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BAY Life

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Postal Customer Local

The Niceville Senior Center is Back! Not Your Ordinary 55 and Over Gathering Place

BY LORI LEATH SMITH

Are you aware that more than 10,000 senior adults live in the greater Niceville area? Needless to say, Niceville's Senior Center is a popular "hang-out," and one where the aging outlook has been re-defined! And now it's welcoming members once again—more than 1700 strong!

Having initially opened in December 2018 for adults age 55 and older, since March 2020, it was closed—462 days, to be exact, until its re-opening at the end of June. Though it's been challenging for the community and no one would have expected the Senior Center to be closed for that length of time, "I am proud to work for a city that has had the safety of its seniors at the forefront of the decision-making process," Julie Mooney, Niceville Senior Center Manager, says. "As an officer for the Florida Association of Senior Centers, I can also tell you that while we are opening after some senior



centers, we are fully opening long before many other centers in the state." And that's due to "our members, the program facilitators, the vol-

unteers and the staff for being flexible and understanding over the past months as we worked to open."

Julie has stepped back into her role as active Senior Center Manager "like a comfortable pair of shoes." But, there are some changes and patience is needed. New staff is in training and there are new volunteers in the café and who are working to keep the Senior Center as clean and sanitized as possible.

If you've not experienced the Niceville Senior Center yet, get ready to be wowed! Not your typical "play bingo and get your blood pressure checked" kind of place; it's a hub that baby boomers depend upon to accommodate their many interests, to stay mentally and physically fit and to enjoy camaraderie among friends. "The thing that hasn't

SENIOR CENTER
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Are You Prepared? Rip Currents:

How To Spot Them and What To Do If You Get Caught In One

BY L. SMITH

Seven rip current deaths have occurred in Florida so far in 2021—three of those occurring in our area, according to the National Weather Service (NWS).

In March, Miramar Beach was open, but with red-flag warnings about dangerous surf. Pete Rosengren, 42, a father of three from Illinois died while trying to rescue his son and other children from a rip current.

Louisiana resident Layne Gravois, 21, drowned in Miramar Beach from a rip current in April during spring break when he and two friends noticed a young person in distress in the water. They apparently ran into the water to attempt to help, but were taken by rip currents themselves. All three were taken to Sacred Heart Hospital, and Layne passed away later. That same week, 55-year-old Kim McGrady

PREPARED
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Community

SENIOR CENTER

continued from page 1

changed is the overall feeling of inclusiveness and welcome that new members are approached with every time they arrive," says Julie. "I am so proud to be a part of a community that cares and supports one another."

The Niceville Senior Center strives to empower and enhance the lives of adults 55 and over through its programs and caring services that promote wellness, social connection, support, nutrition, education, independence, activities, volunteerism and fun. For example, you can



take a Facebook, iPhone or genealogy class, work out in the fitness room, take ping pong lessons, Zumba, gardening and knitting, or do chair yoga, take Tai Chi classes and more. Craving a milkshake? Members can

show up on Tuesdays at 2 p.m. for a delicious milkshake in the 50s style kitchen served by volunteers. There's even an outdoor recreation area with pickle ball courts, a putting green, exercise area and covered gazebos.

In addition, there's a large social area, multi-purpose rooms, and a spacious game room that includes a pool table, table tennis and a space for dance classes. A state-of-the-art outside grilling area is located in the front of the center and a courtyard in front of the building has room for plenty of outside seating, a small stage for performances or meetings and a beautiful fountain.

There's a lot of life to be lived after age 55, and this valuable community amenity has reopened to empower mature adults, promote their mental, physical and emotional health, keep them active, and help them engage with their community, make friends, and participate in activities that contribute to their overall health and well-being.

The center is located at 201 Campbell drive, Niceville, right across from the Niceville Recreation Center, Monday – Friday, 8:30 a.m. - 4:30 p.m. Membership is FREE for the residents of Niceville. For those who live outside the city limits, individu-

al memberships run \$80 for the year or \$100 for a household, or monthly at \$10 per individual and \$15 per household; daily rate is \$3 per person. However, all non-city residents who had a membership at the time the Senior Center was shut down in March of 2020 will have theirs renewed at no cost when they return. Temporary monthly memberships and lifetime memberships are also available. Please visit the Facebook page or call (850) 279-6436, ext. 1600 for more information. Registration forms for new members are available at the center.

PREPARED

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from Dunwoody, Ga., also died getting caught in a rip current. Double red flags were flying in both Okaloosa and Walton counties, which means the water is closed to swimmers.

While another summer is in full swing, so is the frequency with which rip currents can indiscriminately claim lives of beachgoers, from tourists to locals.

The Gulf, unlike a pool or lake, is not a standing body of water. Therefore, educating yourself on currents before heading for the waves could, quite literally, save your life. Even people who are strong swimmers and physically fit have drowned in rip currents when not prepared.

So, what is a rip current?

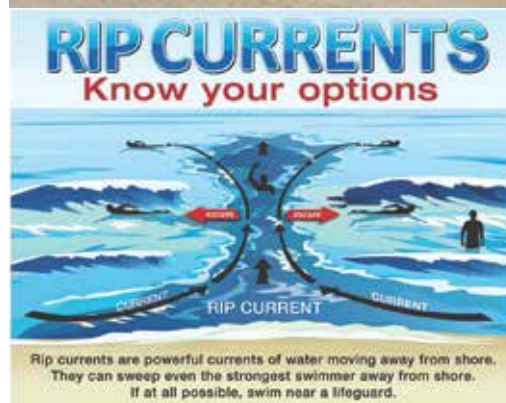
Rip currents are focused, local, very strong, channeled currents of water flowing swiftly away from the shore, often perpendicular to the shoreline. They form when waves break near the shoreline, piling up water between the breaking waves and the beach at a low spot or break in a sandbar, or near a structure such as a groin, jetty or

pier. One of the ways this water returns to sea is in the form of a rip current. Under certain conditions, rip current speeds can quickly become dangerous. So, before you jump in the water, be aware. Check to see if there's a low spot where there are no waves. Tip: Rip currents are easier to spot wearing polarized sunglasses.

Drowning deaths occur when people pulled offshore are unable to keep themselves afloat and swim back. This may be due to any combination of fear, panic, exhaustion or lack of swimming skills.

How to Survive

DO NOT PANIC! A rip current pulls you OUT, NOT UNDER. The Okaloosa County Department of Public Safety offers this advice: If you become caught in a rip current, yell for help and remain calm. Do not exhaust yourself and stay afloat while waiting for help. If you have to swim out of a rip current, swim parallel to shore and back toward the beach when possible. The best thing you can do if caught in a rip current, is to stay afloat and keep your head above the water. Do not attempt to swim directly against a rip current as you will tire quick-



ly. It may get scary, but eventually, every rip current subsides at a certain distance.

Check water conditions before going in by looking at the local beach forecast at www.weather.gov/safety/ripcurrent-forecasts. Swim at a beach with lifeguards. The chances

of drowning at a beach with lifeguards are 1 in 18 million.

Don't assume! Great weather for the beach does not always mean it's safe to swim or even play in the shallows. Rip currents often form on calm, sunny days.

You can find daily updated beach flag conditions at [Facebook.com/CityofDestin](https://www.facebook.com/CityofDestin). Rip Current Information is also provided by the National Weather Service on weather.gov/mob. Also visit <https://alertokaloosa.com/beach-flags-conditions/> for beach flags and conditions. Visit MyOkaloosa.com/ps/beach-safety for more on Okaloosa County Beach Safety.

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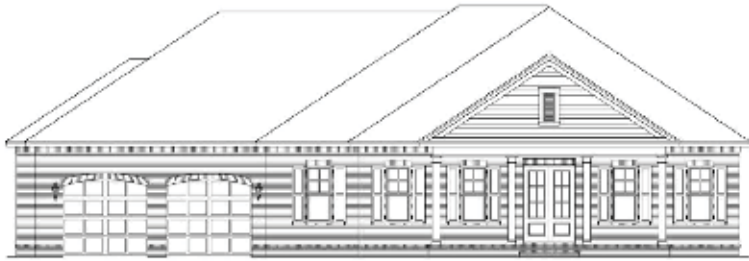
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Community

Paddle at the Park Features New Name and More

Now known as Paddle at the Park, our area's favorite annual standup paddleboard event is moving to Henderson Beach State Park and welcoming two new categories – kayaks and inflatables! Now in its 9th year, Paddle at the Park Sponsored

by Destin ER is set for Saturday, Aug. 21 at 9 a.m. It features 1- and 3-mile recreational races and a 6-mile elite race.

The weekend fun begins on Friday, Aug. 20, with a Racer Welcome Party at BOTE, an international paddle board brand

headquartered in the Destin area. It continues on Saturday morning with the races, which have staggered start times, beginning at 9 a.m. Racers and spectators alike will enjoy the festive atmosphere with displays and booths set up along the



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beach. The event will conclude with awards.

Registration is now open at paddleguru.com/races/9th-AnnualPaddleattheParkSponsoredbyDestinER. Find all race details at PaddleAtThePark.com or follow [Facebook.com/PaddleAtThePark](https://www.facebook.com/PaddleAtThePark).

Destin - Fort Walton Beach and Destin Life and Bay Life; silver sponsor Eglin Federal Credit Union; accommodations sponsors The Islander, Newman-Dailey Resort Properties and Vacasa; bronze sponsors Emerald Bay Golf Club and Troy University - Fort Walton Beach; beverage sponsors 3rd Planet Brewing, Buffalo Rock and Destin Brewery; and food sponsor Swell Pops!

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Destin ER a department of Fort Walton Beach Medical Center

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Gulf Fest 2021 An All-Day Music Festival!

Moss Entertainment and Cheyne Productions presents Gulf Fest 2021, taking place at Shoreline in Destin (the old Nighttown location) on Saturday, July 31st 2021. This all-day music festival will feature over 10 local Emerald Coast artists.

This first-time music festival will be setting the tone for Gulf Fest to become an annual staple of the Gulf Coast. This year, in addition to this 10 a.m.-10 p.m. (CST) music festival, Gulf Fest will be featuring a family friendly, FREE admission, Community Fair the same day that will feature local food trucks, vendors and DJs.

General Admission Tickets include passes for the all-day music festival beginning at \$50 each. VIP tickets begin at \$150 which include prime seating plus, free merchandise and access to VIP Area. Tickets can



be purchased at <https://www.gulffest.info/tickets>.

The goal of Gulf Fest is to breathe life back into the cultural arts that were hit hard by the shutdowns of Covid-19. In addition to the local artists who will be performing, a percentage of the net profits from Gulf Fest will go towards local nonprofits who partner with Convoy of Hope, as well as local schools' cultural arts programs (i.e. dance teams, bands, etc.).

Find additional information at www.gulffest.info or on Facebook at <https://www.facebook.com/gulffestflorida>.



Happenings Around the Bay

JULY

- 22** | From Shelves to the Shores (Ages 5+)
10am | Council Chambers | Niceville
- 23** | Clinch46 at Mulligans Bluewater Bay
6pm | Mulligans Bluewater Bay | Niceville
- 25** | Sunset Shrimp Boils
4pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- 27** | Free Shredding Event
10am | Softball Complex | Niceville

Galaxy Cookie Class
10am | CREATE Big Orange House Designs | Niceville
- 30** | Glass Art OPEN STUDIO
10am | CREATE Big Orange House Designs | Niceville
- 31** | 10th Annual Pinfish LIMITED Grand Nationals
10am | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

FAMILY Glass Art
9am | CREATE Big Orange House Designs | Niceville

AUGUST

- 01** | Career Event
7am | Northwest Florida State College | Niceville
- 02** | Chess Night
6pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- 04** | Junior Baker Camp with Mery (3 Sessions, July 4-6)
12:30pm | CREATE Big Orange House Designs | Niceville
- 05** | Kidz Painting PANDAmonium
10am | CREATE Big Orange House Designs | Niceville
- 06** | Back to School Cookies
10am | CREATE Big Orange House Designs | Niceville

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

Live Music with Purple Monkey
7pm | Mulligans Bluewater Bay | Niceville
- 14** | Donnie @ Bella Blue Bar
7pm | Bella Blue Bar | Niceville
- 21** | Catalyst Rocks
6pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

Aftermath 5
3rd Planet Brewing | Niceville
- 23** | Sparks in the Park 3rd Annual Car Truck and Bike Show
10am | Mullet Festival Fairgrounds | Niceville
- 26** | Members Benefit Lunch
11am | Niceville Valparaiso Chamber of Commerce | Niceville
- 23** | Sparks in the Park 3rd Annual Car Truck and Bike Show
10am | Mullet Festival Fairgrounds | Niceville
- 28** | Purple Monkey
3rd Planet Brewing | Niceville

FARMER'S MARKETS

- Niceville Community - Saturdays
July 24, 31 & August 7, 14, 21, 28
9am | Palm Plaza | Niceville
- Hammock Bay - 1st & 3rd Sundays
July 18 & August 1, 15
8am | Victory Blvd | Freeport



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curious creatives and nano entrepreneurs who seek knowledge, purpose, and community brought to you by creative firm and solutionist agency, Frances Roy. A lineup of guests, friends, and mentors candidly share their diverse wisdom and experience. This refreshing podcast is an easy addition to your playlist of favorites.



In this episode, Shantelle and Alison discuss the CBA's partnership with Walton County for the "All Hands on Deck" campaign. Anyone can have a "hand" in helping sustain and maintain our environment, you just need to get out there and get involved. Alison talks about how you can participate, the importance of our waterways, and more! To learn more about the CBA, visit basinalliance.org.

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 Community

Local Resident Shares Passion for Beach Safety!

BY RITA L. SHERWOOD

Calling all locals!! We need your help!! How many times have you been at the beach and you've seen a visitor, whether it's a parent or a child, go in the water on a double red flag? The reality is, despite the colorful flags being flown at the beach, not everyone really knows the meaning. How many lives could be saved if we just educated them a little bit better?

Renee Weslowski is trying to do just that through her colorful wristbands from Beach Flags U.S.A. Renee's passion is to make learning about beach flags colors and their meanings fun, while also keeping everyone safe while enjoying the beach.

Beach hazards can encompass everything from large waves to strong currents, rip tides, and even marine animals like sharks. These beach hazards can be more dangerous than we think. Renee created these colorful wristbands through the States Lifesaving Association in collaboration with the International Lifesaving Federation. Her hope is that every visitor receives a



colorful wristband according to the flags flown at the beach. Put it on, adults and kids alike, then they know what to do according to the color.

Renee has been beating the pavement and trying to get the wristbands placed in every rental house, condo, and hotel room here in our area. Do you own a second home or a condo here? For a nominal fee, you can do your part to educate kids and adults alike. The kids can even take the wristband home as a souvenir. The goal here is to empower parents to educate their



kids, families, and friends.

And what do the different colors of flags and wristbands mean?

Red over Red /or Two Red flags is CLOSED. It indicates extremely dangerous conditions such as high surf, strong rip tide currents, sharks, excessive jellyfish etc. YOU CAN NOT enter the water, and if you do, you are subject to a \$500 fine.

Red flag is HIGH HAZARD. Again, it indicates extremely dangerous conditions such as high surf, strong rip tide

currents, etc. YOU CAN NOT enter the water.

Yellow flag is MEDIUM HAZARD.

A yellow flag means that the surf conditions are moderate and rip currents are present. A

yellow flag is a sign to exercise caution.

Green flag is LOW HAZARD. A green flag means that hazardous conditions are lower than normal, although the Gulf can be unpredictable. You can think of a green flag as all clear, and it's safe.

Purple flag is MARINE LIFE IS PRESENT. Stingrays, jellyfish, sea snakes, and other types of marine animals are present.

Renee says, "The most rewarding part of this passion project of mine is giving back to

our local community. Just think if these wristbands saved even one person from drowning, it'd be worth it!" Considering the four million tourists who will travel to our three counties this summer, I bet it'd save more people than that!

Renee is no stranger to giving back, as this widowed mom of three boys (now young men) used to be a hairdresser who worked with the American Cancer Society (ACS) helping women who lost their hair. She had a certified wig bank and would help women cut and style their wigs for a program called "Look Good Feel Better" with the ACS.

To find out more about her passion project, the beach safety wristbands, contact Renee at BeachflagsUSA@gmail.com or call 850-499-5563 or 216-336-0236.

And if you need any painting done, Renee and her fiancé also own All Around Painting 30A LLC, and they can be reached at 850-278-6405, or check them out on Facebook.



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ECAC Partners with NWFSC for Transition to Work Program

Chris showed up to the Mattie Kelly Arts Center (MKAC) with a gleam in his eye. It was his second time to train as an usher for a ballet recital, and he already knew what to do.

“I got my jacket. I need a nametag. I’m ready!” said the 15-year-old as he got prepared in the cloak closet at the MKAC.

Chris is one of seven students from the Emerald Coast Autism Center participating in the new program, Transition to Work, funded by the Florida Department of Education.

“We are actually the second location in the state that has a Transition to Work program,” said Montana Hobbs, Assistant Director at the Emerald Coast Autism Center. “The students spend 15 hours a week learning functional education skills that will help them in the future to be independent and hold a job.”

Transition to Work has been running at Niceville’s Emerald Coast Autism Center since October 2020, and is open to



students age 17-21, with some younger volunteers tagging along to learn like Chris. The purpose of the program is to prepare young adults with Autism for the workforce.

“It’s very difficult for kids on the spectrum to hold down a job so we are practicing skills inside our facility and then we are going out into the community and performing those skills again,” said Patrick Mills, ECAC Tran-

sition to Work Coordinator. “We are really working on finding what the students are good at and what they enjoy, so that we can find a good job placement for them.”

So far, the Niceville students have gained experience serving around Northwest Florida State College at the Mattie Kelly Arts Center, the campus vehicle bay, the mailroom and the Kay Litke Culinary Arts Greenhouse.



Student Workers greet patrons at the MKAC, wash cars at the vehicle bay, sort mail and transcribe packages at the mailroom and plant seeds and water plants at the Greenhouse. Older students in the program have also begun working in the community at Sam’s Club and the Dollar Tree.

“The Student Workers go out into the community with job coaches, but eventually we would like to be able to fade out so they don’t need a job coach,” said Mills.

Every student in the Transition to Work program sets

their own course, Mills said, as each has their own abilities and limitations. Some students are non-verbal and rely on iPad technology to communicate through pictures and short answer buttons; others are working on their speaking and social skills to better communicate their wants and needs.

There is no time-line for students to finish the Transition to Work program, but with each work experience, students gain new skills and confidence.

“We haven’t had anyone graduate yet, but we are just going to keep going until we find something that fits each student,” Mills said. “Each week, as they practice these new social skills, learn new jobs and change their routines, every one of these things are critical pieces to them being successful in the workplace and in the future.”

For more information about the Transition to Work Program, visit www.ecautismcenter.org.



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Bay Buzz

There's a New Group in Freeport - the Freeport Republicans

Having begun in June, Freeport Republican meetings are now being held the second Tues-

day of each month from 6-7 p.m. at the Hammock Bay Clubhouse, 1830 Great Hammock Bend, Freeport, 32439. Please come at 5:30 p.m. to register.

The next meeting is Aug. 10

where Bobby Beasley, Supervisor of Elections, will be discussing voting Machines and voting integrity—"Taking the Mystique out of Voting." He will bring a voting machine and ex-

plain how the machine and the voting process works in Walton County.

For More Information, please contact Melanie Sellers, Secretary at melsellers@comcast.net.



New CALM Director

Crisis Aid for Littles and Moms (CALM) has selected a new Director, Dave Glinka, to lead its 501c3 nonprofit in Niceville. Previously Dave worked for more than six years at Ascension Sacred Heart Hospital where he managed over 40 associates as the Operations Coordinator from Miramar Beach to Port St Joe, and oversaw the daily operations of a Physical Therapy Rehabilitative Office and a Medical Group Clinic at Somerby ALF. His varied background includes experience as a podium and practical area instructor as an Explosives Ordnance Disposal (EOD) expert, curriculum developer in both active duty and civilian roles, security specialist working with classified information and programs, and a Program Manager for a variety of creative training projects for government contracts. He is also a decorated veteran with 22 years in the U.S. Air Force and is a graduate of FSU with a Bachelor's in Criminology and an Emergency Management Certificate. Dave has experienced first-hand the powerful effects of bad habits as well as the benefits of programs such as CALM and is passionate about helping people by building relationships and establishing trust. He has a passion for helping single moms in crisis and looks forward to continuing the amazing efforts of the current staff and volunteers as well as the predecessors at CALM.

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Registration Open for Fall After School Program

Registration is now open for the Boys & Girls Clubs of the Emerald Coast 2021-2022 After School Program to current and new members. Space is available but limited, and parents are encouraged to contact their

Continued on next page

BAY BUZZ

continued from previous page

local Clubs for information and membership rates.

After School Program Dates:

Okaloosa County - August 10, 2021, to May 25, 2022

Walton County - August 10, 2021, to May 26, 2022

Club Hours:

Sunrise Program - 6:30 to 8 a.m. (Riverside); 7 to 8 a.m. (Destin & Kenwood)

After School Program - 2 to 6:30 p.m. (All Clubs)

For more information and to register visit <https://emerald-coastbgc.org/after-school-program>.

Freeport Elementary School

SPICE after school registration is July 26th and 27th, 7 a.m.-5:30 p.m. at Freeport Middle School in the first portable behind the building. For questions, contact Pam Raymond (850) 333-3216.

City of Freeport Awards!

The City of Freeport received three awards this past year: The Gene Wright Municipal Resilient Award from the Northwest Florida League of Cities, The City of the Year Award from the Veterans Vouture Locale, and the state of Florida-City of the Year Award from the same state organization. Freeport was nominated for the national award which is to be presented in the latter part of 2021. This award is based on our beautiful Veteran's Memorial Gardens located beside city hall honoring veterans.

Freeport Library Now Features Little Food Pantry to Help Walton County Families

Ascension Sacred Heart Emerald Coast has partnered with United Way of the Emerald Coast (UWEC) and the Walton County Public Library System to support a "Little Food Pantry" at the Freeport Public Library. Following approval from Freeport officials, three volunteers from Publix in Freeport installed the food pantry in front of the Library. The idea is that people in the local community will "take what they need and give what they can." The food pantry is stocked with non-perishable food and hygiene products. Ascension Sacred Heart will work with the Freeport



Members of the 96th Logistics Readiness Squadron and 96th Test Wing help cut the ribbon on Team Eglin's new fuel pipeline June 30 at Eglin Air Force Base, Fla. (U.S. Air Force photo/Samuel King Jr.)

Public Library to maintain the pantry. Children from the library's Summer Reading Program were excited to participate by placing their hands on the project. "The handprints on the pantry represent the 'helping hands' of the people of Freeport who are working together for a stronger, healthier community," Caitie Cerise, director for the Walton County Public Library System said. For more information about the program or to make a donation, contact the Population Health Department at Ascension Sacred Heart Emerald Coast at 850-278-3546.

Have a legal question? Ask a Lawyer Program

Ask a lawyer for FREE! The Okaloosa County Law Library program, a collaborative effort with the Okaloosa Bar Association,

allows patrons to set a 30-minute Zoom appointment to meet with a local attorney for a one-time consultation to get answers to a variety of civil legal questions, assistance with filling out form packets, as well as general procedural information.

Visit <http://myokaloosa.com/public-law-library/alp...> for info on booking the 2nd and 4th Thursday of each Month.

Team Eglin's New Underground Fuel Pipeline Is Officially Complete!

The \$36-million project, 10 years in the making, brings fuel from 96th Test Wing bulk storage tanks to the 33rd Fighter Wing's bulk fuel storage area. The 22,300 feet of piping delivers fuel at 600 gallons-per-minute from 96th TW side of the base to the 33rd FW's tanks that

support flying operations. "The cost-savings are incredible," said Lt. Col. Ryan Mansfield, 96th Logistics Readiness Squadron commander. "It saves man-

hours, contracts, equipment and so much more. Most importantly, it improves our effectiveness and as we say in LRS, our ability to move the warfighter."

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 Community

Meet our Hero: Terry Wadsworth Warne

Life in a WWII Prison Camp

By KENNETH BOOKS

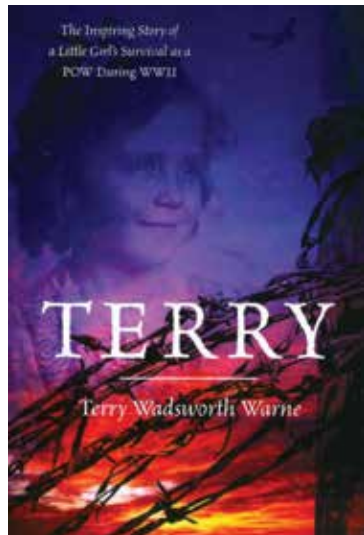
Some who have endured life in a wartime prison camp carry the scars with them for the rest of their lives. Terry Wadsworth Warne took a different route. She wrote a book—*Terry: The Inspiring Story of a Little Girl's Survival as a POW During WWII*.

In it, Terry tells of her three years as a prisoner of the Japanese in the Philippines during World War II. She was just 8 years old when she and her parents were captured and imprisoned.

"We encouraged her to write the book," says her daughter, Sally Reynolds, a local resident.

For years, Terry had presented talks to schools and groups about her experiences. She said those talks "are the backbone of the book."

Written in a breezy style that draws the reader into the story, Terry tells of the sometimes harrowing, sometimes heartwarming, events of her daily life under the watchful eyes of the Japanese. "I didn't want people to feel sorry that we were in the prison camp," she said. "I just wanted people to hear the story."



Although the prisoners were not tortured, as was the case with many military prisoners of war, they endured deprivation and starvation. Terry weighed 60 pounds when she was first imprisoned. By the time she and her family were rescued by the U.S. Army, she had lost 20 pounds and had not grown an inch in three years. Frequently, their diet consisted of a watery rice, often with insects in it, and various weeds they could find or cultivate. The deprivation had effects on some of the prisoners for the rest of their lives. "Sal-

ly's grandfather (Terry's father, Norris Wadsworth) was almost blind," says Gary Reynolds, Sally's husband, a retired Air Force lieutenant colonel.

But the family survived and witnessed a number of miracles. At one point, several American leaders of the camp were taken out and beheaded. Norris Wadsworth was too sick to go. And when the Americans arrived to free the prisoners, they didn't

know which way to go to find the Japanese. Beside a tank, a man cried out, "Give me light." The soldier in the tank shined a light toward the voice and saw a bearded man in a robe, carrying a staff. He pointed the staff and the soldiers found the men they sought.

Crucial to the telling of Terry's story were diaries she, her mother, her father and fellow prisoner Helen Brooks kept. The words written within those books prompted memories

and allowed Terry to create a book rich in detail.

Terry and her family lived in the Philippines while her father worked at the Del Monte plantation. When the Japanese invaded the country, they were told they would be flown out to Australia. But every plane that had been sent quickly filled up, leaving the family to fend for themselves. Terry and her family found themselves with only one option. Surrender! As they surrendered to the Japanese, Terry's father counseled her, "Live each day to the best of your ability. Do not get caught up looking so far ahead that, worrying about the future, you get discouraged and lose hope." The advice served her well, as the next three years of her interment as a prisoner of war were full of hardship and suffering. Though stripped of her possessions and freedom, Terry was grateful to be alive and to be with her parents.

Terry felt no animosity toward the Japanese in spite of her ordeal. "If you carry hate with

you, it can destroy you," Terry said. Her son-in-law agrees. "Sally's mother was probably one of the most positive, optimistic, outgoing people I ever met," Gary says.

Despite being imprisoned, Terry's education continued, although it was sometimes halted because of bombings and shellings. A Catholic priest served as the main teacher, although he had no actual teaching experience. But his teaching was so skilled that Terry skipped two grades when she returned to the States. "They didn't have anything," Sally says. "But they taught the kids."

Because of the shared ordeal, most differences among the prisoners were forgotten.

"I asked my mom what about church," Sally says. "She thought about a third of the prisoners were missionaries, but they all worked together. They prayed for each other and combined their faiths together." Terry's unconquerable spirit, as an eight-to-11-year-old prisoner of war, is a reminder that even in the most deplorable circumstances, life is what you make of it.

Terry peacefully returned home in 2018. Terry was a ray of sunshine in the lives of everyone who knew her. She was dearly loved and is sorely missed by her family and all those who have been fortunate to be her friends.

Terry: The Inspiring Story of a Little Girl's Survival as a POW During WWII can be found on Amazon.com.

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

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Patriot Boat Parade World-Record Attempt

Load up your boats, make history and join Boaters for America 1st as it hosts a Patriot Boat Parade on Sunday, Sept. 5, 2021, in an attempt to break the world record for largest boat parade. Powered by Right Side Broadcasting Network (RSBN), staging will begin from 9:15-9:45 at the west side of Brooks Bridge in Fort Walton Beach and end at the Destin Bridge. An electronic counter will be positioned under Brooks Bridge to count each boat registered. The American Spirit and other boats will lead the way again and thousands are expected to join.



“We’re an independent event,” says co-organizer of the event Anne Ziegenhorn, “and we’ve hired a professional audit team to verify and certify our parade.”

As some readers might remember, last September, an attempt was made to break the Guinness Book of World Records with a Sept. 5, 2020, boat parade. “We feel we broke the record,” says Anne, “with 1,528 officially registered, and over 2,000 showing up. But Guinness didn’t recognize it.” (Malaysia currently holds the official Guinness record for Largest Boat Parade with 1,180 boats.)

Chandra and David Rich initiated the Patriots United Trump Flotilla World Record attempt last year and this year based on the ‘I’m a Florida Trump Girl’ Facebook group page. Chandra approached

Anne, an admin of ‘I’m a Florida Trump Girl’ to co-organize the event. Anne pulled in The American Spirit Party Boat and the rest is moving like wildfire!

Anne says last year’s attempt was to counteract all the negative press. “We wanted Trump to know there’s a lot more people out there supporting him than the media is letting on. Obviously, we wanted to break the record, too, but mainly that.” Chandra says when others saw the parade on the bridge and in the water, it renewed their spirit. It was so opposite of what was being aired on the MSM.

Anne and friend Deidre Cannon are ‘I’m a Florida Trump Girl’ admins who have been planning the boat record attempt since shutdown in March 2020. “So, this year we’re going for it again,” says Chandra, “but, it won’t involve Guinness.”

The cost per vessel is \$22 to register and funds raised through the event will benefit two non-profits: TITS Committee 501c3: The Implant Truth Survivors Non-Profit Charity, of which Anne is a co-founder,

and Road Dogg Rescue. “Once registration, accountants and other incidentals are paid for, anything above that will go to the non-profits,” says Anne.

“Last year, we had people from all over the country participating with at least 13 states represented,” says Chandra, “from Alabama, Alaska, even Canada!”

With several sponsors already lining up, Gas MONKEY Propane and Right Side

Broadcasting have stepped up as primary sponsors and hosts. Others include, the American Spirit Party Boat, About Face: A Therapeutic Skin Care Center, Dock & Deck Techs, James O’Donoghue of Nautilus Civil Technologies, Fubar and The Island Hotel by RL.

Anne invites like-minded boaters who like to have fun to join and invite friends, locals and others from other states to come together in unity. “Through this

year’s Flotilla, we want Trump to know we want him back and that he has our full support.”

Registration is open until Sept. 4, 2021. Please visit the website at www.patriotsunit-edtrumpflotilla.com for registration, all the details and last-minute changes. Additional updates and race information can be found at Patriots United Trump Flotilla FB Group www.facebook.com/groups/patriotsunit-edtrumpflotilla.

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 Community

Buyer, Be-AWARE! Are You In the Loop?



BY GAIL PELTO

There's a whole lotta stuff you need to know before you jump into the home buying process—a BUNCH of “do's and don'ts.” One of those is how to go about getting financing for a mortgage, how to choose a lender, and the best practices on communication with your lender.

If you're financing (and why wouldn't you with interest rates so low?!?!), a really important thing to know is how to choose a lender. If you get a lender who tells you, “Yah, yah, we can get you a 2.5% interest rate” WITHOUT asking you a lot

of critical questions about your needs, wants, desires and ability to get a loan, DON'T WALK AWAY—RUN FOREST, RUN!

My friend, and preferred lender, Bonnie Manthey with Inlanta Mortgage, is my “go-to” when I have questions about lending. Her brain is chock full of great information and she asks a ton of questions to potential clients before she gives them the information they need to get the best mortgage rate. Once she retains you as a client, she also gives you a list of **Ten Commandments of what NOT to do while you're going through the process of securing your loan in order to buy or refinance a home:**

1. Thou shall NOT change jobs or become self-employed.

2. Thou shall NOT originate any new inquiries on your credit report or take out any new credit.

3. Thou shall NOT buy a car, truck or van.

4. Thou shall NOT use your credit card to pay off debt other than scheduled payments or fall

behind in your payments.

5. Thou shall NOT spend the money you have saved for your down payment, get a gift for closing, or take out a retirement loan without first consulting with your loan officer.

6. Thou shall NOT buy furniture before you buy your house.

7. Thou shall NOT make any large deposits into your bank account or shuffle money around unless you plan on documenting that deposit or origin of the money, i.e. anything that is not payroll related.

8. Thou shall NOT change banks or bank accounts.

9. Thou shall NOT co-sign for anyone.

10. Thou shall NOT make ANY large purchases until after closing!

Those are BIG “Don'ts,” but great information. In last month's article, I talked about how to get an offer accepted in this seller's market; one of the things that can help you is to get pre-approved by your lender—not pre-qualified—there is a difference. You can get a pre-qual-

ification online in a matter of minutes, because it is based solely on your credit score. Pre-approval goes a bit further; the lender has done more work to see if they can, in fact, give you money. It takes a few more days. However, it holds more weight when submitting an offer and gives you more certainty as a buyer. After all, this might be one of the largest financial and, yes, emotional investments you may ever make.

Three things to consider when consulting with your lender: 1. Make sure they're asking YOU a lot of questions. 2. Ask them once you're pre-approved, what is their professional recommendation on the best time to lock in your interest rate? 3. Ask what their process is for keeping you, your real estate advisor (maybe ME!), the title company, and the seller's agent in the loop?

A final thought on the importance of communication. As a client's listing agent, I had a transaction fall apart because of a non-responsive lender. He wouldn't return calls or emails

and didn't keep me or the buyer's agent in the loop. The result? The deal fell apart, the buyers lost their deposit and the seller had to find a new buyer! And in my opinion? He was bad for everyone! ALL could have been avoided had the lender simply kept us in the loop.

Now? Along with my communication standards backed up by Bonnie and her crew that are great at letting folks know about where the buyer's file is in the process, we know if we are going to close on time. The better result? Buyer Happy...Seller Happy and THAT'S the goal now, isn't it?

Whoever you choose as your lender and advisors, print out the above 10 Commandments and ask them, “Should we follow this list?” I pray their answer is, “Of course!”

I'm here to help whether you're looking to buy, sell or invest now or in the near future or if you just have questions about what's going on in this crazy real estate market—850-374-0454 or Gail.Pelto@KW.com.

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Locally-Owned Islanders Coastal Outfitters Partners with CBA for Healthy Local Waterways

The Choctawhatchee watershed and its abundant waterways inspire a water-based lifestyle that is the heart of the local culture and economy. Islanders Coastal Outfitters and Choctawhatchee Basin Alliance (CBA—hometown organizations focused on local waters—recognize this and have joined together in the “1% for the Planet” network to help take care of our corner of the planet.

In 2002, the founders of outdoor lifestyle brand Patagonia and nonprofit Blue Ribbon Flies created the model for 1% for the Planet, where businesses give 1% of sales back to the environment by partnering with nonprofits. 1% for the Planet now represents a global network of businesses, individuals, and nonprofit organizations tackling the planet’s most pressing environmental issues.

A new member of 1% for the Planet, Islanders Coastal Outfitters was established in 1980 and has since flourished as a well-known local beach and

outdoors shop. Catering to “the beach and watermen culture,” Islanders pledged 1% of sales to help support CBA’s efforts to promote healthy local waterways. Founder John Hambleton explains:

“Our leadership team at Islanders bought into partnering with the CBA as a worthwhile and impactful way to give back to our community. We believe with the growth of our area we have to work to maintain - and ideally to restore - these core quality of life resources that we should not take for granted: our bay, our bayous and our beaches. This will be a challenge but we like challenges and we want to pass on to future generations healthy waterways so they too can fish and swim and surf as our generation has enjoyed.”

CBA’s mission is to sustain swimmable, fishable, livable waterways through education, restoration, monitoring and research. CBA provides education and experiences that empower people to do their parts to take



care of our community and our environment. CBA’s 1% for the Planet partnership with Islanders Coastal Outfitters centers on CBA’s stewardship programs located in the Fort Walton Beach and Okaloosa Island communities. The first project of the partnership will combine CBA’s K-12 environmental education

and oyster shell recycling programs to source materials for a living shoreline at Liza Jackson Park.

“We are so excited about this partnership with Islanders,” says CBA Director Alison McDowell. “It’s a perfect example of the type of personal responsibility and environmental stew-

ardship CBA hopes to inspire and facilitate. We look forward to working with our friends at Islanders to restore and conserve local waterways.”

To learn more please visit: basinalliance.org, onepercentfortheplanet.org or islander-soutfitter.com.







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 Community


By JOE CAPERS

Our beautiful areas of NW Florida are popular destination for vacation home renters. And we must be alert to the fact that standard homeowners and condo insurance policies are designed to cover only owner-occupied or secondarily occupied properties with no rental exposure. The intention is not to cover a home that is rented out to guests. Many insurance companies will not even knowingly provide a policy for short term rental insurance in Florida. So, beware when placing coverage for your rental exposure.

You might be under the impression that Homeowners Insurance and landlord/tenant (rental property) insurance are the same. There are similarities. The Homeowner form is usually broader and is used if the occupancy is primary or a secondary residence. The Dwelling Fire form is more limited and is

usually required when the home has rental exposure. Regardless of the form, you want the correct amount of coverage to rebuild the primary dwelling and other structures on the property, along with hurricane and wind protection. Insurance industry statistics shows that two out of three homes are underinsured. Other essential areas of coverage include replacement cost on the contents, loss of rents, loss assessments, liability, rebuild to code (Ordinance or Law), increased mold and much more.

You might also think there's no difference in coverage or carriers depending on whether you rent your place out annually, for a week or for a few nights. But there you'd be wrong.

"What will be the shortest length of time you'll offer your place for rent?" The answer to this question is crucial in making sure you have the correct policy. Some carriers allow only annual leases, some a minimum of one-week rental and a few others allow less than seven nights. You might be wondering why it's all that important. In the world of insurance, all information should be as accurate as possible, so a carrier won't have a ready excuse to deny a claim.



For short-term rentals, since they come fully furnished, make sure you have enough contents coverage to replace the furniture, dishes, linens, accessories, electronics, decorations, etc. in the event of a loss. Replacement cost is always recommended over actual cash value, since actual cash value depreciates the items for age and wear and tear.

There's also the added liability exposure with rentals which tends to be most costly as well. If your weekend getaway renter trips over a rug, falls down the stairs and breaks his leg, you need to be ready for a possible lawsuit. Most rental property policies offer liability coverage

options between \$300,000 and \$500,000. Depending on the amount of assets you need to protect, it might be beneficial to purchase a separate Excess Liability policy with coverage limits starting at \$1 million or more for your rental property. If the property is titled to you individually and you have a personal Umbrella policy in place, you might be able to add your rental property to that policy. One caveat – if your rental property is titled in an LLC, partnership or other entity instead of your personal name, you'll probably be unable to add it to your personal Umbrella. Excess liability policies are an affordable way to obtain extra asset protection.

And, of course, you don't want to forget about flood insurance. It's as important to have a flood policy on your primary residence as it is on your rental properties, and one should consider purchasing limits to the full replacement cost of the dwelling and contents.

When it comes to short-term rental insurance, always speak with an insurance professional, and make sure you have the coverages you need to make your rental experience a successful one. It is imperative that you select a good carrier that offers short term Renters insurance for your rental properties or temporary vacation rentals. As we demonstrated, these policies protect you from damages that occur when someone else permanently or temporarily rents space in your home.

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), Niceville, Freeport and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos on 'Homeowners, Condo Unit Owners and Flood,' or call (850) 424-6979 and talk with one of our experienced Team Members.

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BY WILLIAM BLANKEN

The transition from the military to a civilian job can be difficult. Fortunately, you can follow a few key steps to make the process as smooth as possible and help find a job that is financially and professionally rewarding.

At the beginning of your search, you will want to reach out to your local Transition Assistance Office to locate resources that can help you with your job search, which includes a mandatory five-day workshop tailored to assist you with every step of the job search, from

writing resumes to understanding veterans' benefits. For more information, visit the U.S. Department of Labor website at www.dol.gov/vets.

When time for discharge, you will be receiving an over abundant amount of paperwork. That pile of paper will contain items and documents much needed for resume building. You will also want to have many copies of your DD214. In addition to hard copies, have a digital copy in a transition file.

Next, consider whether you will need additional education and training. For instance, will you apply for jobs that require a two- or four-year degree? Do you need a license or certification to work in a particular field? When you choose which path you'll take, be sure to investigate whether there are veterans' benefits available to help

pay for further education. If you would rather match the skills you gained from your time in the military to a civilian job, get started with an online search. One example of a website that caters directly to military members looking for civilian employment is USA Jobs at www.usajobs.gov.

You will also want to make sure that your finances are in good shape during the transition process. This means creating or building an emergency fund you can tap into in case the job search takes longer than anticipated. In the meantime, you might consider temporary employment to provide a source of income. Think carefully about the pay and benefits associated with a job before you accept an offer. That way, you'll know whether it suits the needs of both you and your family.



Important note when being discharged: Please ask many questions about benefits that you are entitled to. There are numerous benefits available to military and veterans. So, it is advantageous you ask how they can work for you.

Along the way, make sure to

protect your personal information. Because members of the military are major targets for identity theft, avoid any job sites that seem questionable. Looking for civilian employment is stressful enough without having to worry about financial fraud.

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 Community

Roof Inspections Can Save!

By ERIN BAKKER

The roof is one of the most important parts of a home or business, yet it is one of the hardest to keep an eye on. Regular roof inspections can prevent the need for premature roof replacement.

Roof inspections require going up on a ladder, and once up there, the inspector has to know what he or she is looking at. It's

easy enough for a lay person to spot obvious damage, such as a large hole caused by a fallen tree limb, but problems emerging due to less catastrophic conditions aren't as easy to spot. This makes it so that the average homeowner gains little benefit from looking at the roof.

The key to effective roof inspections is to hire professionals to come out and look. A pro can

spot things like failing flashing or a loose shingle before they cause obvious leaks. In some cases, detecting and fixing these issues early can prevent the need for premature roof replacement.

Of course, there are times when a roof inspection will reveal that roof replacement is needed right away. Then, you might wonder what the benefit of the inspection was. The

answer is simple: By spotting a worn-out roof in advance, you avoid finding out by having it start to rain inside your house or down your walls. You also can save the roof deck from rotting, and therefore, save yourself several thousand extra dollars.

For a professional roof inspection, you can call us here at Specialty Roofers, Inc. We can spot problems before they

are obvious, and let you know exactly what will be needed to prolong the life of your roof and the structure beneath it.

Remember, ignoring a roofing problem just allows rot to get started. So, it's always more affordable to get repairs done early.



Owl's Head Farms Breaks Ground on 660 homes in Freeport

Owl's Head Farms, the master plan community in Walton County located at 11285 US Hwy. 331, officially broke ground on Thursday, July 1. The construction on the first set of 660 homes, designed by DR Horton, is set to be complete by Summer 2022. This is the first phase of the 1,000-acre development.



The community and local dignitaries gathered to celebrate the official groundbreaking ceremony with the Walton Area Chamber of Commerce. President of the Chamber, Megan Harrison, along with Freeport Mayor, Russ Barley, General Manager of the property, Shel-

ton Stone, and investor Doug Duncan gathered in front of the sales center to dig out the first pieces of land to kick off the construction process.

Afterwards, the Army National Guard raised the 25-foot American flag that will permanently fly over the Owl's Head



Russ Barley, Mayor of Freeport; Doug Duncan, Owl's Head Farms investor; Shelton Stone, General Manager of Owl's Head Farms; Megan Harrison, President of the Walton Area Chamber of Commerce

come together and celebrate our country and a new development that will be a great asset for our area and future residents."

Founded on the basis of a peaceful, sustainable, relaxed lifestyle, the 1,000-acre Owl's Head Farms property was previously a sod farm and American Indian territory. Owl's Head Farms is also surrounded by thousands of acres of preserved land including the Nokuse Preservation and Eglin Air Force Base. The future community is only 20 minutes from the beaches along 30A and is



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Farms community, while local singer-songwriter, Sarah Anne Davidson, sang the national anthem to kick off the Fourth of July holiday weekend. Guests enjoyed a lunch provided by Back Beach Barbecue and cus-

tom gifts from Frillseekers Gifts. "I would like to thank everyone who came out and attended the groundbreaking ceremony," Doug said. "This moment was 15 years in the making so it was so nice to see the community

in close proximity to various schools, shopping and dining options, making it a prime location for homeowners and visitors alike.

The new housing and lifestyle development will feature 660 lots and is set to be completed in five phases. The first phase will include houses by DR Horton, America's largest home builder. Owners of these homes will enjoy full access to various amenities. In addition to homes being offered by DR Horton, the community is planned to offer apartments, townhomes and senior living. Aside from residential living, the Owl's Head Farms community will feature commercial and industrial space.

To learn more about Owl's Head Farms, visit owlsheadfla.com.

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BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

While the economy rebounds and fears of inflation abound, we continue to watch those indicators we believe will help us and our clients make well informed decisions as to the direction and allocation of their investments. We do not try to predict markets, but rather strive to be ready vs. trying to be right. With that in mind here are some key data that we track daily as we monitor and help our clients manage their portfolios:

Earnings: These are some of the strongest earnings U.S. companies have seen in almost 40 years. To put that in contrast, in 2019 the earnings of the S&P 500 was \$162. In 2020, during the middle of the pandemic, that shrank to \$142. Look at 2021: Current run rates are \$200. Fidelity Investments, in a recent investment professional webinar shared those S&P earnings for 2021 might even hit \$225.

Stock prices are mostly based upon earnings. This might help explain the return of the market year to date and over the past year.

Free Cash Flow: That is money that a company has left after paying its bills, debts, its dividends, and other things. Free Cash Flow for many sectors (Energy in particular) is reaching significant highs.

Market Corrections: Corrections occur in the stock market, the bond market, the real estate market, and the commodity markets. We are aware and want our clients to be reminded that this can always be a possibility. One such risk is on the rise: Should the Fed wish to start tightening by decreasing its monthly asset purchases of over \$120 billion dollars. That is what has been called tapering and, in the past, the markets have experienced the so called “taper tantrum” where most asset classes experienced a sell off when the Fed makes shifts like this.

Inflation: Like many ad-

visors, we watch these number closely. We have some specifics to share with you beyond the stated CPI and PPI numbers. CPI, the Consumer Price Index, was reported this past Thursday for the month of May. It showed the year over year inflation rate at 5%. PPI (the Producers Price Index) was reported this past week and came in at 6.60% - May 2020 to May 2021. Both numbers show inflation potentially running at twice of what is known as “The Expected Inflation Rate.” That rate is the rate at which most institutional investors expect as the actual long-term rate of inflation. That number is available daily. However, it needs to be computed by looking at two factors: a) the U.S. Treasury 10-year note yield and b) the U.S. Treasury 10-Year Inflation Protected Notes Spread. The difference between the two is the expected inflation rate. That is the result of the pricing that the market puts on those Treasuries based upon what they think the inflation figure really is.

Note: The Federal Reserve more closely watches the movement in an index called the Personal Consumption Expenditures (PCE) index according to Fidelity Institutional, in its June 2021 report on Fixed Income. The PCE is published by the U.S. Department of Commerce. That next reading will be June 25. For now, that number is 3.1% for April which increased substantially from March when it stood at 1.9%.

At this writing, the 10-year U.S. Treasury was yielding 1.45% and the U.S. Treasury 10-Year TIP Spread was -.985%. So, the difference between the two is 2.435%. That is the rate the markets expect the true rate of inflation to be. That is obviously off the stated rate of the CPI and even the PCE. Why might this be so?

Many economists, investors and the Federal Reserve think the current CPI and perhaps the PCE are transitory in nature – the result of the economy rebounding from the lows realized just one year ago in the middle of the pandemic. They also point out that the CPI numbers are distorted by just a few things: Used cars, airline prices, gasoline and food. Add to that the numerous gaps in supply as a lot of manufacturing capacity had been re-

duced or shuttered during the pandemic.

“2.35%. That is the rate the markets expect the true rate of inflation to be.”

As a result, the markets have shrugged off the potentially ominous CPI numbers believing that the real inflation picture is the expected rate. The market is signaling that there are not too many dollars chasing too few goods which is the classic definition of inflation. We are in a different spot from this. We think that monetary inflation – the growth of the money supply as having much greater impact than temporary supply gaps.

There are several things to consider: 1) The Federal Reserve’s balance sheet sits at \$7.95 trillion dollars. That is up from \$4.16 trillion dollars at the start of the pandemic. The balance sheet was \$2.2 trillion dollars in November of 2008 during the Great Recession. Just two months before that it was at \$925 billion dollars. In other words, the Fed’s balance sheet has almost doubled in the past year and is up tenfold since just prior to the Great Recession. The balance sheet is simply the amount of money the Federal Reserve has injected into the financial system by way of buying bonds on the open market. When they buy bonds, they use newly produced U.S. dollars to buy those, thus increasing the supply of money. That means a tremendous amount of liquidity. It is liquidity that supports and raises the prices of assets be they stocks, bonds, real estate, or the cost of borrowing and so on. 2) Federal deficit spending. We are approaching a record deficit of \$4 trillion dollars. The U.S. government has added to supporting the economy by way of its own spending on stimulus and other programs. That means even more money into the system. 3) Labor shortages – as the economy continues to emerge and grow the number of job openings has caught up with the number of unemployed workers yet employers across the country from restaurants to construction cannot hire the labor to meet the increase in demand. 4) according to Fidelity Institutional, liquid savings are now at \$4 trillion dollars, up substantially. Also, the U.S. savings rate is over 14.1% according to Tradingeconomics.

com and it remains high (it was less than 10% at the start of the pandemic). You might see that as a lot of money on the sidelines, which is waiting to be spent on dining out, traveling, vacations, leisure and other things as the economy reopens.

Liquidity is the opposite of constrained credit. During the Great Depression, and what brought about the Great Recession can in part be blamed on the lack of liquidity and the lack of credit. That makes demand go off the proverbial cliff, prices deflate, and a recession or depression ensues. Many market pundits think once the supply imbalances are worked through that we will return to continued deflation. Their reasoning is not because of a lack of credit or liquidity but rather due to technology and a shrinking population. They think this time it is different. We do not agree.

The demand for housing has been unprecedented. This is more a result of the liquidity that is out there versus demand, in our opinion. If the Fed balance sheet had not doubled or the deficit spending not occurring, housing and other asset prices would not


be supported at current levels. We think the only thing that will cause the housing market to cool, or even slowdown will be the reduction in Federal Reserve monetary injections.

So, what are the takeaways for clients? First, to review strategies and allocations and look to see if you have the diversification, you need or want should you be of the same belief that monetary inflation will indeed impact the expected inflation rate. There are several strategies to consider where inflation resilient or inflation resistant investment are concerned. Equity (stock) investments in Energy, Financials, Materials, Industrials, Commodities and Real Estate. Investments into small and medium sized companies (or funds that invest into those) is advisable as well. Investing in emerging and developed foreign stocks (or funds) for a portion of your allocation as well.


Second, review fixed income holdings. For those that have investment grade corporate or long-term maturities? You may consider adding short term inflation protected bonds, like TIPS to your portfolio.

Continued on page 35

Key Numbers We Are Watching



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 Community

5 Ways to Resolve Your Insurance Claim: Part 1



By MATTHEW VANDERFORD, CLAIMOLOGY

Knowing how to resolve an insurance claim dispute can become tiring, even for the most experienced professionals in the Insurance Claims Handling Industry. Many people file claims

on their own and are met with many different reasons WHY their insurance companies are not providing coverage, or even working with them to resolve issues when coverage is afforded early. There are several ways to handle issues like this: Continued direct negotiations with carrier adjusters, mediation, appraisal, legal action or doing nothing at all.

Today we'll talk about Appraisal. Appraisal is an Alternative Dispute Resolution that has been used for over 100 years to resolve insurance claims issues. The process is similar to arbitration allowing for a three-party panel to come together to set the amount of the loss. Once



the amount is set, the insurance companies are bound to pay the amounts awarded as provided through coverage. Below is a sample of some appraisal language that is found in most policies. Every policy differs in content. So, make sure to check if your policy contains this provision. You can even contact your insurance agent to see if your insurance policy contains this type of resolution process or what, if any variation exists. You might even want to think about a different policy that does contain this type of resolution.

Appraisal. If you and we fail to agree on the actual cash value, amount of loss, or cost of


repair or replacement, either can make a written demand for appraisal. Each will then select a competent, independent, impartial appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a district court of a judicial district where the loss occurred. The two appraisers will then set the amount of loss, stating separately the actual cash value and loss to each item. If the appraisers do not agree, they will submit their statements to the umpire. Agreement by the umpire and either of the appraisers will be binding. Each party will pay its own appraiser and bear the other expenses of the appraisal and

umpire equally. Even though we may submit to an appraisal, we will retain our right to deny the claim.

Appraisal offers certain benefits in comparison to litigation. For example, most policies require that appraisers be competent and disinterested, meaning that they are well versed in the areas of dispute and are not compensated directly from the outcome of the appraisal itself. Another benefit is that appraisal is intended to keep claims from clogging up the courts system while offering a real conclusion to the claim. As litigation can take years in some cases to finalize a loss, appraisal is meant to fast track the settlement process, usually resolving the dispute within 90 days.

Knowing when to invoke or accept this process is also especially important as not every claim is "ripe" for appraisal. Because there are many factors to consider involving issues with coverage and damages, it's prudent to contact someone who can advise you (such as a public adjuster or attorney) if appraisal is the best option, when it should be used, or if the carrier has demanded the process forward and you need help to resolve the dispute.


"The Pessimist Sees Difficulty In Every Opportunity. The Optimist Sees Opportunity In Every Difficulty."
— Winston Churchill




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

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The Importance of the Walk

BY MELANIE BARRETT

“I have a big yard, so I don’t need to walk my dog.”

“My dog likes to play fetch so I throw the ball for a while and that’s how he gets his exercise.”

This is what I hear from a lot of dog owners—not just my clients. There is so much more to the dog walk than just taking them out to go potty. The pack walk between you and your dog(s) is the most natural thing you can do with your dog. It can empower you as their leader and make you relevant in their eyes. When that is the case, your dog will look to you for direction. Being a leader and protector is critical to having a healthy bond with your dog. Walks are a healthy way to bond with your dog and therefore boost your bond as a leader-follower team.

Many unwanted behaviors

can be solved on the pack walk. With practice, patience and commitment to the process, you can stop leash aggression, pulling, jumping and biting the leash, to name a few behavior problems.

While out walking, your dog will most likely meet other dogs. This is a great opportunity to help your dog learn acceptable ways of socially interacting with new dogs. It can help build confidence in your dog being around other dogs. Walking your dog around other dogs, people and environments is a win-win situation. Before I had a pack of five dogs, the three I had were no fun to walk. I think they thought they were sled dogs because they were pulling so badly. After I trained with Cesar the Dog Whisperer for the first time in 2016, I learned specific walking rules that actually changed the way I walked my dogs.



Now my pack and any other dogs that may be in my care, have pleasant walks. There is no pulling, no barking at other dogs, no lunging, etc. If your dog has a lot of energy or gets bored easily, certain problems can arise

that dogs walked regularly are better behaved and less destructive than dogs who aren’t.

Set a schedule to walk your dog every day. A 30 minute walk is great if you can allow for this time. Make this a family affair.

When people tell me their dog is chewing on furniture or excessively barking or chewing on shoes and clothes, I know the dog is not getting enough exercise. The walk is a good opportunity to drain the brain. Studies have shown

Bring your children or spouse along for the pack walk. This gives everyone the chance to get some good exercise. Allow yourself to be flexible. If you miss a day walking, catch up the next day. Remember—the walk begins before you even leave the house. Dogs may not be excited before leaving the house. The owner always walks out—and back in—before the dog. Always. This establishes us as the pack leader.

Happy walking!

Melanie Barrett is the owner of Emerald Coast Dog Behavior. Follow her on Instagram at 30aSwimDog.

No aggressive dogs. For more information, contact Melanie at melaniebarrett@mac.com, or 850-218-0476.

Shy Dog?



Join Dog Harmony for **Ask Amanda: Learning to Manage Shy or Reactive Dogs, July 29th, 10 a.m. - 2 p.m.**

Dog-Harmony will host Amanda Rietheimer, CDBC and CPDT-KA, to speak about shy (fearful) and reactive



dogs, as well as cover canine body language. Tickets are \$15.00 and can be purchased at Dog-Harmony.org. To be held at Dog-Harmony Educa-

tion & Rescue Headquarters, 237 Market Street, Santa Rosa Beach 32459, call 8503764190 or email hello@dog-harmony.org for more information.

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 Off the Hook

Now Available! Manatee and Sea Turtle Decals

The Florida Fish and Wildlife Conservation Commission (FWC) just released the new 2021-2022 manatee and sea turtle decals. These high-quality waterproof stickers feature two different designs and are a fun way for people to directly support research, rescue and management efforts that conserve these species and spread awareness about the challenges they face. Each July, the FWC introduces new manatee and sea turtle decals that are available with

a \$5 donation. The designs look good on a vehicle's bumper or the side of a boat, and you can also stick them on laptops, water bottles and coolers. Get yours online or when registering or re-registering a vehicle or boat at local tax collector's offices across the state.

"Purchasing a manatee or sea turtle decal and displaying it is a simple way to make a difference for some of Florida's most iconic, imperiled species," said Ron Mezich, section leader of the

FWC's Imperiled Species Management Section. "The financial support directly contributes to their conservation and display-

ing it for others to see also helps raise awareness." Manatees and sea turtles depend on Florida's waterways and coastal habitats.

July 28 is the Last Day of Red Snapper Season



The recreational red snapper season in Gulf state and federal waters will close July 29, with the last day of harvest being July 28. This season applies to recreational anglers fishing from private vessels in Gulf state and federal waters. For-hire operations that do not have a federal reef fish permit may also participate in the season but are limited to fishing for red snapper in Gulf state waters only.

If you plan to fish for red snapper in state or federal waters from a private recreational vessel, even if you are exempt from fishing license requirements, you must sign up as a State Reef Fish Angler (annual renewal required). To learn more, visit MyFWC.com/SRFS. Sign up at GoOutdoorsFlorida.com.

For more information, see "Snappers" at MyFWC.com.

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Therefore, preserving Florida's beaches and aquatic ecosystems is a crucial component of species conservation.

These collectable decals help fund manatee and sea turtle conservation efforts and raise awareness about the species and their habitats.

For example, when someone calls the FWC's Wildlife Alert Hotline at 888-404-FWCC (3922) to report an injured, entangled or sick manatee or sea turtle, FWC staff work with partners to rescue, rehab and release these animals in need.

The decal themes highlight important conservation issues, such as manatee-safe boating and keeping our waterways clean. This year's themes include: "Go slow – Look out below!" This message encourages safe boating around manatees, what to look for while on the water and shows others that you support Florida's manatee conservation efforts. "Protect Florida Sea Turtles" shows a leatherback sea turtle swimming among jellyfish. Leatherbacks are true oceanic travelers in the sea turtle world and need your help in keeping our waterways clean so they can keep swimming long distances.

Learn more about how to help conserve manatees and sea turtles at MyFWC.com/Manatee and MyFWC.com/SeaTurtle. Select the "Decals" link to order new or past editions of decals. You can also support these species by purchasing a "Save the Manatee" or a "Helping Sea Turtles Survive" license plate at your local Tax Collector's office.

For additional information about how to get involved, visit the Fish & Wildlife Foundation of Florida's website at wildlife-florida.org.

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BY CALI HVALAC,
SILVER SHADE STUDIO

The Tarpon have arrived! A bucket list fish for many anglers, Tarpon are most commonly found in South Florida, but our area sees a passing migration during this time of year. Tarpon are known for their massive size, can reach up to 8 ft. long and weigh 280 lbs. They also have an extremely long lifespan, averaging approximately 50 years with the oldest being estimated at 63 years. Their majestic appearance garnered them the nickname “The Silver King” and the reputation as one of Florida’s most premier game fish.

One of the most intelligent fish, Tarpon are a prehistoric fish that have been dated back as far as 100 million years. They have no teeth, just a sandpaper like surface inside their mouths and they swallow their bait whole. Their scales are shiny and appear silver in color, and anglers will often take one scale as a prize for their catch.

Most people are surprised to see them swimming near shore, by the beaches in large schools. Often, you’ll see them “rolling” on top of the water, while they feed and they are one of the only fish to break the surface to gulp breaths of air. Being able to breathe outside of the water is partly why they can fight for so long while being hooked up. Anglers will experience fights with Tarpon that can last 2-3 hours, wearing the fish down before trying to get him to the boat.

Tarpon, or the Silver King, are considered a once in a lifetime catch. Once hooked up, these fighting fish will jump and shake in the air, trying to loosen the hook and break free. There is a technique to catching them and being able to get them to the boat is a huge victory. Anglers cannot remove Tarpon from the water, and most will get in the water with the fish to take their photo. Per the FWC, these fish are protected and are

Off the Hook: Tarpon Run! Check It Off Your Bucket List!



catch-and-release only.

With our beautiful harbor already being a huge fishery, Tarpon adds even more to the area. Anglers can now target this bucket list fish during summer months on a boat, kayak or fishing pier and have a shot at the beautiful creatures. If you want

the best shot at catching one, hire a guide who has perfected the catch, since these bucket list fish are one of the hardest to get to your boat. There a variety of local, talented fishing guides who can assist you with these majestic creatures to cross them off your bucket list!

SUP Board Races Thursday Throw Downs through Oct. 28!

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



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

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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 of many vegetable options from the daily list. And there's so many homestyle choices such as Country Fried Steak, Pork Bar-B-Que or Smoked Chicken Breast. 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 grilled or fried fish, shrimp & grits, pasta dishes or steak specials including Brothers Top Sirloin, Delmonico, Ribeye and Queen's Filet Mignon. 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, Outside Dining

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or family. Stop in for Cinnamon Rolls; Scones: Cranberry Orange, Chocolate Caramel and Cheddar Thyme; Strawberry Coffee Cake; Cranberry Orange Muffins; Red Velvet Cookies; Brownies with Espresso Ganache or Caramelitas! Try a Breakfast Special with a piece of Quiche or Kolache-Hashbrown Casserole. Breakfast Burritos are rolled and ready daily! Choose from Andouille, Bacon, Chorizo or Veggie. Or tantalize your taste buds with a made-to-order Breakfast Sandwich on Croissants or Bagel with two eggs and cheese and then choose if you want to add Jojo's homemade smoked jalapeño beef bologna, bacon, house smoked bbq or ham!

Come meet our new kitchen manager - Kiefer Adams joined our team the first of the month and is already making a HUGE impact!

We have been adding new menu items but, our Cinnamon Rolls and Kaloches still hold the top spot for SELL OUTS! Back to school means change in flavors- Caramel Apple, Peach Cobbler and Almond Joy are just a few of our scone flavors this month. fall means we are back in “pumpkin” business - stop in for featured Muffins, Coffee Cake or Pound Cake which go great with our Maple Cinnamon Latte or Caramel Macchiato!

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LJ Schooners Dockside Restaurant

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

marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits! Join L.J. Schooners for Sunday Brunch, 9 a.m. - 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up. And don't forget, now through Oct. 28, 2021, it's the Thursday Throwdown Fun Paddle Board Race series! Bring your own or rent for \$20. All ages welcome. Every Thursday at 6 p.m. Call 850.699.0045 for more information. And don't forget the monthly Sunset Shrimp Boil (this month Sunday, April 25th)! Dine-in, Pick-up, To-Go

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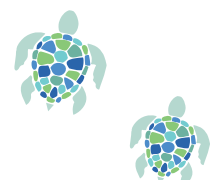
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Make Your Own Summertime Gin Gimlet!

BY SUSAN BENTON,
30AEATS.COM

Anytime is a good time for a gimlet, but somehow to me, August is the perfect time. Back to School bashes and Pre-Labor Day soirees beckon memories of summertimes' end. Shrimp boils, BBQ's, reading on the porch, and stuffing myself with the last of the Farmers Market seasons tomatoes. As the sun



begins to dance on rooftops, and sunburned tourists abound,

the feeling is mutual, "It's five o'clock somewhere!"

The Gimlet is the perfect sweet and sour aperitif to bring yet another lazy summer day to a close. And it's easy!

Ingredients:

- 2 oz. Tanqueray Gin
- 75 oz. fresh squeezed and strained lime juice
- .75 oz. simple syrup (1:1

sugar to water ratio. Incorporated at room temperature and chilled)

- 5 mint leaves
- Herbsaint Absinthe (must have)
- Spray bottle
- Shaker

Preparation:

Add all ingredients to shaker tin and shake hard 15 times.

Spray Herbsaint Absinthe 4 times into a chilled cocktail glass.

Double strain shaker into the absinthe sprayed glass.

Garnish with slapped mint leaf and one spray of Herbsaint Absinthe.

NOTE: You can add spice to the drink by using fresh basil leaves as opposed to mint.

Consider The Oyster: Facts, Myths & an Oysters Rockefeller Recipe

BY SUSAN BENTON AND
CAROLINE COKER, 30AEATS.COM

Apalachicola, the old city on the "Forgotten Coast" that produces fresh wild oysters — not farmed — is not that far off, which makes our region the premiere destination for all things having to do with bivalves. Locals and tourists alike can't get enough of ice-cold oysters, and on the Gulf Coast they are a savored delight. Some folks may even be reminded of the famed food writer M.F.K. Fisher's book, "Consider the Oyster." Definitely one you should pack in your beach bag, it begins with Fisher paying tribute to the most enigmatic of foods as she writes an entertaining synopsis of the life cycle of an oyster, calling it "dreadful but exciting."

History

Rich in history, Apalachicola began commercial harvesting of oysters in 1850, and it is a unique fact that the Union Navy allowed oyster harvesting to continue uninterrupted in Apalachicola

Bay during the Civil War, even though the Federal blockade of the Southern coast was in effect.

By 1907, Apalachicola Northern Railroad ran oyster specials to Atlanta with oysters packed on ice, which paved the way for the country to enjoy these majestic mollusks.

Apalachicola oystermen are but a few who continue to manually harvest with oyster tongs, the last place in coastal waters where this is still tradition. They can be seen using the long-handled wooden sticks while out in the Apalachicola Bay; their small boats and skiffs in the estuaries where oysters are scooped from the sandy bottom beds.

Oysters Rockefeller

Serves 6 appetizers, or 12 as a meal

Oysters Rockefeller is a dish that was created in New Orleans where my paternal side of the family has resided for several generations. My twist on the recipe originating at Antoine's restaurant, is definitely a Crescent City classic.



Ingredients:

- 1/2 cup chopped fennel (bulb only)
- 1/4 cup chopped leeks (green and white parts)
- 1/4 cup finely chopped fresh parsley
- 2 green onions, finely chopped
- 1 rib celery, finely chopped
- 3 cloves fresh garlic, finely chopped
- 1/4 cup ketchup
- 1 1/2 cups chopped frozen spinach, cooked and drained
- 1 teaspoon salt

- 1/2 teaspoon cayenne pepper
- 1/2 teaspoon white pepper
- 1 teaspoon dried thyme
- 2 teaspoons Worcestershire sauce
- 1/4 cup Herbsaint liqueur
- 1 cup melted butter
- 1 cup heavy whipping cream
- 1/2 cup grated parmesan cheese
- 1/2 cup seasoned dried breadcrumbs
- 6 dozen oysters on the half shell
- 12 cups rock salt
- 12 lemon wedges for serving

Directions:

Preheat the oven to 375°F degrees. In a food processor, combine fennel, leeks, parsley, green onion, celery, ketchup, spinach, garlic, salt, pepper, cayenne, thyme, Worcestershire, and Herbsaint. Purée mixture thoroughly. Scrape into a large mixing bowl. Add butter, parmesan cheese, and breadcrumbs. Stir in the cream, blending well. Pour enough rock salt into

12 eight-inch cake pans to cover bottoms. Arrange six oysters in their half shells in each pan.

Fill a pastry bag (or gallon size freezer ziplock bag with the tip cut off) with Rockefeller sauce and pipe equal portions of sauce over each shell or use a large tablespoon to distribute sauce. Bake for 10 minutes until the sauce sets. Increase heat to broil; broil oysters until tops are bubbling, but not burning. It may be necessary to bake the oysters in batches.

To serve, line each of six dinner plates with cloth napkins that have been folded into neat squares. Nestle pans of oysters into folded napkins. Garnish with lemon wedges. Serve at once.

Note: If Herbsaint is unavailable, Pernod may be substituted.

Tip: If you want to make a healthier version of this recipe, substitute good olive oil for the butter, and half & half for the whipping cream.

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Restaurant Hours: Mon.-Tues. Closed, Weds.-Sat. 11am to 9pm, Sun. 9am to 9pm, Sunday Brunch 9am to 1pm



2021 World Junior Waterski Championships Come to South Walton!

Pickos Ski School, located at 105 Jump Street, announced in December 2019 that they would be the official host for the 2020 International Waterski & Wakeboard Federation (IWWF) World Junior Waterski Championships. Due to COVID-19, the original competition date was rescheduled to August 22-29, 2021.

The IWWF World Junior Waterski Championships are held every other year around the world in various locations including Spain, Peru, and Chile. Due to the worldwide pandemic, the 2020 competition was postponed until it was deemed safe for participants to travel and be around one another. Each country has the opportunity to send their best skiers, typically a six-person team, to the event. Twenty-one countries are slated to attend this year's competition including Ukraine, Czech Republic, Morocco, and Hong Kong. This will be the

IWWF's 18th World Junior competition. These junior water-skiers are some of the best in the world and are looking to win a world title and continue onto the IWWF World Open Championships the following year. The skiers will be competing in several divisions, including Boys Overall, Girls Overall, Boys Slalom, Boys Jump, Boys Trick, Girls Slalom, Girls Trick and Girls Jump. Additionally, each competitor will be competing for their own individual scores that are posted on the world ranking list as well as course records.

The week-long competition, sponsored by Visit South Walton, will begin with check-in on Friday, August 20th. Friday and Saturday, August 20-21,



will be the official "Familiarization Days" consisting of allotted practice time for each team and distribution of all competition materials such as bibs, backpacks, and itineraries. The final rounds of competition will be held on Wednesday, August 25 for the Under-17 division while

by the award-winning Ski Nautique. There are multiple sponsorship opportunities available at all levels. Those interested in sponsoring the week-long event, please email caitmccinty@gmail.com.

To learn more about the 2021 IWWF World Junior Wa-

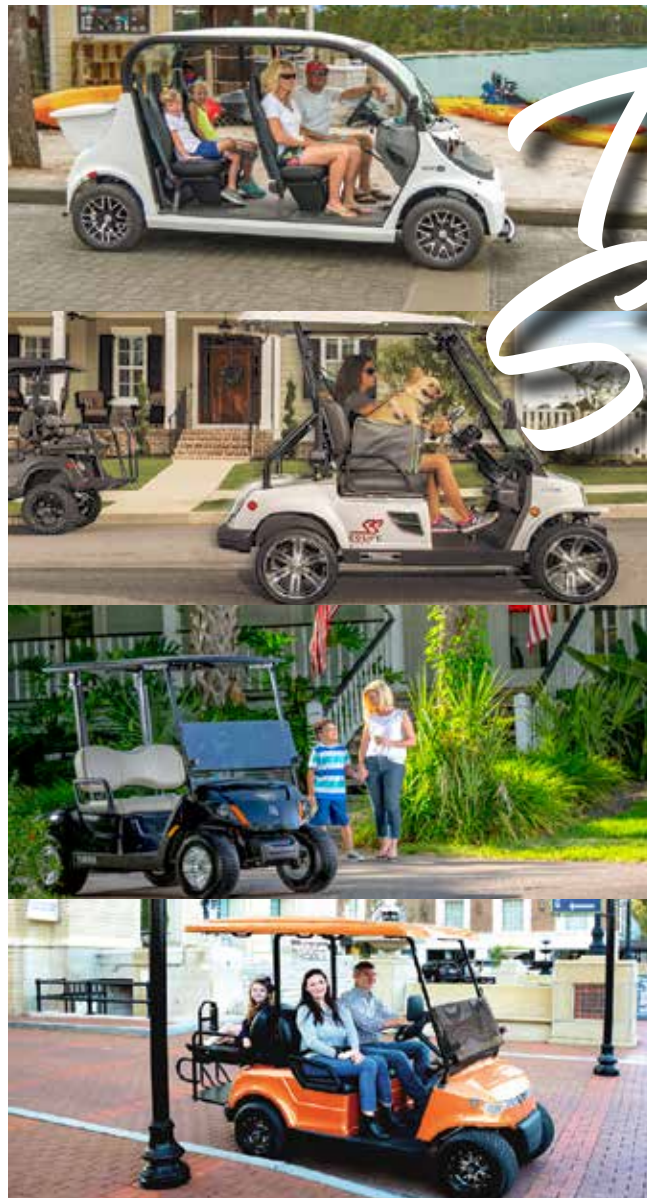
terski Championships, visit www.iwwf.sport. The final rounds for the Under-21 division will be held on Sunday, August 29 and will conclude with an awards ceremony. The public is welcomed to attend all of the competition days throughout the week held at Pickos Ski School. To see the full schedule, visit www.iwwf.sport/u17u21worlds/.

Those competing in the IWWF World Junior Waterski Championships are exclusively towed

terski Championships, visit www.iwwf.sport.

Pickos Ski School was founded by 24-time world record holder and skiing icon, Cory Pickos and his wife Rose. Cory has been running ski schools across Florida since he was 16 years old. Cory and Rose moved to the panhandle in 1992. The couple met and partnered with a local developer to create three man-made lakes specifically designed for waterskiing. Since its inception, the school has transformed from a family-owned business to a world-renowned training center.

Pickos Ski School is one of the top destinations for water-skiers from all over the world. Each year, welcoming over 40 locals and 350 international water-skiers to train and compete at their state-of-the-art facility. During the school's busiest season, Cory, Adam and team can be found pulling skiers on all three lakes from sunrise to sunset having over 100 ski lessons per day. To learn more about Pickos Ski School visit www.skipickos.com.



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5 Things You'll Want to Do Now To Prep for Archery and Crossbow Seasons

This time of year, many hunters are getting ready for Florida's archery and crossbow seasons. Your preseason to-do list might include finding a place to hunt, practicing with your bow or crossbow, and brushing up on new and existing regulations. Following are five steps to help you prepare.

Locate When and Where to Hunt

If you're hunting on lands outside of Florida's wildlife management area system, archery and crossbow seasons for Okaloosa and Walton Counties (Zone D) are:

Archery season: Oct. 23 – Nov. 24

Crossbow season: Oct. 23 – Nov. 24, Nov. 29 - Dec. 3

See other season dates and zones on lands outside of the wildlife management area system at MyFWC.com/Hunting by clicking on "Season Dates."

Wildlife Management Areas

Florida has one of the largest wildlife management area systems in the country at 6 million acres and many areas offer archery hunting opportunities for deer and wild hog. It's important to review the regulations brochure for the WMA you want to hunt to know what the season dates, bag limits, methods of take, and license and permit requirements are because they can vary from statewide regulations and other WMAs. For example, many WMAs require a quota hunt permit or special-opportunity hunt permit (in addition to a hunting license and permits including management area permit, deer permit, and archery permit, unless exempt) to participate in an archery hunt. These hunts are issued via random draw and if you didn't apply or weren't drawn during phase I and II, you still have the following options to hunt a WMA.

The Phase III leftovers starts July 1 and it provides a first-come first-served opportunity to obtain any quota hunt permits that remain. This leftover phase runs until all the permits are spoken for or the final hunt date. Returned

Permits, which are unused permits hunters can't use and return within a specified time, are included in weekly reissue drawings throughout the season. View in real time what permits are available and when and how to apply for them at MyFWC.com by clicking on "Limited Entry/Quota Hunts" and then scrolling down and clicking on "Returns and Reissues."

There are also WMAs throughout the state that provide opportunities to hunt without a quota permit during part or all of their season. Search for these opportunities using the FWC's WMA Finder at MyFWC.com/WMABrochures.



Find a Range to Practice with Your Bow

Several FWC-managed shooting ranges provide archery opportunities including Bay County Shooting Range, the closest to us. Find FWC-managed shooting ranges at MyFWC.com/Ranges. Search for other archery facilities at Archery360.com/where-to-shoot.

Get Ready to Log and Report Harvested Deer

If you're going to use the Fish|Hunt Florida App to log and report, download and open the app now so you're familiar with it when you need it. If you're planning to log and

report at GoOutdoorsFlorida.com, bookmark the webpage now. Those who want to log their harvest using a paper harvest log should print a few copies now and stash them in their hunting backpack or fanny pack. To report by phone, add 888-468-8356 (888-HUNT-FLORIDA) to your contact list before you head afield.

New log and report requirements took effect during the 2019-2020 hunting season. To view, visit GoOutdoorsFlorida.com. If you're not sure of log and report requirements regarding field dressing your deer while afield or at camp or transferring a harvested deer and portions thereof to a taxidermist, meat processor or other party after reporting it, find that information and more at MyFWC.com/HarvestReport.

Buy Licenses and Permits

Here's what you'll need, un-

Continued on page 27

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 Wellness

Allergies?!

By KAY LEAMAN,
HealthyDay HealthyLife

Do you know someone who suffers from allergies? I know I do. And even though I've never experienced the effects of sea-



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sonal allergies, I know that it is something dreaded by all those who do.

Allergy - An abnormal immune response to almost any substance, pollen, dust, animal dander, etc. which ordinarily does not affect most people. Reactions can affect one or more areas of the body including the skin, respiratory tract, eyes, etc.

The inflammatory response of allergies is characterized by a release of free radicals which in turn further accelerate the inflammatory or allergic response. Our bodies release histamine and other inflammatory elements in response to the invader (pollen, etc.). Results of this process are over stimulation of mitochondria (energy producing part of our cells), mucus production, smooth muscle spasms found in the lungs and intestines.

Symptoms consist of runny nose, sneezing, coughing, burning eyes, rash or blisters, diarrhea, gas bloating and headaches.

Remedies:

Antihistamines - These products reduce the release of histamines, but they don't affect the release of the other inflammatory elements.

Honey - Locally sourced honey introduces small amounts of pollen into the system. These small amounts teach the body to recognize pollen as an 'ok' element which in turn can reduce or stop the allergic reaction.

Various essential oils

- Essential oils are not created equal. It's also important to remember that these oils have strong medicinal purposes and not all oils can be taken or applied in the same way. One oil to consider is Eucalyptus oil. You can apply a few drops on a towel; place the towel over your nose and mouth (avoid touching the skin where the drops are located), take several slow deep breaths, in through the nose and out through the mouth. Some research suggests the oil has anti-inflammatory and antibacterial properties and can make breathing easier.

Vitamin D - This nutrient helps to regulate immune system cells and the release of chemicals that can produce allergy symptoms.

Saline nasal spray - The saline cleanses the nasal passages and sinuses. This tends to be easier than a neti pot.

Peppermint tea - You can drink a cup of hot peppermint tea. Inhaling the steam and drinking the tea seems to work as a decongestant and expectorant (breaking up the mucus).

Grape seed extract - Anti-allergy and anti-asthma supplement (Dr. Lad McNamara). Using a potent and pure grasped extract with vitamin C has been one the most impressive supplements used to ameliorate symptoms of allergies and asthma.

Allergy medication is big business and it has its place. But, as with any medication, the side effects can far outweigh the benefits; just watch a few commercials. I know first-hand how some of these natural remedies have positively impacted allergy sufferers allowing them to manage their symptoms and be able to enjoy the outdoors again. You can contact me, Kay Leaman, at succeed@healthydayhealthylife.com.

Here's to summer!

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A Mindful Approach to Life Stress



BY STEPHENIE CRAIG,
JOURNEY BRAVELY

Have you ever had those times when life did not turn out like you expected? The Summer was supposed to be low stress, slower pace and relaxing. Instead, it's very busy, kids are nursing injuries, parenting is stressful and you're exhausted. Maybe you thought you were getting to some finish line in life, only to be met by another curve and several more miles to go when you're already beyond tired. The house isn't ready on time, an unexpected job change happens, your health is struggling or a relationship gets complicated. Shifting expectations to live life on life's terms can feel disappointing and stressful. So, how are you supposed to accept your current reality while also remembering to be joyfully present in the current moment?

Notice and try to have an accepting attitude toward what is outside your control. Notice action steps that are within your control and take meaningful action on those steps. "I cannot control the house not being finished on time. I can control next steps about where I will live until the house is finished. Today I will make three phone calls."



Seek gratitude. While being honest about your feelings of stress or frustration, also notice things in your life that are good. "I'm thankful for caring friends. I'm thankful for my home. I'm thankful for family. I'm thankful for my favorite hobby." Gratitude provides perspective and balance to difficult situations and emotions.

Engage in self-care and fun. Take time to do things that are healthy and comforting for yourself. Take a walk, talk to a friend, pray, journal, spend time in nature, play an intense sport, punch a punching bag, listen to a podcast, read a book, take care of an animal, watch a funny show, create art, float on a raft, dance, color.

Remind yourself that walking through hard things often creates growth and strength. Once you've navigated hard things, you carry the experience into future hard situations and know you can persevere because you have before.

You only get one life. It's easy to slide into consistent frustration and irritability when life inevitably fails to cooperate with your agenda. Try slowing down and taking time to intentionally navigate life's disappointments while also squeezing the positive out of each day and each situation where you can find or create it. As you navigate your life journey, remember to connect with Journey Bravely at journeybravely.com for additional support.

7 Steps for a Mindful Approach to Life Stress:

Notice your stress. Listen to what your body is telling you. Notice tension, headaches, stomachaches, irritability. Notice unhealthy coping skills like substance abuse, overspending, avoiding. Your body and behavior will let you know you're stressed if you pay attention. "I'm having a migraine which usually indicates stress for me."

Name your stress. After noticing your state of stress, slow down, breathe and make an effort to determine the origin of your stress. "I think I'm stressed, because I was expecting to work at my current job for years and I'm suddenly transitioning unexpectedly."

Validate yourself. Say to yourself, "It's normal and okay to feel stress about this. Most people would be stressed about this. I'm not crazy or dramatic."

Sort what you can control from what you can't.

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EXHIBITOR BOOTHS STILL AVAILABLE

5 THINGS

continued from page 25

less you're exempt from these requirements:

- Archery season – Only bows may be used
- Hunting license
- Archery season permit
- Deer permit (if hunting deer)
- Management area permit (if hunting on a WMA)
- Crossbow season – Only crossbows and bows may be used
- Hunting license
- Crossbow season permit
- Deer permit (if hunting deer)

On most WMAs, only those with a Persons With Disabilities Crossbow Permit are allowed to use crossbows during archery season and a management area permit also is required.

It's critical that you review the WMA regulations brochure for the area you want to hunt to make sure you're up to speed on season dates, bag limits, methods of take, and license and permit requirements because they can vary from statewide regulations and other WMAs.

You can buy hunting licenses and permits at GoOutdoorsFlorida.com, county tax collector's offices,

retail outlets that sell hunting and fishing supplies, or by calling 888-HUNT-FLORIDA.

Brush Up on the Rules

Links to FAQs about deer hunting rules, log and report requirements, and more at MyFWC.com/Deer.

Regulations by deer management unit, season dates, what is legal to take, bag limits, shooting hours and more by reviewing the 2021-2022 Florida Hunting Regulations. Find this hunting regs summary at MyFWC.com/Hunt by clicking on Hunting Handbook.

Wild hog hunting information is available at MyFWC.com by scrolling to "Wild Hog" under the "Hunting" dropdown menu.

WMA regulations are available at MyFWC.com/WMABrochures. Be aware that season dates and other rules can vary from statewide seasons and other WMAs.

Beginning this year, a rule change related to archery removed the minimum draw weight requirement for bows when taking game. You can see that update and other major changes at MyFWC.com/Hunting by clicking on Hunting Handbook and then on "Major Changes."

Get the Smile You Deserve

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- Do you have gaps or spaces in between your teeth?

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 Wellness



How Old is Hormone Therapy?

By DR. RICHARD CHERN, M.D.

Hormone therapy can be traced back over 2000 years when the Chinese isolated pituitary and sex hormones for medicinal purposes. The hormones had not been identified, but the benefits were already known. Of course,

many discoveries have occurred since then and today we are not only treating symptoms but also using hormones to improve our overall health.

Health problems associated with hormonal imbalances can go on for years, often undetected by

both patients and their physicians. Increased risk of cardiovascular disease, Alzheimer's, metabolic syndrome, diabetes and osteoporosis are only some of the problems associated with hormonal imbalances. And, like high cholesterol, you can't "feel" any of these to know you have a problem. Instead, you must get tested.

To make things more difficult, the symptoms of andropause, menopause and hypothyroidism are often so slow to occur that we discard them as part of the aging process. Fortunately, at The Hormone Restoration Center, we know what most of these symptoms are and can screen for them to see if there is a potential hormonal imbalance.

There are a number of symptoms associated with hormone imbalances to help identify those at higher risk. Symptoms can include fatigue, depression, weight gain, decreased libido, joint pain, poor memory, mood swings, low stamina and sexual dysfunction.

If you have ANY of the above symptoms, you should complete a symptom checklist and get tested. These symptoms are an indication that you may need treatment.

After identifying an imbalance, physicians and non-physicians may use pills, creams, supplements, tonics and much more.

At The Hormone Restoration Center we use what we consider to be the best of the best. We use bioidentical BioTE hormones which means the hormones are identical to what our body produces. That way the key fits the lock exactly as it should.

The BioTE method uses hormone optimization created from hundreds of studies using hundreds of thousands of patients worldwide to successfully opti-

mize the hormone levels of women and men once their body's production is no longer sufficient. Surprisingly, our bodies can stop producing sufficient hormones in our early thirties or before.

As shown in different studies, Hormone replacement therapy has been shown to reduce fatigue, improve sleep, improve libido in women and sexual performance in men, decrease muscle loss, reduce body fat, and reduce irritability, anxiety and depression. Also, the symptoms of osteoarthritis and rheumatoid arthritis are significantly reduced.

Long term, men and women will have a reduced incidence of Alzheimer's disease, heart disease, and osteoporosis. Also, multiple studies show a long-term reduction in breast cancer. Testosterone and estradiol also improve lipid profiles, reduce triglycerides and increase HDL cholesterol which can have positive benefits on the cardiovascular system. Therapeutic testosterone levels can also protect the body from diabetes, prostate cancer and all-cause mortality.

Hormone replacement therapy by pellet implantation has been used with success in the United States, Europe and Australia since 1938, and has been found to be superior to other methods of hormone delivery.

All the practitioners at The Hormone Restoration Center are BioTE certified and have had extensive clinical and didactic training specific to the treatment of hormonal imbalances. This is to ensure the highest safety, efficacy and results for our patients. More than 96% of patients are satisfied with treatment when using BioTE.

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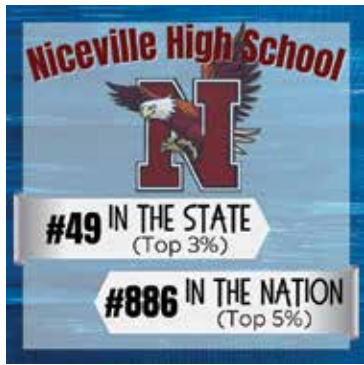
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Back to School: Education News



2021 Best U.S. High Schools Ranked by U.S. News & World Report—Niceville HS in Top 5% in the Nation!

In U.S. News & World Report national and state rankings of High Schools, Okaloosa and Walton Schools ranked among the best in the state and nation! Niceville High School is #49 in the state (top 3%) and #886 in the nation (top 5%)! South Walton High School ranked #99 (top 6%) in Florida High Schools and #1,711 in National Rankings (top 9%). Ft. Walton Beach High School is #145 in the state (top 10%) and #2627 in the nation (top 15%). Freeport High School ranked #157 in Florida High Schools (top 10%) and #2,801 nationally (top 15%). Choctawhatchee High School is #174 in the state (top 12%) and #3148 in the nation (top 17%).

“In fact, every high school in Okaloosa County is on the cusp of being ranked in the top 20% of schools in the state ranging from the top 3% to the top 22% of high schools,” said Okaloosa County Superintendent Marcus Chambers on Facebook, including Crestview, Laurel Hill and Baker.

The U.S. News Best High Schools rankings include data on nearly 24,000 public high schools in 50 states and the District of Columbia. Nearly 18,000 schools were ranked on six factors based on their performance on state assessments and how well they prepare students for college.

Florida has 1,485 public high schools. “I could not be more proud of our students, teachers, staff and administrators for their hard work and commitment to excellence,” said Marcus. “Our elementary and middle schools share in this honor as they also play a critical role in the success of our students. Congratulations to each of these terrific schools

for this outstanding designation!” Visit www.usnews.com/education/best-high-schools/rankings-overview for more information.

Stuff The Bus!



United Way Emerald Coast (UWEC) has partnered with Okaloosa County School District (OCSD) and Walton County School District (WCSD) to “Stuff the Bus” with school supplies to ensure that every local child has the tools they need to be successful in school.

All donated supplies will be distributed to students in Okaloosa and Walton counties, targeting schools with the greatest need where many students would otherwise lack necessary supplies. In 2020, UWEC’s school supply drive distributed supplies to 14 local schools, impacting more than 7,000 students.

There are many opportunities for community members to get involved with Stuff the Bus. On July 31, 2021 from 9 a.m. to 1 p.m., OCSD busses and volunteers will be stationed in the parking lot of the Walmart locations in Crestview, Niceville and Fort Walton Beach to collect supplies. Several local businesses are hosting supply collection boxes. A full list of locations and virtual giving options can be found at united-way.org/school-supplies.

Businesses who would like to host a collection drive are encouraged to contact Marlee Tucker, UWEC Director of Development, at (850) 812-3390 or marlee@united-way.org. Volunteers who would like to help at a collection site on July 31st, please contact Aubrey Robbie, UWEC Development and Engagement Coordinator, at (850) 812-3387 or aubrey@united-way.org.

Back-to-School Sales Tax Holiday Saturday, July 31 - Monday, August 9th

Consumers can purchase qualifying back-to-school supplies exempt from tax during the 2021 Back-to-School Sales Tax Holiday. Passed by the Florida Legislature and signed into law by Gov. Ron DeSantis, the sales tax holiday begins Saturday, July 31 and extends through Monday, August 9. Items exempt from sales tax:

- Most school supplies selling for \$15 or less
- Clothing, footwear and accessories selling for \$60 or less
- The first \$1,000 of the sales price of computers and accessories (when purchased for non-commercial and personal use)

For more information and a list of qualifying items, visit <https://floridarevenue.com/backtoschool> or the following documents:

- Taxpayer Information Publication on the 2021 Back-to-School Sales Tax Holiday
- 2021 Florida Back-to-School Sales Tax Holiday FAQs for Consumers.

WCSD Superintendent of Schools A. Russell Hughes July 2021 Update

Classroom educators and District personnel have been busy participating in common professional development preparing for students’ return. These continuing education professional development ses-

sions focus on reviewing state curriculum guidelines, gathering instructional tools, updating instructional strategies, and preparing instructional materials. Education for all is part of the fundamental principles upon which our founding fathers established this nation. Walton County continues this legacy by preparing every child for a life of success. Community partners, parents and student advocates help us to create this thriving atmosphere.

Walton County Superintendent A. Russell Hughes and the Walton County School Board recognized one of these community partners at the July 6, 2021 school board meeting. Mr. Joe Johnson, president of the Walton County Farm Bureau Federation, was awarded one of the 10 finalists in the 2021 Commissioner’s Business Recognition Award competition. Florida’s Commissioner of Education, Richard Corcoran, and the Florida Education Foundation sponsor this award yearly based on the nominations of Florida area school districts. The goal of the Commissioner’s Business Recognition Award competition is to recognize Florida’s business leaders and partners that have shown the most commitment

in bringing positive change and implementing bold, innovative approaches to improve the academic performance of students in Florida’s education system. The Walton County Farm Bureau was Walton County’s nominee for this prestigious award.

Bureau programs support Agritechnology/STEM programs in our schools by providing space for rural and urban communities to connect. Agritechnology encompasses the study of environmental resource conservation and management, plant growth and reproduction, animal systems, and livestock management, along with mechanics and business, placing emphasis on applications to agriculture, food and natural resource systems. Consistent with this, Walton County Farm Bureau Federation has granted over \$60,000 in the last few years to improve the Walton County Agri-business programs with equipment, livestock, crop and livestock supplies, hydroponic systems and real estate. Be sure to visit our district website for school registration opportunities.





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Heartland BancCorp Establishes Loan and Deposit Production Office in NW Florida

Ashley Vannoy to Lead New LPO/DPO



Heartland BancCorp, (“Heartland” and “the company”) (OTCQX: HLAN), parent company of Heartland Bank (“Bank”), today announced the establishment of a Northwest Florida Region Loan and Deposit Production Office led by Ashley Vannoy, Senior Vice President. This new market in Destin will allow for a focus on strategic growth for the bank.

“Our new Loan and Deposit Production Office in Destin is a fantastic opportunity to enter a business-friendly growth

market. Fortunately, we have a community banker in Ashley Vannoy with roots in the area to carry out our mission and share our commitment to value,” stated G. Scott McComb, Chairman, President and CEO.

Ashley brings over 30 years of banking experience in the Northwest Florida market to the Heartland team, utilizing her numerous capacities including retail, business banking, commercial lending, private banking and marketing. Her expertise in financial analysis, client management and customer service contribute to her focus on collaboration and communication to assist her clients with accomplishing their banking goals.

Dedicated to the Northwest Florida community, Ashley has served on several local boards including the Okaloosa Economic Development Alliance

(now known as One Okaloosa), the Caduceus Society of Emerald Coast Sacred Heart Hospital, Destin Rotary, the Mentoring Emerald Coast Board of the Walton Area Chamber of Commerce and the Seaside Institute. A Pensacola native, she is a graduate of Leadership Walton, Leadership Okaloosa, Leadership Santa Rosa and Graduate School of Banking at LSU.

“Our team is energized and ready to share Heartland’s personalized financial services and technology solutions with Northwest Florida,” Ashley said. “For over 100 years, Heartland has lived its values in supporting individuals, businesses and organizations to enrich lives in their communities. We are committed to serving the needs of our clients and growing our organization in this exciting market expansion.”

Frances Roy Agency Celebrates 5 Years!

Local creative firm and solutionist agency, Frances Roy, celebrates five years in business. Frances Roy’s President and Chief Creative Officer, Shantelle Dedicke, raised a glass thanking her team, their clients, and the support of the local community at Niceville’s 3rd Planet Brewing. “Key performance indicators measure our business, many of them nonhuman and intangible, but our true metric of success was palpable and present when our family, friends, and clients gathered together to raise a glass with us in celebration of our agency’s first five years. I am so proud of our team, and I’ll never forget the way this community embraced us,” says Shantelle Dedicke, President and Chief Creative Officer, Frances Roy Agency.

Shantelle announced the promotion of Frances Roy Agency employees, Hillaree Durso, now Senior Director of Content and Marketing,



Gregory Dedicke, now Digital Marketing Specialist, and Kayla Koger, now Design and Social Media Coordinator. Shantelle attributes the agency’s success to its people. “The pandemic would have taken the wind out of us if not for the people who work day in and day out at Frances Roy,” says Shantelle. “There is no magic formula to success - treat your team with respect and compassion and they will shine. I am in awe of their commitment and creativity, and Hillaree, Greg, and Kayla set the perfect examples of what can be accomplished when a team focuses on the idea of winning the day.”

Frances Roy’s Senior Director of Content and Marketing Hillaree Durso, leads the agency’s social media strategy, communications, and marketing

Continued on next page

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Meet our Local Pros: Wayne and Jennifer Bernheisel Overhead Door Company of NW Florida

By RITA L. SHERWOOD

What's an Air Force veteran to do after working in the aerospace defense industry in Boston when he wants to move to our beautiful beaches? Well, why not open a shutters and garage door company? That's exactly what Wayne Bernheisel and his wife Jennifer did back in 2011, and the rest is history.

With his background in construction and in owning his own business, Wayne saw the potential of growing the garage door side of the business, and loved the idea of servicing his clients. That combination 20 years later has led to employing 23 people.

Wayne says his mission is "to help people live life beautifully and secure." He says that most people's assets are their homes or businesses, and at Overhead Door, they strive to protect those assets, make them secure and also add curb appeal.

Their products range from hurricane shutters and garage doors for the home to commercial grade sheet doors for storage units and large rolling steel doors for the commercial customer. They are the local distributor for Overhead Door Corporation, the oldest manufacturer of doors in the country, as they've been in business for 100 years. They are also growing by adding gates and access control products to install,

meaning they can be opened by a remote control or a code.

And what's a typical day for Wayne? He says he does it all from getting the install guys out the door every morning, making sure they're loaded up for installs, problem solving if something goes wrong, posting jobs, hiring people, quoting jobs, running sales calls, and, of course, filling in when someone is away. His role is president of the company and that includes sales, scheduling and community outreach.

He says their company truly is a team effort with his wife Jennifer, as they both are involved in the day-to-day operations of the business. Some of her responsibilities include HR, permitting, purchasing, marketing and advertising. She also volunteers at the Church on Bayshore in Niceville, has served on the personnel committee and has helped out with the building project.

Wayne is committed to community involvement as well and, since 2011, has served in the Destin Rotary Club, and was Sergeant at Arms last year. He also served as the chairman of the TecMEN group for a year and vice-chair prior to that, which is part of the Okaloosa Economic Development Council. Wayne volunteers at the Church on Bayshore as a Life



Group leader and on the Stewardship Committee, too.

Wayne says he strives to maintain good relationships with his clients, as reputation is everything. He's also a member of the Walton County, Bay county, Niceville and Destin Chambers of Commerce.

Wayne and Jennifer are thrilled that their first granddaughter, Josie, 20 months, has

made the move to Miramar Beach with their oldest daughter and son-in-law. They also have another daughter and son in law who live in Navarre. When not working, they like to spend time with family boating, or cruising for vacation.

Check out all the products they offer at destinoverheaddoor.com or call 850-269-3246.

FRANCES ROY

continued from previous page

implementation but is also a critical leader on the team, ensuring the agency remains focused on individual professional development. She is celebrated as Frances Roy's first employee

Committed to his family's business, Digital Marketing Specialist, Gregory is building the agency's first website design and video and podcasting departments.

Kayla Koger began with Frances Roy as an intern and is quickly rising due to self-driven initiative and a flair for design and content creation. She is the agency's first Design and Social Media Coordinator.

Since 2016, many continue to trust the Frances Roy

Agency's strategic approach for branding, marketing, content creation, campaign building, and public relations needs, and they've delivered those messages in creative ways on traditional and digital platforms. Much has changed for the agency since 2016, but their goal remains the same, to be the BEST full-service brand and marketing agency in our area.

Frances Roy Agency takes an all-encompassing approach to client customer service and complements it with a full-service offering of marketing support organized under four core services - Strategy, Design, Media and Digital. Visit www.francesroy.com and follow Frances Roy Agency on Facebook, Instagram, and Twitter.

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Business



BY SAVVY LEIGH PHOTO

Thanks to everyone who came out to the Niceville-Valparaiso Chamber Business After Hours in June! We had a lot of fun and are honored to have met and seen so many friends and businesses in our community! And thank you to host LJ Schooners Dockside Restaurant & Oyster Bar, the perfect venue for the event!

FPRA NWFL Coast Chapter Announces Image Awards

The Northwest Florida Chapter of the Florida Public Relations Association (FPRA) recently announced the winners of the 2020 FPRA Image Awards. Conducted annually, the Image Awards competition provides PR practitioners a platform to be recognized in their local markets for their outstanding public relations strategies, programs and campaigns. The awards also work to give entrants insights for entering their work, if they choose, into

FPRA's statewide competition the Golden Image Awards, which have become a standard of public relations excellence in Florida.

Seven total Image Awards were awarded this year by the NWF Coast Chapter:

Image Award: Whitney Lee with Social Lee PR & Media Co., Jackie Blue and Scott Russell for "Misty the Mermaid Brings the Island Hotel to Life!"

Image Award: Tracy Louthain, APR, CPRC, for



BY SAVVY LEIGH PHOTO

Endless Summer: A NWFL Coast Chapter FPRA Fundraiser!

Join the Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) and presenting sponsor Okaloosa Gas as we celebrate summer with live music, lite bites, a stellar silent auction, cash bar and our annual champagne toast tradition!



The incoming '21-'22 NWFL Coast FPRA Board of Directors will be installed and we will celebrate the past year with FPRA members and friends. Dress in your summer casual attire and help us raise money for professional development and scholarships for Northwest Florida Public Relations and Marketing pros!

Tuesday, August 17, 2021

6-9 p.m. at Sunset Bay Café, Sandestin

Tickets are \$25 per person with cash bar available and can be purchased at <https://www.eventbrite.com/.../endless-summer-fundraiser...>

Newman-Dailey Resort Properties for COVID-19 Response Landing Page

Award of Distinction & Judges Award: Whitney Lee with Social Lee PR & Media Co., Jackie Blue and Scott Russell for "Misty The Mermaid Brings The Island Hotel to Life!"

Award of Distinction: The entire team at the Frances Roy Agency for Hello Frances Podcast "Enneagram in the Workplace Series"

Additionally, three annual Community Awards were presented:

For-Profit Communicator of the Year: Sean Dietrich (Author + Storyteller)

Non-Profit Communicator of the Year: Shervin Rassa (CEO, Boys and Girls Clubs of the Emerald Coast)

Social Impact Award: Jared Williams (Get the Coast)

Honorees For-Profit: Lori Leath Smith, Danica Phillips, Bill Lindsley

Non-Profit: Zhalman Harris with Athena's Legacy, Corey Dobridnia, Myra Williams

Thank you to Geoff Speyrer with 1st Phorm for sponsoring the event!

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BY RICKY HARPER, C12

I recently watched the movie ‘Greater,’ a true story about Arkansas Razorback football player Brandon Bullsworth. When he was in junior high, his football coach told him that he would never amount to anything. He proved that coach wrong and became a standout high school player. But when he tried out to play college football, he was told by his beloved Razorbacks that he was too small to play in the SEC. Brandon proved them wrong, too, and went on to become an All American at

Arkansas. In addition to his football success, Brandon lived an extraordinary, but sadly short life that inspired many.

The great Vince Lombardi said, “Perfection is not attainable, but if we chase perfection, we can catch excellence.” Brandon Bullsworth found excellence in football and life.

As businesspeople, we should be like Bullsworth and chase perfection. We should strive to be extraordinary. But how?

Author and historian Kevin Kruse studied some of the most successful people in the world to learn what made them excel. He interviewed entrepreneurs, Olympians, astronauts—extraordinary people from many fields. He wanted to know what made them ‘extra’ ordinary and he found it came mostly from the way they managed their time.

His research revealed 15 common traits of these extraordinary

people and resulted in his best seller, 15 Secrets Successful People Know About Time Management. Here are those 15 secrets:

They focus on each minute of each day. They do not block out hours or half hours on their calendars, they block minutes. They make each one of the 1,440 minutes in each day count.

They focus on one thing. As Gary Keller said in his seminal work, The One Thing, “Multitasking is a lie.” Do one high priority task at a time.

They do not have ‘to do’ lists. Rather, they put tasks on their calendar.

They do not procrastinate. Kruse says that your future self will let you down. Do it now.

They make it home for dinner. Life is about priorities, and family should be high. Very high.

They use a notebook. Studies have proven that the act of writ-

ing notes makes you three times more likely to remember something, even compared to typing.

They check email no more than three times each day and then only for 21 minutes per session.

They avoid meetings ruthlessly. And when they have meetings, they start on time, have and follow an agenda, and end on time. There is no other way to have a meeting.

They say ‘no’ to almost everything. They know that every yes is a no to something else.

They follow the 80/20 rule. Also known as the pareto principle which states that 80% of outcomes are the result of 20% of activities, they know that done is better than perfect.

They delegate almost everything. They never ask, “How can I do this?” Instead, they ask, “How can this get done?”

They have theme days each week. Example: Meeting Monday, HR Wednesday or Financials Friday.

They touch something only one time. If it can be done in 10 minutes or less, do it immediately.

They practice a consistent morning routine. This time is not work; its focus is body, mind and spirit.

They know that energy is everything. They live a life of rhythm, they nurture their mind, faith and body by not skipping sleep, meals, quiet time, exercise and other needs.

Be extraordinary. Chase perfection by using these time management practices. It is not as hard as you think. Jimmy Johnson said, “The difference between ordinary and extraordinary is that little extra.”

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BE Niceville August Luncheon

Bridget Carnley, the Florida Director for the U.S. Convention of States, will be the featured speaker at the August 25th Business Empowered Luncheon. If you are frustrated with the current direction of our nation, Bridget will show you a very credible solution that our forefathers placed right into our constitution, and we are more than three quarters of the way there. Her talk entitled: “Article V, a Constitutional Solution” will show us “why we cannot divorce ourselves from the truth of God.” Her own personal testimony will provoke thinking and encourage you as well. Plan now to join us August 25th at 11:30 a.m. at The Wharf 850, 821 Bayshore Dr., Niceville, 32578
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 Musings


By MYRNA CONRAD

When I listen to what is going on in our world today, I feel like the things I am hearing make no sense. Logical thinking seems to

have been replaced by exaggeration, pontification, fabrication and ideas contrived to cause fear, increase power through compliance and steer people in a certain direction.

The definition of logic means a proper or reasonable way of thinking about something; sound reasoning; a science that deals with rules and processes used in sound thinking and reasoning. During most of 2020, we were asked to do or told not to do so

many things that defied sound reasoning or logic.

The exposure to the COVID 19 virus was real, but was also used by many in power, through the media, to invoke fear and secure control. I think precaution was definitely needed, but some of the measures of precaution that were mandated made no logical sense. People could riot in the streets, yet people could not meet in churches to worship God. Restaurants were closed for

a while, but when they reopened, they had to close early. It was not logical to assume the COVID virus was nocturnal; that a person would be safe from exposure from 10 a.m. to 8 p.m., but be in danger of exposure after 10 p.m. It also defied logic to think that a person should wear a mask in an eating establishment until the food arrived, but then the person could take their mask off. Actually, that person was probably more exposed while eating than they were at any other time in their dining experience.

Or maybe someone could explain the logic that people must maintain a safe distance of six feet from each other, even when outside. However, when flying in an airplane, you could sit within inches of each other, in a closed environment, where people were allowed to remove their mask once again to eat or drink. Another mandate that seems illogical is that some schools are still closed when children are not at risk, unless they have underlying medical conditions, and we now have vaccines for teachers. Even in those schools that have opened, children are required to wear masks for prolonged periods and disciplined if they do not.

These are just a few of the illogical rules and restrictions concerning COVID. It's almost as if this strange virus not only affected many thousands of people physically, but it also attacked the brain's frontal lobe of many of our decision makers, hindering the process of logical thought.

For instance, the government mandate, allowing boys, who think they are girls, to compete athletically with girls is not logically fair. Biologically, females have 37-68% of the muscle strength of males. Males generally have more upper body strength than females. Sure, there are many girls that work out and have more strength than males who do not. However, we are talking about people who have trained for the same sport or event. If you have studied even basic anatomy, it is impossible to logically say that males and females are anatomically the same just because they think they are.

Another illogical proposal, due to COVID risk in prisons, is to release prisoners, who could be a danger to society, while at the same time reduce funding for our police force, who are the ones

who risk their lives to protect us. Also, during this same time, people who had not been tested for COVID were allowed to pour across our border illegally, while legal citizens' travel was restricted unless they had proof of a negative COVID test within 48 hours of travel. Does that seem logical to you?

It makes no logical sense the way our leaders today are defining racism. I absolutely agree that there are prejudices and discrimination directed at every race to some degree. In fact, if we look deep and are honest, we all struggle with prejudices that we should pray God will help us be aware of and overcome. However, when we hear that organic food, the game of Monopoly, math, certain fonts, and Dr. Seuss books, just to name a few, are racist, where is the logic in that? What that does is water down and confuse the real issues of racism.

These are just a few examples of things that have made me shake my head in amazement and wonder where logical thinking has gone in today's world.

So how should we interact or respond when faced with illogical mandates or illogical ideas?

Be Aware:

Understand where these ideas are coming from. Consider the source.

Know the difference between what is truth and what is manipulation.

Realize that we have been created with the ability to think and process without someone else telling us what we should believe.

Be Intentional:

Think through an idea to its logical conclusion before accepting it.

Be prepared to stand for what is right, as crazy, illogical ideas are touted and spread.

If you are being told something that is contradictory to what you believe is true, research where the information is coming from, who is saying it, and what information there is to back it up.

I love what the Apostle Paul told Timothy in 1 Timothy 6:20 "O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is falsely called 'knowledge.'"

Wise words from a godly man!

What Ever Happened to Logic?

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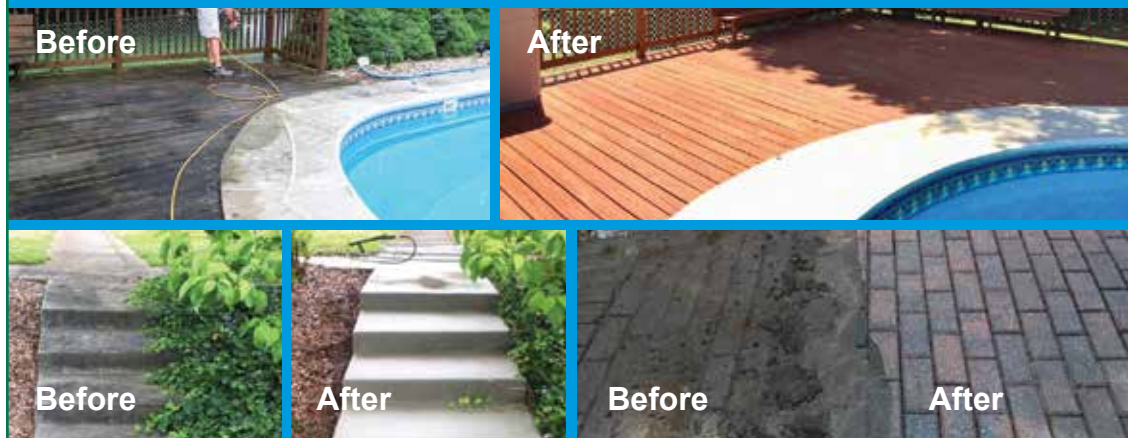
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A Pastor's Ponderings: When God Changes Your Course



BY PASTOR DOUG STAUFFER

Have you ever had something happen where you know that a different outcome could have completely altered your life forever—or maybe even ended it? This scenario has happened to me on several occasions, with the most recent involving two tractor-trailer trucks. But first a little background.

My wife and I spent 19 years traveling the U.S. and around the globe (pre-Covid, of course). Our adventures (and mishaps) could fill a book. What would you think if I told you that my wife and I have been in cars that have caught fire on three occasions? Additionally, a commuter train hit my truck while I was sitting at a red light in Baltimore. Oh yes, and while riding as a passenger in a packed tour

bus, it flipped over. Three good-sized men landed on me, pinning me against the window. All without bodily injury to me! No, I am not a cat with nine lives. Some might think of me as just lucky. Perspective is everything. But let me first tell you about the highway pileup that wasn't.

Late in the evening on June 28, 2021, my wife and I were leaving Knoxville, Tenn., pulling a trailer with more than two tons of my books. Suddenly, two tractor-trailer trucks jackknifed right in front of us. I slammed on the brakes with no hopes of avoiding an accident. I quickly veered to the left with no escape in sight. Both trucks were sliding in that direction, forcing me into the median and ever closer to the concrete highway divider.

Just as quickly as it all started, both trucks stopped abruptly, leaving me just enough space on the shoulder to squeeze between the trucks and the wall. Relieved, right? But as I was passing by the trucks, a man who has crossed in front of them now appeared directly in my path. I laid on the horn, making him skip a step leaving me just enough room to miss him. I



don't know what went through his mind, but I can testify concerning our astonishment, relief and jubilation.

Needless to say, we spent the next few hours on the road driving in bewilderment. Every pastor has to have a moral to the story, right?

Well, after we had packed the trailer, I asked the pastor who helped us pack to pray with us and then jokingly stopped him before we started, asking if he wanted to take responsibility for praying since our load was so heavy. He unhesitatingly delved right into fervent, heartfelt prayer. The Bible says, "the effectual fervent prayer of a righteous man availeth much" and to "pray without ceasing."

Do most people fully un-

derstand prayer or unwittingly doubt that an omnipotent God might really intercede on our behalf? Does our lack of faith cause us to fear attributing any given outcome to supernatural intervention? It takes faith to believe, and "without faith it is

impossible to please God." I believe God performed a miracle that night—likely two of them.

Dr. Doug Stauffer is pastor of Faith Independent Baptist Church. He was saved July 6, 1980, in Niceville, while stationed at the 33rd Tactical Fighter Wing at Eglin Air Force Base and has now been in the ministry for over 35 years. He has written 20 books including the best selling "One Book" trilogy ("One Book Rightly Divided, One Book Stands Alone, One Book One Authority"); along with several devotionals ("Daily Strength" series); and prophecy books ("Reviving the Blessed Hope, When the End Begins").

KEY NUMBERS

continued from page 17

Third, consider the real rate of return on your investments. That is the return you are getting less a) the expected inflation rate and b) the nominal (stated) inflation rate. As an example, if you have a bond paying 3%, its real return would be .565% after the expected rate of inflation or -2% with the nominal or stated rate of inflation. The same can be said for stocks, or growth investments and real estate. Look at your return and subtract out both inflation rates and make any needed adjustments accordingly.

When managing your investments and financial affairs we encourage investors to review and think about what changes they need or want and then to make those over time, not necessarily overnight. At The First Wealth Management and Raymond James, our focus is on actively monitoring and over actively managing our clients' investments. We appreciate the old saying that at first you con-

centrate to build wealth and then you diversify to preserve it.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, Fla. 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124.

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

Investing within specific sectors, or in small and mid-size companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

There is an inverse relationship between interest

rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contains this and other information about mutual funds. The prospectus and summary prospectus is available from your financial advisor and should be read carefully before investing.

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 Musings

Fly



BY SEAN DIETRICH

I am writing from a plane that is stuck on a runway. It's raining. Hard. I have a screaming baby behind me. Angry passengers surround me.

I have to be in Atlanta tonight to catch a plane home, but it's not looking good.

We have been on this god-forsaken plane for an hour, waiting out a storm. People are fussy, children scream, a man barks at a flight attendant.

A pilot talks on the loudspeaker and says we will be grounded.

People boo. A few cuss. One man throws a rotten tomato at the cockpit.

No, I'm just kidding. It wasn't rotten.

And we sit.

One hour.

Two hours.

Three hours.

The pilot intercoms again.

He says that after three hours, the government mandates he take us back to the airport.

People boo again. More swearing. A few more rotten tomatoes.

Because the only thing worse than sitting on a plane with loud infants and people carrying exotic strains of deadly viruses would be going back to the airport and sleeping on the hard floor beneath a television that blares 24-hour news.

"Just great," one man says.

"Well this sucks," says the old woman behind me.

"\$%&!" says the nun across the aisle.

I am texting my wife because it looks like I am not going to make it to Atlanta until tomorrow.

The pilot taxis back to the terminal. People moan. The storm is getting worse. The rain sounds like gravel on a shed roof. We're finished.

But then...

At the last minute, the intercom dings. The captain says there is a slight break in the weather, and we are going to "give it a shot."

Those are his exact words, which terrify the chicken salad out of me. You don't ever want to hear "let's give it a shot" uttered by your pilot, your dentist, your thoracic surgeon, or your tattoo artist.

Then again, anything is better than sleeping on the airport floor.

So people applaud, some cheer. The nun is whistling like she's at a ball game. Even the screaming baby is giggling and filling his diaper with glee.

Here we go.

The engines roar. The plane rolls forward. In a few seconds, liftoff.

Soon, we are riding through dark clouds and storms. Thunder. The rain hits hard. No visibility. Then, in one moment, the storm disappears. And I just wish you could see what I'm seeing from my window seat.

We are miles above the earth. We are above the storm.

The sky is no longer dark but it's blue. The clouds are golden, kissed by sunlight. It's magnificent. If I didn't know any better, I would think I was trapped within the opening credits of "Highway to Heaven" starring Michael Landon and Victor French. I can't believe this beauty was above us the whole time.

People applaud again. We have exited Hades simply by flying through it, entering something that looks like the prime-time-TV version of the afterlife.

And even better, we are going to make it to Atlanta tonight.

I can't help but feel a swell of emotion about this. Because there is a metaphor here somewhere.

When I was a boy my broken family went through some dark times. Cloudy times. I don't want to talk about it here, because it's not happy stuff. But

during childhood the world went gray.

As a boy, I truly felt as though the color had been sucked out of the world. Even today, when I try to recall my childhood, I cannot bring up a single vivid blue sky in my memory. Not one. It's all gray and blah.

I suppose if you would have asked me then I would have told you that there were no such things as pretty clouds, or colorful sunsets, or smiling people, or applause on airplanes, or the happy face of a baby when he releases a deadly aroma into the recycled air of a pressurized aircraft cabin.

But that was then, and this is now.

Now, I see clouds from the topside. Now I know the sky is actually blue above the storms.

There is a particular cloud beneath our plane. Everyone is looking at it. The cloud looks alive, with wings. It moves back and forth like it has a mind of its own.

People are taking pictures of this beautiful cloud with cell phones. Videoing. And it's hard to believe that this pretty formation is actually the same storm cloud that made us miserable, only now we're seeing it from the reverse angle. It looks almost heavenly from this view.

I have learned something in my adulthood. Something you probably learned long before I ever did because I am slow. There are two worlds. The world I see. And the world I don't.

Sometimes it rains. Sometimes the pilot says you're grounded. Sometimes everything goes wrong, and all hell breaks loose. Sometimes it feels like nobody cares about how badly you hurt.

But if you can just hold on a few minutes longer; if you can just close your eyes, and count your breaths; and if you just keep waiting, you'll see it.

There will be a break in the weather. Your pilot will say, "Let's give it a shot," and the plane will fly through a paradise of clouds that will blow your mind. If you're lucky, you might even see Michael Landon and Victor French.

Either way, one thing is for certain, you will get past this storm. And you will make it to Atlanta.



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2022 30A Songwriters Fest Headliners Announced!

The initial round of confirmed artists for the 13th Annual 2022 30A Songwriters Festival Jan. 14-17 includes iconic artists Brothers of A Feather Feat. Chris & Rich Robinson of The Black Crowes, Dawes, Mavis Staples, Jenny Lewis, Emmylou Harris and Rickie Lee Jones.

Dueling rock-star brothers Chris and Rich Robinson formed The Black Crowes in 1984, penning several hit songs and becoming renowned on the live music circuit before age 23. But after eight studio albums, four live albums, and over 35 million records sold, the brothers continuously butted heads, calling it quits forever in 2013; each brother vowed to never play or speak again. This January, Chris and Rich will reunite on the mainstage at Grand Boulevard as Brothers of a Feather, an acoustic duo.

Mavis Staples is both a Blues and a Rock and Roll Hall of Famer; a civil rights icon; a Grammy Award winner; a chart-topping soul/gospel/R&B pioneer; a National Arts Awards Lifetime Achievement recipient; and a Kennedy Center honoree. She's collaborated with everyone from Prince to Bob Dylan.

Dawes will showcase songs from their latest critically acclaimed album Good Luck With Whatever (recorded at the historic RCA studios in Nashville with six time Grammy award winning producer Dave Cobb). Based in LA, studio collaborators include Jackson Browne and Benmont Tench (Tom Petty & the Heartbreakers).

2022 LINE UP ANNOUNCED!



Jenny Lewis established herself as indie rock royalty as the frontwoman of Rilo Kiley, but as a solo artist she's blossomed into a singular, contemporary singer-songwriter. Her latest record On the Line features performances from Ringo Starr, Beck, and Don Was (The Rolling Stones).

Emmylou Harris returns with her eloquent, straightforward songs that first shook up country radio in the 1970s and cemented her as the premiere songwriter of a generation selling more than 15 million records and garnering 14 Grammy Awards, three CMA Awards, and four Americana Awards in the process.

Rickie Lee Jones will make her 30A debut fresh off the release of her memoir Last Chance Texaco, released in the spring of 2021. The two-time Grammy winner, known for her haunting voice that ranges from deep yearning to

late-night sultry, first appeared on the Los Angeles scene in the mid-1970s penning instant classics like "Chuck E.'s In Love," "Danny's All-Star Joint," and the pivotal breakup album Pirates.

Returning to perform two shows each throughout the weekend are songwriting legends Amy Grant, Rodney Crowell, Patty Griffin, Steve Earle, John Paul White (The Civil Wars), and Shawn Mullins!

Over the next several weeks, more than 150 newly confirmed artists will be announced to round out the 2022 lineup. This year's theme is a "New Morning" for everyone. Songwriter's Fest is forming an all-star band of musicians to perform Bob Dylan's classic New Morning album with guest artists performing on each of the songs in sequence. You can search on Spotify for the 2022 30A Songwriters Festival playlist and listen!

Premier VIP tickets are sold out and only a few regular VIP tickets and Regular weekend passes (\$310) remain. Please make plans now while there are

tickets available.

A Weekend Pass allows access to all venues throughout the four-day weekend on a first come, first served basis: Exclusive Pre-Sale Rate is \$310 (discount off of \$350)

A Weekend pass PLUS exclusive access at the Grand Boulevard Headline Stage includes:

VIP seating at Grand Boulevard, Access to the VIP Lounge at Grand Boulevard, Complimentary food & beverages throughout Saturday and Sunday shows at Grand Boulevard, VIP restrooms, and a 30A Songwriters Festival coffee table book with photos of performers over the past 12 years. Low ticket warning: \$760 (discount off of \$800)

Purchase tickets at <https://www.freshtix.com/events/2022-30asongwritersfestival>.

MKAF 2021 Fall Concert Season is Almost Here!

On Sept. 9, the Mattie Kelly Arts Foundation (MKAF) kicks off the 2021 Fall Concerts in the Village series with a fan favorite, the Velcro Pygmies, and ends the 26th season with the show-stopping, The Heather Hayes Experience. "The Fall Concerts in the Village are a nice encore set of events that will feature a great mix of artists and bands. Proceeds from all concerts benefit MKAF and its ArtsReach education and community engagement initiatives throughout Northwest Florida," says MKAF CEO Demetrius Fuller.

Gates open at 6 p.m. with concerts beginning at 7 p.m. for this come-as-you-are family-friendly outdoor concert series. Bring a lawn chair, picnic, wine, or purchase food and beverages on-site prepared by featured restaurants and food trucks.

Purchase tickets online at Eventbrite. Admission for all concerts is \$15 for adults, children (12 and under), and MKAF members are FREE. To become a MKAF member with many privileges, visit mkaf.org/membership/.




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 Arts & Music

Studio 237 Music Lessons: Types of Music Students

By LISA CYR

Every so often, I see a social media post about a quiz to discover one's personality, IQ, best diet plan, makeup, hair color etc.... It's fun learning about oneself. Usually, there is a profile name type and corresponding letter abbreviation. If there was a quiz you took to discover your music student type, then, the names might go like this:

The Serious Dedicated Student (SDS) is the type to practice 30 to 60 minutes (or more) five days a week, progressing 2 to 3 levels in one year. They love the classics (various genres) and are focused on playing every note correctly and increasing to a faster tempo. Their ability to read music grows quickly since they hunger to complete their

songs with a spirit of excellence. Expression, accurate tempo, and emotion is an intricate part of play which fuels their cycle of study. SDS's become strong performers, competitors, teachers, politicians, doctors, and musicians.

The Sacrificial Offering Student (SOS) is seeking to please their parents. They communicate their boundaries right away by saying, "I am only here because my _____ is making me." or "This is just a hobby for me" or "We inherited my great aunt's piano, so....." I usually smile and say, "Well, let's make the best of this situation and pick out some fun songs." Music appreciation is top priority and technique is second. The war of practice happens at home

of which the student usually wins the prize to not practice. We choose one song to learn well and get ready for recital.

The Overcoming Student (OS) is studying music to overcome issues such as: a learning disability, hand coordination, memory, focus, following directions, shyness, bad school grades, confidence, etc.... Depending on their practice and consistent lesson attendance, an OS can develop excellent musicianship. The great reward is when their grades or functioning increases too!

The Recreational Student (RS) desires to simply have fun while learning to play. They love the process of learning and receive great reward and satisfaction from being able to play new songs and to experience im-

provement. Not always a recital performer but more of a music enthusiast seeking a life skill. A practice routine is usually three to four days a week. As great communicators, they let you know when things are getting a little too tough or when they want more. RS's often become excellent players who may transform into a SDS.

The Music Appreciation Student (MAS) is a combination of the RS and SOS. This student refuses to practice yet loves music. Their parents are perfectly fine with it. So, we have the "happy/sad" lesson. The student totally forever enjoys playing at the same level without progress. Internal conflict happens when their desire for a more involved song arises and yet their ability is

not developed. Once we return to their "safety level zone," all becomes well. With no parental expectations, this is a stress-free relaxed stagnant situation.

So, here we are with the typical four quadrant student type. You are either a SDS, SOS, OS, or RS. Plus, there are lots of Variety Internal Profiles (VIP) type combinations like the MAS. As far as music study goes, I like to think that we are all VIPs (very important persons).

Studio 237 Music lessons teaches children and adults in Santa Rosa Beach. Our staff of teachers are ready to teach you piano, guitar, ukulele, drums, electric guitar, bass, voice, violin, cello and more! Give Ray or Lisa Cyr a call 850.231.3199, visit our website www.Studio237Music.com.

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July 31-Introduction to Calligraphy. 10:30 am – 1 pm. Artist Instructor, Elia Saxer introduces you to the elegant italic hand. \$65 includes all supplies and a handbook to take home. A lifetime skill.

July 31-Sip & Shop Saturday. 3-5 pm. Door Prizes from in-house artists. Support your local artisans, have a sip, and see what wonderful treasures and works you will find at your local gallery. Meet our artists, authors, artisans and teachers. Refreshments.

Coming in August: Stained glass on rocks, kid's art workshops, air dry clay, encaustic wax cards. Ask about private parties and sip & paint.

Continued on next page

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Estelle Studio & Gallery



Aug. 4 and 18 from 9 -10:30 a.m.-Silver Brushes. A fun acrylic painting class that is for 55+. No experience needed; all supplies included! \$35

Aug. 20, 5-8 p.m.-Paint your

Pet with Maxine Orange. Participants will need to email a picture of their pet prior to class date. \$45

Aug. 14-Paint Your Art Out. Get out and have a date night or friend night and learn to Paint a masterpiece of your own! All supplies included. No experience needed. \$35

Aug. 19 from 6-8 p.m.-Ladies night out Paint. Come paint with your friends or significant other in a relaxed fun atmosphere! All supplies included; no experience needed. \$35

Located at 902 FL Hwy. 20, Suite 106 in Freeport, call (850) 787-1020 or visit estellestudioandgallery.com for more information.

Big Orange House Designs

July 29-Kids Paint Seahorses. Bring your kids to the studio to paint with Ang! \$19.26

July 29-Kidz Paint Pour. Pour your ART out in this easy abstract art class! \$19.17

July 29-Paint Pour w/ Ang. Part art-Part science - 100% FUN! Creative abstract at it's best! \$47.92

July 30-Glass Art Open Studio. Create your own Glass Art w/ Ang! \$26.75

July 30- Word Board Glass Art. What is your Word??? \$58.85

July 31-Family Glass Art. Make Glass Art w/ Ang! \$37.45

July 31-Designer Leather & Pearl Party. Create a gorgeous Leather & Pearl wrap necklace

with Sherrie! \$69.55

Aug. 4,5,6-Junior Baker Camp with Mery. Junior bakers will be baking and decorating! Starts Aug. 4-\$85.20

Aug. 5-Kidz Painting Pandamonium. Create with Ang! \$19.26

Aug. 6-Back to School Cookies. Decorate cookies in the studio with Baker Mery! \$19.26

Aug. 7-Open Studio Leather & Pearls w/ Sherrie 12-22 \$20 +

Aug. 10-Maker's Mindset "Civil Engineering" w/ Reiko 9:30-11 \$18

Aug. 12-Paint Pouring 101 w/ Ang 10-12 \$35

Aug. 13-11x14 Glass on Glass Window 10-1 \$125

Aug. 14-Open Studio Family Glass Art 10-2 \$25+

Aug. 17-Homeschool Mixed Media "Under the Sea" w/ Reiko 9:30-11:30 \$20

Aug. 19&26 - Clay 101 w/ Laure-l Large project made 19th and glazed 26th 9-12 \$90

Aug. 19-Girl's Night Out Leather & Pearls (free wine!) 6-8pm \$45/\$65 (bracelet or full set!)

Aug. 24-Maker's Mindset w/ Reiko - Lego Crash Car 9:30-11 \$18

Aug. 28-Perdu Leather & Pearl set 12-2 \$65

Located at 4652 Hwy. 20E, Pineapple Plaza, Bluewater Bay in Niceville, for more August classes and information, check the website at big-orangehousedesigns.com or call (850) 737-6193.

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