don't dive or jump into water you can't see through.
4. Never turn your back to the ocean.
5. Don't depend on floating toys to keep you safe.
6. Children and non-swimmers should always wear life jackets in open water.
7. Never play or swim near drains or suction fittings and always dive feet first.
8. Swim only in designated swim areas.
9. Don't leave toys or other floatables in an unsupervised pool area.
10. Learn to swim.

"Living in Florida makes water safety of critical importance, especially for children," said Jasie Landeros, who heads up the prevention/awareness department as ECCAC's Outreach Program Manager. "Young children can drown in as little as 1"

of water, which makes it important to keep them within an arm's reach of an adult at all times, and for the adult to be free of all distractions. Visit [www.SafeKids.org](http://www.SafeKids.org) for more ways to be safe around water. I'm A Safe Swimmer Pledge can also be taken by going on-line to [www.NWSM.PHTA.org](http://www.NWSM.PHTA.org)."

*ECCAC, in its 21st year of operation this year, operates centers in Niceville and DeFuniak Springs. They have provided over 150,000 services at no cost to more than 15,000 children experiencing abuse, abandonment or neglect to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals.*

*For further information, visit [www.eccac.org](http://www.eccac.org), or email or call Jasie Landeros at [Jasie@eccac.org](mailto:Jasie@eccac.org), 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.*

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By DR. RICHARD CHERN, M.D.  
A new study was published in the European Journal of Breast Health. This study was performed over 10 years and looked at the rate of breast cancer in women using hormone pellet therapy compared to women in the general public and also compared to previous studies such as the Women's Health Initiative (WHI) and the Million Women Study. The results?

The use of BioTE bio-identical hormone pellet therapy significantly reduces the risk of breast cancer! In fact...

The use of BioTE bio-identical hormone pellet therapy reduces the risk of breast cancer by more than 35% compared to the general population of women. And...

The use of BioTE bio-identical hormone pellet therapy reduces the risk of breast cancer by more than 50% when compared to women WHO DO NOT USE ANY hormone replacement!

This is not the first study with these results. In fact, it's the second and the largest study of its kind. Are you really going to wait another 10 years for the next study to come out before getting your hormones?

Add this to the list of already proven benefits that our hormone pellet therapy provides. This includes resolution of hot flashes, insomnia, aging skin, sexual dysfunction, fatigue, joint

pain, decreased muscle tone, vaginal dryness, depression, anxiety, osteoporosis and reduced rates of other cancers as well.

I have a hard time understanding why we don't have every post-menopausal or peri-menopausal woman in our clinic already. But, hopefully this will help convince the rest of you to come in.



Now that we hopefully have the women on board, let's revisit some statements from the Mayo Clinic in regarding testosterone in men. Are you ready?

"Mortality rates are reduced by half in men with Testosterone Deficiency who received Testosterone therapy compared with untreated men." This means if you have untreated low testosterone you are twice as likely to die!

"Lower serum Testosterone concentrations are associated with increased Cardiovascular risk" while "higher levels are protective." This means if you have untreated low testosterone you more likely to have a heart attack!

"Aggressive/high-grade Prostate Cancer is associated with low serum Testosterone levels." This means if you have low testosterone and get prostate cancer you will likely die from it! Keep in mind there is no study that has

ever shown increased prostate cancer with testosterone therapy.

This doesn't even mention the increase in energy, focus, concentration, sex drive and function you get from testosterone therapy. Ladies, don't you want your spouses to be functioning at

100% and live a longer, happier and healthier life?

Please come see us. Get your labs done at our clinic and let Sue or I discuss your labs and all the benefits our therapies provide.

Dr. Richard Chern, MD has been seeing patients for 30 years. He has

been dealing with hormones nearly the entire time. His clinic is the only Platinum BioTE clinic in the region and he teaches doctors throughout the U.S. how to properly provide hormone therapy. He wants to help you live your best life. So, please call for an appointment. 850-837-1271.

## Women's Health



*April Pretz, APRN, FNP-C, Member*

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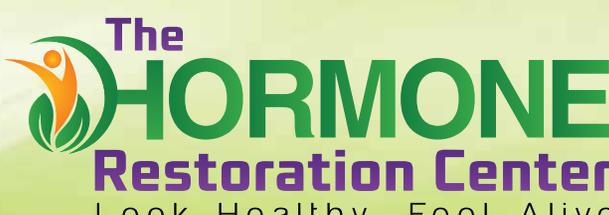
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 Wellness

# How to Respect Your Emotions and the Emotions of Others



BY STEPHENIE CRAIG,  
JOURNEY BRAVELY

Do you find it complicated balancing your emotions while emotionally supporting others? Maybe you're struggling with infertility and a sibling just had a baby. Maybe you're grieving a heart-breaking loss/ending and a friend is celebrating a new beginning.

You want to be compassionate and caring toward those you love and, at the same time, you have your own, unique emotional experience to manage. This tension may leave you wondering: Is it okay for me to feel stressed about my problems when others' problems are so much bigger? Is it okay for me to be happy when someone else is so deeply sad? Is it okay for me to feel sad when someone else wishes I was celebrating with them?

While navigating emotions in community with others can feel very complicated, emotional

connection to others is essential to your emotional health. So, how can you respect both your emotional experience and the emotional experience of others?

## 5 Ways to Respect Both Your Emotions and the Emotions of Others:

**Remember all feelings are normal.** You are human and every human has a range of small, medium and large feelings. Different people have different emotional responses to various circumstances. Being a compassionate person does not require you to sync your



emotional responses to anyone else. You can feel happy, sad, angry, humiliated, disappointed, ashamed, exhausted, guilty, jealous, etc., and all of these are 100% normal even if someone around you is experiencing different feelings. You are normal. They are normal. No judgment necessary!

**Remember feelings are not true or false.** Feelings are biological messengers designed to draw attention to what's happening in your environment or in your thought life. You might hear a friend's great news as you're walking through pain and initially think, "I wish that was my news instead of theirs." Immediately guilt and shame follow as you judge yourself for feeling jealous. Instead of judging, remember jealousy is not telling you the truth that you are a terrible person, because you didn't immediately feel happy for your friends. Jealousy is drawing attention to your desire to see positivity in your life which is normal. Sit with your emotion without judging and you'll find you can be both happy for someone else and sad for yourself at the same time.

**Give pain its proper space.** Avoid comparing/ranking your suffering with that of others. "My problems aren't real problems, because we aren't living in poverty." All pain hurts. Your pain is valid even if it doesn't seem as catastrophic.

**Be compassionate, not codependent.** Compassion is when you care about what others are experiencing and come alongside them in their joy and pain in loving support. Compassion looks like a kind note, providing meals, listening, praying, feeling sad with a friend while also feeling freedom to

celebrate the joys in your life. Codependency is when you take on someone else's emotions as if they are your own leading you to abandon your own feelings and responsibility for yourself. Codependency looks like "I'm not okay if you're not okay," feeling guilty for the good things in your life, hiding positive events in your life, because you're afraid it will make your friend feel bad, being preoccupied with the problems and feelings of others.

**Validate the emotions of yourself and others.** When people are in emotional pain, they don't want advice, a silver lining platitude or someone to fix it. Most people want to feel seen, heard and understood. They want to know they aren't crazy or alone. Instead of trying to solve pain, try saying to yourself and others, "You're normal for feeling how you feel. That's so painful. I see how you would be feeling hurt, sad, depressed, overwhelmed..." Validate, then remember there is no quick fix to emotional pain. It comes and goes in life. It won't last at a high intensity forever. Being present is much more helpful than adopting someone else's emotions.

Feelings are normal and healthy. Having your own feelings that are separate and distinct from the feelings of others is normal and healthy. Be patient with yourself as you take steps to honor your emotions while also showing up emotionally for your loved ones. As you grow in learning to balance emotions, remember Journey Bravely has coaching sessions available to help you along your journey. Connect with us at [journeybravely.com](http://journeybravely.com).

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Olivier Broutin,  
DMD, MAGD, DICOI, FMIII, AFAAID



# Meet our Local Pros: Jennifer & Cady Mims

By SCOTT MILLER

“Principled Advice Always” is the Mims Real Estate Advisors’ motto. “It’s not just our value proposition; it’s our way of life,” says Jennifer Mims. “We chose these three words because it reflects our value system of integrity, education and personal service.” For them, it’s not just a tagline; it’s simply who they are and how they live.

Proud to be a part of the Freeport Community, together they are a family-owned business: Jennifer and Bob Mims are co-owners and founders who lead the team. Jennifer is the broker-owner and Bob is their Certified Residential Appraiser. Together with their daughter Cady, also a licensed agent, and mom Susan, they sell, list and manage Freeport real estate. They have sold numerous homes and manage more than 100 properties. Whether you’re buying, selling or renting, Mims Real Estate Advisors has you covered! They offer both brokerage and property management services.

Their journey to Freeport began when Jennifer and Bob

moved to Walton County from Savannah, Ga. in 2003. “We invested years in our education earning licenses and state certifications as brokers and appraisers,” says Jennifer. They started their business in 2006 before finally settling on Freeport as their home in 2007. Why Freeport? Because Freeport reminds Jennifer of the town she was born and raised in—Ojai, Ca. “We have the best town, people and events. From Pickin’ on the Porch to our 60-acre sports complex to our beautiful annual Christmas parade. Mims Real Estate Advisors is so proud and honored to be a part of the Freeport community.” Always happy to have visitors, their office is located across the street from City Hall.

So, how does a local pro in the real estate world do business? With integrity and professionalism, always putting the client first in every situation. “If you’re a buyer, our purpose is to find you the right home, at the best price, at the right time, with the least amount of problems. If you are a seller, our purpose is to net you the most amount of money, in



the shortest period of time, with the least amount of problems,” says Jennifer.

Mims Real Estate Advisors offer a specialized service of Single Agency Brokerage Representation. As a single agent they and their associates owe to you the following duties: 1) Dealing

honestly and fairly; 2) Loyalty; 3) Confidentiality; 4) Obedience; 5) Full disclosure; 6) Accounting for all funds; 7) Skill, care and diligence in the transaction; 8) Presenting all offers and counter offers in a timely manner, unless a party has previously directed the licensee otherwise in writing; and 9) Disclosing all known facts that materially affect the value of the residential real estate property and are not readily observable.

Each client is different with different goals, timelines and expectations who deserve and need personal attention. “For most people, this is the largest investment they own,” says Jennifer. “It’s not just a property, but a home to their family, children,

pets and sometimes parents.” The Mims family takes great pride and care in working with each and every client they have. “We would love the opportunity to meet with you and become one of your choices when seeking Real Estate advice. We are a family business and a family of animal lovers, too! So, come and see us soon. You might see one of our rescued Chihuahuas or our newfound loves—the French Bulldogs. We welcome the opportunity to represent you!”

Learn more about the Mims at [www.mimsre.com](http://www.mimsre.com). Mims Real Estate Advisors is located at 131 Hwy. 20W, Freeport. Call (850) 835-4444 or email [Jennifer@mimsre.com](mailto:Jennifer@mimsre.com).

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With 3400+ of us in our local association, selecting your Real Estate Agent shouldn’t just be a **roll of the dice**...should it? After all, you’re dealing with one of your biggest investments, right? Before you make this BIG decision, ask the agent:

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 Business


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

When an asset of any kind starts appreciating quickly, it gets a lot of people's attention. Such has been the case with crypto currency. Many refer to it as Bitcoin. Bitcoin, of course, is just one of several crypto currencies available, but it has nonetheless become the vernacular when someone is referring to it. There are other crypto currencies such as Ethereum, dogecoin and they continue to grow. We think investors and savers alike should take caution with regards to crypto currency as a store of value (an asset class) or as a transaction medium.

The total market value of just Bitcoin in the world is believed to be at or close to \$1 trillion dollars. As a basis of comparison, the market value

# Is Cryptocurrency an Investment or the Coming of New Currency?

of all the gold in the world is believed to be at or close to about \$3 trillion dollars. What is it that is driving some investors to it? Is it demand, supply, the new currency, an inflation hedge? There is some validity to all of these.

First, let us look at Bitcoin as a (potential) addition to or replacement of the dollar. It is gaining more acceptance in trade and even Tesla has decided to accept Bitcoin as payment for a vehicle. One Bitcoin is worth about \$56,000 and that could help someone purchase a new electric vehicle from the automaker. There are a few important details that we have learned.

Janet Yellen, the U.S. Treasury Secretary, as reported by CNBC in February sees it as "an extremely inefficient way to conduct monetary transactions." (Her comments also to the "legitimacy and stability" of cryptocurrencies.)

Currently, several major U.S. investment firms are moving forward with programs making the investment in crypto currency available to clients who meet



certain net worth minimums they set out.

How are crypto currency transactions taxed? Investors should consult with a tax advisor and they can also see the IRS guidance on Crypto taxation. Forbes also (in 2019) published information on how crypto currency is taxed. Forbes also, in its February/March issue has a feature on Crypto Currency.

Another consideration is the amount of power it consumes. Research from the International Energy Agency (IEA) among others is replete with data that point this out. Digiconomist.net estimates on its website that one Bitcoin transaction leaves the carbon footprint of more than 1 million Visa transactions, or 78,000 hours of watching YouTube. It also estimates that the same transaction uses the equivalent of 34 days of electricity for the average U.S. household. Given this, it is hard to see that crypto currency is an efficient method of payment.

Some investors (more likely professional investors) see Bitcoin as a replacement of or in addition to precious metals (like gold) as a hedge against inflation. This past year central banks the world over released trillions of additional monies into the worldwide financial system. The more something is available as the saying goes, the less it is worth. In other words, that could mean price inflation (brought on by monetary policy).

What are other central banks in the world currently doing? CNBC reported recently that China is proceeding with a digital currency and with that, could that have implications for

the strength of the U.S. dollar?

Inflation can erode purchasing power as well as eat into the return on an asset. While savings rates are near 0%, once inflation is factored in, is the saver or investor losing purchasing power?

Inflation fears continue to grow with so much stimulus having been released and with economic growth starting to emerge from the pandemic. If cryptocurrency is in limited supply, that in and of itself can also help drive the price. Cryptocurrency (wherever it comes from) must be mined online, with computing power. It is not easily created. That adds to the attraction and the speculation.

Reports are now emerging that many recipients of stimulus payments (as many as 40% as recently cited in a report from Mizuho Securities) intend to put at least a portion of their stimulus checks in to crypto or Bitcoin. Speculation is a driver of an asset's appreciation, because it creates momentum. Does this suggest that the appreciated asset has risen in value? The price of any asset is always determined by what someone is willing to pay for it.

The world of cryptocurrency, like any investment is subject to regulation little of which currently exists. It is difficult to determine at this point what that regulation might be and just how much of it is coming.

Investors are encouraged to work with their financial services firms to get the research and the insight they need to make informed decisions if they are considering venturing in the world of cryptocurrency. Knowing what you own, why you own,

how you own and where you own it are all critical elements of that discovery process.

Cryptocurrency issuers are not registered with the SEC, and the cryptocurrency marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involves a high degree of risk. Securities that have been classified as Bitcoin-related cannot be purchased or deposited in Raymond James client accounts.

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

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# Leveraging Your Time



By RICKY HARPER, C12

Theophrastus said, “Time is the most valuable thing a man can spend.” Last summer I attended the 2020 GLS (Global Leadership Summit) which is a two-day simulcast conference

held every August and attended by more than 400,000 people around the world. The GLS is a conference that I consider essential to re-charging my leadership batteries during our long hot summers.

One of the speakers was Rory Vaden, noted consultant and bestselling author of *Procrastinate on Purpose, Five Permissions to Multiply Your Time*.

In his presentation, Mr. Vaden outlined four basic steps of time management; he said that when a new task hits your desk always ask yourself four questions...

Can it be eliminated? If you can live without it, eliminate it.

Can it be automated? Leverage technology to free up time.

Can it be delegated? You are a leader; lead by doing the important stuff and delegate the rest.

Does it have to be done now? If not, recycle it back to step 1.

Much has been written and said about steps 1, 3 and 4. The first and last steps are simple matters of priority whereas step three, delegation, is a deep and often misunderstood topic that I will dive into another day.

Of automation Mr. Vaden says, “Always ask yourself if something you are tasked with can be automated?” That is a challenging thing to ask business owners and leaders to do. Automation takes time, plan-



ning and money so leaders may expect the ROI on that decision to be minimal. But that may be a short-sighted view of automation, especially given today’s proliferation of apps and relatively inexpensive technology available to businesses.

Good business leaders think of

time in the same way they think of money. Benjamin Franklin said, “Time is money.” So, what is the value of freeing up time? The question you should ask is, what is the value of lost time?

Rory Vaden put it this way, “Automation is to time what compound interest is to money.” Wow! Think about that. You would never invest money for simple interest when compound interest is available. Think of time in the same way. By freeing up your time, you are getting dividends on the time saved, several times over. Now think about freeing up your time, your C-staff’s time, your admin’s time, your employees time.

So, why are you not finding ways to automate? And please don’t tell me it’s because you don’t have time!

“The key is in not spending time, but investing it.” —Stephen Covey

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 Business

# A Comedy about Baseball, Life and Insurance Claims

(An Excerpt of Who's on First: By Abbot and Costello)



BY MATTHEW VANDERFORD,  
CLAIMOLOGY

Abbott: Well Costello, I'm going to New York with you. You know Bucky Harris, the

Yankee's manager, gave me a job as coach for as long as you're on the team.

Costello: Look Abbott, if you're the coach, you must know all the players.

Abbott: I certainly do.

Costello: Well you know I've never met the guys. So, you'll have to tell me their names, and then I'll know who's playing on the team.

Abbott: Oh, I'll tell you their names, but you know it seems to me they give these ball players now-a-days very peculiar names.

Abbott: Well, let's see, we have on the bags, Who's on

first, What's on second, I Don't Know is on third...

Costello: That's what I want to find out.

Abbott: I say Who's on first, What's on second, I Don't Know's on third.

Costello: Are you the manager?

Abbott: Yes.

Costello: You gonna be the coach too?

Abbott: Yes.

Costello: And you don't know the fellows' names?

Abbott: Well I should.

Costello: Well then who's on first?

Abbott: Yes.

Costello: I mean the fellow's name.

Abbott: Who.

Costello: The guy on first.

Abbott: Who.

Costello: The first baseman.

Abbott: Who.

Costello: The guy playing...

Abbott: Who is on first!

Costello: I'm asking YOU who's on first.

Abbott: That's the man's name.

Costello: That's who's name?

Abbott: Yes.

Costello: Well go ahead and tell me.

Abbott: That's it.

Costello: That's who?

Abbott: Yes.

Costello: Look, you gotta first baseman?

Abbott: Certainly.

Costello: Who's playing first?

Abbott: That's right.

Costello: When you pay off the first baseman every month, who gets the money?

Abbott: Every dollar of it.

Costello: All I'm trying to find out is the fellow's name on

first base.

Abbott: Who.

Costello: The guy that gets...

Abbott: That's it.

Costello: Who gets the money...

Abbott: He does, every dollar. Sometimes his wife comes down and collects it.

Costello: Who's wife?

Abbott: Yes

Abbott: What's wrong with that?

Costello: Look, all I wanna know is when you sign up the first baseman, how does he sign his name?

Abbott: Who.

Costello: The guy.

Abbott: Who.

Costello: How does he sign... it.

Abbott: That's how he signs it.

Costello: Who?

Abbott: Yes.

PAUSE

Costello: All I'm trying to find out is what's the guy's name on first base.

Abbott: No. What is on second base.

Costello: I'm not asking you who's on second.

Abbott: Who's on first.

Costello: One base at a time!

Abbott: Well, don't change the players around.

Costello: I'm not changing nobody!

Abbott: Take it easy, buddy.

Costello: I'm only asking you, who's the guy on first base?

Abbott: That's right.

Costello: Ok.

Abbott: All right.

PAUSE

Costello: What's the guy's name on first base?

Abbott: No. What is on second.

Costello: I'm not asking you who's on second.

Abbott: Who's on first.

Costello: I don't know.

Abbott: He's on third, we're not talking about him.

Costello: Now how did I get on third base?

Abbott: Why you mentioned his name.

Costello: If I mentioned the third baseman's name, who did I say is playing third?

Abbott: No. Who's playing first.

Costello: What's on first?

Abbott: What's on second.

Costello: I don't know.

Abbott: He's on third.

Costello: There I go, back on third again!

PAUSE

Costello: Would you just stay on third base and don't go off it.

Abbott: All right, what do you want to know?

Costello: Now who's playing third base?

Abbott: Why do you insist on putting Who on third base?

Costello: What am I putting on third.

Abbott: No. What is on second.

Costello: You don't want who on second?

Abbott: Who is on first.

Costello: I don't know.

Abbott & Costello Together: Third base!

-----

Did you get that – did you make it to the end: Who's the guy on first – no seriously – Who's the guy on first?

Filing insurance claims can seem as comical as this routine—only if you can get the joke. And knowing Who's on your team to help you recover when you need it most is key, so you don't end up being the punchline at the end of the claim filing process. If you've suffered property loss, make sure you reach out to get advice before you finalize your claim. You never want to be on the end of a bad joke – especially when it comes to protecting your home and businesses when loss happens.

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# What Ever Happened to Touch?



By MYRNA CONRAD

Covid 19 has changed so much of our world and how it functions. But, one of the most devastating changes has been how it has so drastically impacted human-to-human interaction.

It seems that face-to-face interaction, close connection and contact had already started to diminish even before Covid. So, many people were already using smart devices, emails or social media to communicate, rather than face-to-face interaction.

From a warm handshake, to a loving hug, to a congratulatory pat on the back, people have developed a variety of means of communication and emotion-

al expression through physical contact. But, in this tech-saturated world, appropriate, non-sexual touch is in danger of becoming rare. Despite some of the benefits of technology, it is vital to preserve human touch for people to be able to truly thrive.

There have been many studies done on the importance of human touch. The science of touch and how it affects people began to gather more interest in the mid-1990s, when two scientists traveled to Romania to examine the sensory deprivation of children in understaffed orphanages. These touch-deprived children had much lower cortisol and lower growth development levels compared to other children in their age group. Many other studies have found a correlation between touch and healthy development as well as the ability to fight diseases.

Tiffany Field, head of the Touch Research Institute at the University of Miami's Miller School of Medicine, has studied touch for over four decades. When asked what has been the most surprising findings from her research, she said, "We



found that massage actually increases natural killer cells. Natural killer cells are the front lines of the immune system. They kill viral cells and bacteria cells."

When researching for this article, I found another study that was done to test the positive effects of hugging. A cold germ was injected into a study group and those who had more hugs had a better immune response to the cold virus than those who were isolated.

From the time we are in the womb through our elderly years, appropriate touch plays a very important role in our development as well as our physical and mental well-being.

This last year, people have been continuously warned against close contact and touch. Social distancing has become a common word. People have been isolated and indoctrinated with fear of contact. We've been told that we must wear a mask; that we must stay six feet apart. Hardly anyone greets with a hand shake or hug any more. I am a hugger and I really miss it. I am sorry, but fist bumps or

elbow bumps just don't work the same for me!

There are a large number of people in our society that live alone. This last year of isolation has kept them from much of their normal means of interaction. People were not created to live in isolation. At the very beginning of God's Word in Genesis 2:18, we read, "The Lord God said, 'It is not good that man should be alone.'" Medical News Today reported on the results of a study associating lack of human contact or living alone as a contributing factor to mood disorders, anxiety and depression.

If appropriate touch is so important to both a person's physical and mental well-being, then what will be the long-term effects of this new norm of social distancing? We already see many people experiencing depression, mental health issues and increased suicides among all ages. I believe, if all of the research on the importance of touch is accurate, then we will see more physical repercussions from this period of social dis-

tancing also. In fact, could we have prolonged the period of physical recovery and immunity by the mandate of social distancing and isolation?

I in no way want to advocate behavior that is unwise or unsafe, nor do I mean to treat lightly or demean the real fear and devastating effects of this virus. However, I believe we need to start thinking more about how we can begin to interact with others again in such a way that incorporates the important element of touch. We need to reach out to the elderly, to the lonely and to the isolated and make sure they are safely experiencing the love and interaction needed with others.

**Be Aware:**

Be aware of your fears concerning close contact with others.

Think about how you are interacting with others after this year of isolation.

Understand your own, as well as others', need for human contact.

Be alert for those who might need help with depression or fear.

**Be Intentional:**

Make sure those in your family are feeling loved and cared for.

Find ways to start having more contact with others.

If you feel safe, start giving more hugs.

Get out more, interact more and show more appropriate affection.

Let faith replace fear and interaction replace isolation!

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 Musings

# A Pastor's Ponderings: Pebbles



By RICK MOORE

(If you don't like sad stories, you may not want to read this one.) We had traveled in the bus for over a hundred miles to the campsite located in the hills of Tennessee, as had several other Boy Scout troops from the state. Our Scoutmaster was giving his final instructions to the troop before the hike was to begin. Just before we were released to hit the trails, the Camp Commander called up the Scoutmasters from



each of the troops with a surprise. He insisted no scout could go hiking with someone from their own troop. They wanted

to force us to make new friends. I was teamed up with a boy, Billy, from outside of Memphis who was on his first hike. We were to become hiking buddies for the entire day.

I was a very cautious and compliant scout, but Billy was just the opposite. He was quite the daredevil. He hung over every cliff we came to, each time pretending he was about to fall over. He would take a branch with a few leaves on it, brush it over the face of another scout, and yell, "Poison ivy, poison ivy!" When we stopped to eat lunch, he made sure everyone experienced the fake poisonous snake that would lunge from his lunch box. Billy then started

complaining that his foot was hurting. With all of the pranks he had played throughout the morning, everyone was waiting for the next punchline. Billy was serious. One of the Scoutmasters suggested he take his shoes off to make sure there were no pebbles irritating his skin. Billy was way too tough for that. He jumped to his feet and pretended there was no pain.

As was customary on our hikes, everyone was encouraged to gather something from each mile marker we passed. It could be a rock, a leaf, or if we were really lucky, something cool like an arrow-head. Billy found the most interesting artifact of all. It was what appeared to be a small grenade that dated all the way back to the civil war. Billy took the grenade, placed it to his ear and said, "I think I hear it ticking." He then threw it at the feet of the other scouts who were standing around, and it scared the bejeebers out of everyone. As he was retrieving the grenade, I noticed Billy had started limping even more. Once again, he was encouraged by one of the leaders to take his shoes off and make sure there were no rocks or pebbles to get out. Each time Billy made a joke out of the situation, and he refused to have the sore on his foot looked at, much less put medicine on it.

Billy was one of the most memorable people I'd ever met. I was excited to hear his troop would be joining my troop the next month at the American Legion. Unfortunately, Billy didn't make it that night. His Scoutmaster asked us all to pray for Billy. It was one of the saddest pieces of news I've ever heard. Billy contracted gangrene and had to have part of his foot amputated...all because of a few pebbles. What hurt Billy in the end wasn't hanging over the cliff, a poisonous snake, or a civil war grenade. It was the pebbles.

Often in life, it is the little things that cause the biggest problems. If we do not take time to deal with problems while they are still manageable, they can fester and grow out of control quickly. Don't let your molehills turn into mountains. What do you need to take out of your life today?

*Rick Moore is Communications Pastor with Destiny Worship Center in Miramar Beach*

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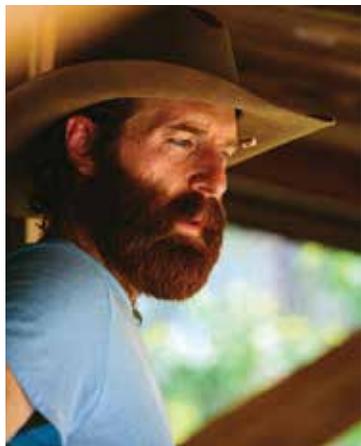


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# Beautiful



BY SEAN DIETRICH

My wife and I are going out to dinner tonight. I am waiting for her to get ready. She is in the bathroom, standing before a mirror, pinching her tummy. She asks if I think she is fat.

“No,” I say.

She frowns. “You sure?”

“Yes.”

“Well, I feel fat.” She pinches a new region. “This doesn’t look fat to you?”

“Still no.”

She readjusts. “What about from this angle?”

Negative.

“How about when I turn around?”

“Are you kidding?”

“How about when I stand like this and hold my neck like this?”

“You look extremely uncomfortable.”

I can feel her getting ready to say it. And she most certainly does. “But... I feel so fat.”

My whole life has been spent in the company of women. When my father died, he left me in a house of estrogen. I was raised by a village of females. And in my life I have learned one basic thing about the opposite gender.

Many women think they are fat.

And they are always wrong about this, no matter what their size. Because the word “fat” is a disgraceful term, unless it’s being used to describe a ribeye. When applied to humans, this word is a synonym for “disgusting.” And I refuse to believe any human is disgusting.

Although it is almost impossible not to feel fat in today’s world of airbrushed spokes-models. Every printed advertisement and beer commercial tells us we are fat.

But it wasn’t always like this. Things were different 75 years ago. You never heard anyone

saying Marilyn Monroe needed to try keto.

No. People weren’t obsessed with being skinny. Consequently, American families ate more bacon. And according to the wise old timers who came before us: The family that eats bacon together, stays together.

But things have changed. By today’s impossible standards Marilyn Monroe would be considered a Clydesdale. Barbara Eden, a Holstein. Ginger and Mary Ann would be kicked off the island.

Last week, I got a letter from Myra, who is 19. Myra confided in me that she feels overweight, and has felt this way since middle school. She has been on a diet for six months but it’s not working.

So she went to the doctor. He did what all doctors do. He ran tests and did blood work. This led to more tests, more blood work, then, just for the heck of it, an MRI.

Then came an obligatory consult with a high-priced specialist, a visit to a dermatologist, an herbologist, a zoologist, an ornithologist, and a qualified priest. And do you know what the doc concluded? Myra was in perfect health.

In the doc’s own words: “You’re a little on the skinny side, Myra.”

How can a girl who is skinny by medical standards still believe she is fat? How, I ask?

But then it’s not your fault, Myra. We’re all in the same boat

here. And it’s not just women, it’s us guys too.

We live in a culture that tells us we’re ugly, fat, boring, and we need better insurance. We live in a civilization where people drive to the gym to walk on a treadmill.

Ours is a world where underwear models are selling everything from iced tea to retirement plans. It’s a world where regular-looking people aren’t considered regular anymore.

Yesterday, for example, I was watching a commercial that showed four or five young people frolicking on the beach without their clothes on.

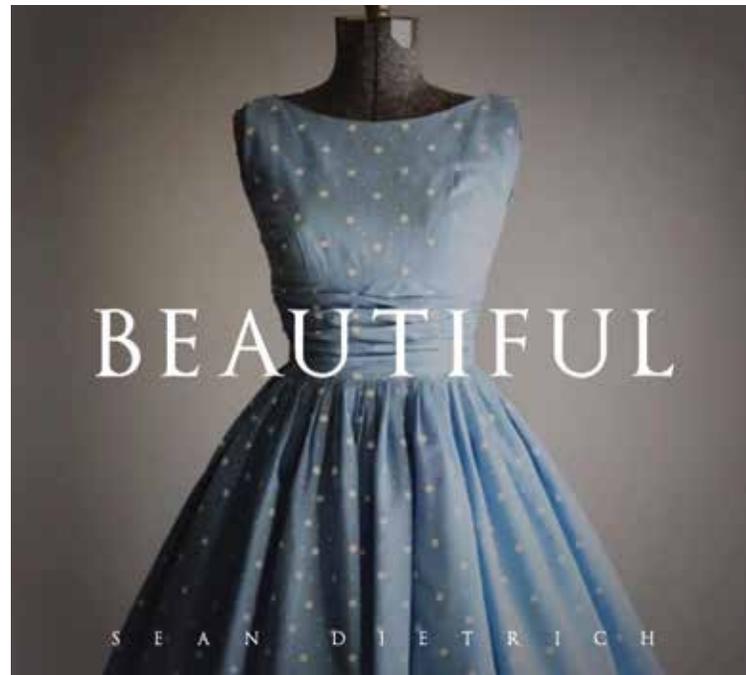
The young men were shirtless and looked like Sylvester Stalone on diuretics. The females were clad in swimwear so skimpy it wouldn’t have fit on a pasta fork.

After 30 seconds of this, I still had no idea what the commercial was advertising—although I did feel like a North Atlantic whale.

Not that anyone asked me, but I don’t believe in these kinds of TV people. I believe in real-life people. And when it comes to the gentler sex, I believe in the brand of woman who raised me; regular women who were brave enough to be just that.

My people didn’t go in for fad diets. They believed in eating regular food like fresh okra, summer tomatoes, and biscuits cut with an upside-down coffee cup.

Certainly, I believe in health and nutrition, but I also believe



in living a rich, full life that occasionally includes Almond Joys.

Also, I believe in loving what is in the mirror. I believe in keeping the television off more than it’s on. And I don’t believe true love has anything to do with tight abs, nice thighs, or bronze butts.

I believe in authentic love. The kind of love found among old married couples who are so comfortable with each other they take a six-day cruise to the Bahamas and go all week without saying anything more than, “Shut up, Herb, you’re snoring again.”

I don’t believe in TV-Commercial Guy, or Magazine-Advertisement Gal. And when it comes to women, I may be old

fashioned, but I believe a woman’s magnificence has nothing to do with her body mass index calculation.

And here’s the thing: there are a lot of guys out there who feel this way about the opposite gender. We just don’t get much airtime.

So I choose to believe in the internal beauty of Womankind instead of her dress size. I believe in her quiet power, her bravery, her kindness, and self-assuredness. I believe in Myra. I believe in my wife.

And whoever you are, reading this, male or female, I believe in you, too. So in case someone hasn’t told you today...

You are not fat.

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# Pet Owners Receive New Invasive Reptile Rules

New rules designed to protect Florida from high-risk, non-native reptiles took effect April 29 and the Florida Fish and Wildlife Conservation Commission (FWC) is helping people who have pet green iguanas and tegus come into compliance.

As part of the new rules, pet owners will have 90 days from the effective date to apply for a no-cost permit and mark their pets with a Passive Integrated Transponder (PIT) tag, also known as a microchip. Working

with a variety of partners, the FWC is holding Tag Your Reptile Day events throughout the state to offer pet owners an opportunity to have their pet green iguanas or tegus microchipped for free. Staff will also be on hand to address questions about the permit application process.

“Just as with cats and dogs, microchipping your green iguana or tegu is one of the simplest and most effective ways to keep them safe while also protecting Florida’s native wildlife,”

said Kristen Sommers, leader of the FWC’s Wildlife Impacts Management Section. “We are holding Tag Your Reptile Days throughout the state to help pet owners offset costs for microchipping.”

To date, the FWC has scheduled the following events, all taking place from 10 a.m. to 4p.m.:

May 22 at Gulfarium Marine Adventure Park, 1010 Miracle Strip Parkway SE, Fort Walton Beach

More details including possi-



ble additional dates will be added to the FWC website at [MyFWC.com/ReptileRule](http://MyFWC.com/ReptileRule).

The rule changes to Chapter 68-5, F.A.C. take effect April 29 and specifically address 16 high-risk invasive reptiles including pythons, tegus and green iguanas that pose a threat to Florida’s ecology, economy and human health and safety.

The new rules also include reporting requirements for permittees, biosecurity requirements to limit escape of these high-risk species, and additional language to clarify limited exceptions for possession of green iguanas and tegus for commercial sales or as pets.

The 90-day grace period ends July 28, 2021, and by that time all pet green iguanas and tegus must be permanently microchipped and owners must have applied for a permit. All other entities must come into compliance with the new rules by July 28 as well, including entities possessing the regulated species for research, educational exhibition or commercial sale. Additionally, entities with these species will have 180 days to

come into compliance with the new outdoor caging requirements. The 180-day grace period for upgrading outdoor caging ends October 26, 2021.

More than 500 nonnative species have been reported in Florida. Approximately 80% of these species have been introduced via the live animal trade with more than 130 established in Florida, meaning they are reproducing in the wild. Since most nonnative fish and wildlife find their way into Florida’s habitats through escape or release from the live animal trade, it is important to create regulations to prevent high-risk nonnative wildlife from becoming introduced or further established in Florida’s environment.

For detailed information on how these new rules will impact pet owners, commercial sellers, exhibitors, trappers and other groups, or to learn more about upcoming Tag Your Reptile Day events, visit [MyFWC.com/ReptileRule](http://MyFWC.com/ReptileRule).

Additional information about nonnative species in Florida can be found at [MyFWC.com/Nonnatives](http://MyFWC.com/Nonnatives).

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# Studio 237 Music School: Aspire 4 Music Summer Programs

BY LISA CYR

This morning, I could hear the continuous sound of hammering. There is a house being built down the street. I somewhat liked the rhythmic sound of productivity and teamwork. Carpenters using their skills to create a home to bless others for

nailing on shingles and carefully overlapping each layer, certain musical skills need to be developed before the next skill layer is applied. Otherwise, there will be leaks in your musical roof. We all know how hard it is to find a leak unless you bring in an expert.

cus on infrastructure. This helps students to “get it right the first time” which always saves time and money.

**Finishing work** includes walls, textures, ceilings, cabinets, molding, colors, styles. Windows and doors are my favorite because they “seal the deal” and

sons. Every summer, in June, we offer daily weeklong private 45 minute lessons (5 consecutive days in a row) at a reduced rate of \$150. You may choose from a variety of instruments including drums, piano, guitar, violin, ukulele, and song writing. This is your opportunity to “try out” an instrument before committing to August weekly learning or improve on your current ability. No instrument needed unless you

already own yours. Just show up and learn. We have instruments you can use during the lesson.

*Studio 237 Music Lessons has been providing music lessons for people ages 4 and up since 2011 in Santa Rosa Beach, FL. To find out more information or visit the studio call 850.231.3199. Email: Studio237Music@gmail. Also, visit our website at [www.Studio237Music.com](http://www.Studio237Music.com).*



many years to come. When the weather is good, I hear them begin to work faster. It seems to be the best season for building.

Like building a house, **the foundation** of musical learning is of primary importance. The foundation of your instrument is understanding how it produces sound. A drum uses sticks to make percussive sounds. A piano uses hammers hitting metal strings which vibrate sound, whereas a guitar has strings to strum or pluck. A clarinet uses vibration from your air flow over a reed to form notes. All these instruments are made of wood and constructed to uniquely resonate their own distinctive tone.

**Framework:** One’s posture, arm and hand positions are “across the board” an important first technique to learn. There is a successful blueprint to follow which has been around for hundreds of years. Lead sheet music, chord / Tab charts, and books are essential items to have in your tool box. A skilled teacher will correctly show and guide your direction. Their years of “hard knock” learning will save you years of struggle to improve your level of playing. That reminds me of all the times I hit my finger with a hammer. Ouch!

**A roof** provides covering. Music teachers have “got you covered” by developing your skills in an orderly fashion. Like

**Infrastructure** includes wiring, electrical, plumbing, etc. These are essentials for people to live inside the house such as: songs to play, more challenging music, scales and exercises. You may require a larger or better-quality instrument, or to improve your practice habits. I tell my students, “You are the electricity that powers the instrument”. Music teachers fo-

really make a house shine from the inside out. Polishing off your song, sealing up any leaks in your ability, and changing mindsets causes one to shine. A music teacher will point out those spots and help you choose the best way to improve, like an interior decorator.

The season for building new musical talents is arriving this June at Studio 237 Music Les-

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#### MJ Montgomery – Anime and Drawing Basics

Wednesday afternoons: 3:30 – 4:30 p.m. \$10. Suggested ages, 10 to 110! Learn the basics of character design, shadowing, eyes, and hands. Bring your sketchbook and come learn something new. Text seating request to: 505-690-3945. Masks required.

#### Montgomery – Semi Private Drawing Basics

Thursday afternoons: 3:30 – 4:30 p.m. \$20. Suggested ages, 10 to 110! Learn the basics of drawing and build your skills to transfer to any medium. Bring your sketchbook and come learn something new. Text seating request to: 505-690-3945. Limited seating. Masks required.

#### Ed Nickerson – Basics and Essentials In Oil Painting

Fridays mornings 10 a.m. – Noon. \$25 plus supplies. “How to develop a good painting, and interpret what you see.” Using a combination of drawing and painting. Limited pallet. Beginners and those looking to reach the next level are welcome. [Ed\\_Nickerson@hotmail.com](mailto:Ed_Nickerson@hotmail.com) Or



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#### May - June Workshops and Events:

May 21: Couples Nite, stain glass painting. 6-8 p.m. [www.uniquelyclever.com](http://www.uniquelyclever.com)

May 20-22: “Bead Blow Out” All beads, components, tools, and findings mark out of inventory. 10%/15%/20%.

June 2: 16, & 30: Summer

Kids Art Camp. 9 a.m. – Noon. Ages 5-12; [signup www.uniquelyclever.com](http://www.uniquelyclever.com)

June 5: Mz Corina's Amazing Kids Art Class. 10 a.m. - 12 p.m. Ages 8-12. (850)-729-2600

June 10: Encaustic Wax Art 1-3 pm. (850)-729-2600

June 12: Eliza Scalia, “Story Development” writers workshop and book signing 10 a.m.- 1 p.m. (850)-729-2600

June 18 – 19: “Smalls Sale” Original art at affordable prices. Works under \$100.

June 19: “DoLittles” Workshop with Libby Gibbs 10 a.m. - Noon. (850) 729-2600

June 26: “God Bless America” calligraphy with Elia Saxer. 10 a.m.- 1 p.m. (850) 729-2600

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## NWFSC Announces 2021 Blackwater Review and LaRoche Poetry Contest Winners

The winners of the 35th Annual James and Christian LaRoche Memorial Poetry Contest and the Blackwater Review art and literature journal have been announced for 2021.

**Fiona Morris** of Santa Rosa Beach, won first place and a cash prize of \$100 for her poem Summers in the Screen Room.

**Madison Gray** of Freeport, placed second with her poem Mea Culpa. Gray will be awarded a cash prize of \$50.

Two poems tied for third place with a cash prize of \$25 each. **Carter Hyde** of Fort

Walton Beach, tied for third place with his poem Prayer for Dionysus at a Party. In addition to winning the first-place prize, Fiona Morris also tied for third place with her poem Seed, Berry, Love.

The winning poems from the LaRoche Memorial Poetry Contest were published in the 2021 April issue of Blackwater Review, along with other artwork and writings from current NWFSC students. “This year’s issue of Blackwater Review shows that art and literature persevere even in the face of a pandemic,” said Blackwater



Review Managing Editor, Dr. Vickie Hunt. “

### Blackwater review winners for 2021 include:

Fiona Morris for prose, Ella Joslin for poetry and Hannah Schloemp for cover art.

“The Blackwater Review highlights the finest art and prose coming from our students,” said Dr. Devin Stephenson. “This year, our students show that their light will not be suppressed in the face of adversity as they share their hopeful words and images for the world to see.”

In 1986, Christian LaRoche

instituted the James N. LaRoche Memorial Poetry Contest to honor her late husband, who was a poet and an instructor at the college from 1968-1983. The name was changed after the death of Christian LaRoche, when the LaRoches’ son, Frederic, changed the name to the James and Christian LaRoche Memorial Poetry Contest in honor of both of his parents and their commitment to the writing arts.

The James and Christian LaRoche Memorial Poetry Contest is an annual contest open to all NWFSC undergraduates.



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# Emerald Coast Theatre Company's Summer Camps

## 10 Different Programs, 12 Artist Experts, a Full-Length Musical and More

Share the spotlight with the likes of Matilda, Alexander Hamilton, Harry Potter, SpongeBob, Dr. Seuss, Snow White and the Seven Dwarfs and others

This summer, you want to be in the “room where it happens!” Emerald Coast Theatre Company (ECTC) presents 10 different Summer Camp programs including popular musicals like “Hamilton,” “Puffs (Harry Potter),” “Sponge Bob,” “Seussical” the staging of a full-length musical, “Matilda,” plus hands-on workshops for theater “techies” and film buffs.

Altogether there are 16 ECTC program sessions ranging from one-, two- or three-week camps that will be held during the summer (May 31 to August 1). ECTC Summer Camps will be offered in three locations along the Northwest Florida Gulf Coast: Miramar Beach (ECTC performance space), Seaside (Seaside Neighborhood School) and Panama City (Gulf Coast State College). Theater camps are offered for all ages—from rising kindergarteners to rising high school seniors.

“Summer camps are the per-



fect time for children to expend that extra energy creatively and ECTC has a whole line up of creative ways to have fun,” says ECTC co-founder and producing artistic director Nathanael Fisher.

For the first time, ECTC will stage a full-length musical production as part of its summer educational program. Roald Dahl’s “Matilda the Musical.”

Another first is the recruitment of 10 performing arts “experts”—including theater professors and professional Broadway actors, singers and producers—who will join ECTC’s artist/teacher production team to offer a wide range of performing art lessons and workshops includ-

ing vocal, song and monologue coaching; audition and acting techniques; Laban efforts, movement, dance, choreography and even stage combat.

“The Musical Theatre Intensive is our response to our students’ growing desire to be challenged in the craft of theater,” Fisher says. “This opportunity to work alongside ECTC professionals and professional guest artists is a special and unique experience.”

For more information on the ECTC Musical Intensive “experts” visit [www.emeraldcoasttheatre.org/musical-theatre-intensive](http://www.emeraldcoasttheatre.org/musical-theatre-intensive).

Summer Camp locations are ECTC, 560 Grand Boulevard

(upstairs) in Grand Boulevard at Sandestin in Miramar Beach; Seaside Neighborhood School in Seaside; and the Amelia Center Theatre Lab at Gulf Coast State College in Panama City.

### ECTC’s 2021 Summer Camp line up:

- Mini Player Camp (ages 5-7, rising kindergarteners)
- “Snow White and the Seven Dwarfs” (grades 2-8)
- “SpongeBob: The Musical” and “Hamilton”—Musical Teen Cabaret Intensive (grades 6-12)
- “Puffs: The Play” (grades 7-12).
- “Seussical the Musical Jr.” (grades 2-8)
- Techies Rule (grades 5-12)

- Film Camp (grades 5-12)
- Matilda The Musical (grades 6-12)
- Private Vocal Lessons with Peter Lake (grades 5-8)

Scholarships are available for select summer camps, apply online at [www.emeraldcoasttheatre.org/scholarship](http://www.emeraldcoasttheatre.org/scholarship). Discounts offered for multiple registrations.

For more information or to register for an ECTC Summer Camp offering, visit [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org) or call (850) 684-0323.

ECTC’s 2020-2021 season is made possible with support from Grand Boulevard at Sandestin, St. Joe Community Foundation, Howard Hospitality, and the South Walton Tourist Development Council. The Education Program is made possible with generous support from the Cultural Arts Alliance.

To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

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