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BAY Life

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Veterans 48 Keeps It Real: Builds Bikes for Vets, And Much More

By MICHELLE RUSCHMAN

“Twenty-two veterans kill themselves every day. We are just trying to reduce that 22 by giving them more purpose and giving them a distraction if nothing else.”
~ Jeff Powell

Local Jeff Powell is the founder and President of Veterans 48, a 501c3 non-profit organization, whose goal is to build modified bikes for wounded veterans. Jeff himself spent 30 years serving in the air force, and upon retiring, realized he was missing a critical piece of his life from being active duty: The camaraderie he had enjoyed being part of a community of military men and women. When he retired, Jeff missed the people who spoke the same language, understood the experiences he'd had, and the bonds that were formed from lives unique to warriors. When he left a distinguished military career there was a deep sense of loss as the call signs, stories,



and nicknames ended.

“After that much time, culturally, socially, you pick up habits. Separating from that culture, that environment, even though it's a positive retirement, it still leaves you isolated and feeling without purpose. I tried the contractor

thing, but I didn't feel fulfilled. I worked for Tesla and that was fun for a while, but it was too physical. So, I bought this building. I always loved riding; so did my friends. We call ourselves Wild Hogs. There's a sense of freedom when you ride, but you're also trying to

survive, just trying not to get hit and keeping it between the lines. It lets you get out of your head. I want to give that back to guys who have lost a leg.”

VETERANS 48
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Sports Fans... The Emerald Coast Classic is Back!



The seventh annual Emerald Coast Classic college basketball tournament, presented by Global Sports, will be played Thanksgiving weekend Nov. 26-27 at The Arena on the campus of Northwest Florida State College. Area basketball fans can purchase tickets now, from \$15 on the ticket link on the official tournament website, www.emerald-coastclassic.com.

The semifinal round games on Nov. 26 will feature LSU playing Penn State at 6 p.m. Central Time,

BASKETBALL
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 **Community**

VETERANS 48

continued from page 1

Many men and women who leave the military tend to retire at their last assignment. As friends move on from the base, however, loneliness sets in for those who have left the life and still remain. It can especially take a toll on soldiers who have come back from combat. The isolation can jeopardize their mental well-being, particularly if they have come back from combat with life-changing injuries. Jeff and his wife, Jackie, also a retired vet decided to build a community that these vets could be a part of, and Veterans 48 was born.

“Twenty-two veterans kill themselves every day so we are just trying to reduce that 22 by giving them more purpose and giving them a distraction if nothing else.”

Jeff and Jackie are avid motorcycle enthusiasts and it was bike building that became the “excuse” for their fellow vets to gather. Their building at 50 Hill Ave., just outside the back gate of Hurlburt Field, is the clubhouse in which he invites vets to come, gather, tell their stories, and rebuild the community they left behind. At Veterans 48, they can have a cup of coffee, listen to music, and settle in for great conversation where “we understand us,” says Jeff.



The campaign Veterans 48 is currently promoting is for vet, Brandon Gingras. Brandon was removed from combat due to spinal injuries. He has since developed his own non-profit,

Hunt Pray Eat, to help veterans’ sons without fathers. Once funds are raised for parts, his bike will be built by the kids in his program with professional supervision. The plan is to raffle off the bike to fund Hunt Pray Eat. The goal for builds done through Jeff’s organization is that each bike has authentic, brand-new parts. To donate to the current and future builds, go to veterans48.org/donate.

Jeff stresses that this isn’t just for people who love motorcycles. There’s even a single mom who is a gunsmith and veteran, who fixes and restores guns. He’s excited about all the activity that happens in his building.

“It’s about the connection.

Get off the couch and come to the shop. Not the clinic at the VA, not the doctor, not the bar. Come to this healthy environment where we joke and kid and tease each other, just like we do in the military, and get back to that camaraderie you miss when you get out. This is for the military who want to find that community again.”

For more information, visit Veterans48.org and to donate, veterans48.org/donate.

Michelle Ruschman is a local writer, artist, jewelry artisan and speaker. Connect with her at michelleruschman.com, on Insta @michelleruschman_art, and on her Facebook group, The Prodigal Artist Gallery.

BASKETBALL

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followed by Oregon State facing Wake Forest at 8:30 p.m. Central Time. Both LSU and Oregon State played in the 2021 NCAA Tournament with Oregon State advancing to the Elite Eight.

The championship game on Nov. 27 will tip off at 6 p.m. Central Time at The Arena at Northwest Florida State College with the third-place game set for 3 p.m.

“Because of the popularity this tournament has achieved on the national level, we want to give Northwest Florida State basketball fans as well as area fans from the Destin and Fort Walton Beach area an opportunity to purchase tickets in advance before we make them available for fans of the participating teams,” said Maury Hanks, tournament director of the Emerald Coast Classic.

It will be a homecoming of sorts for second-year Wake Forest head coach Steve Forbes, who served as head coach at Northwest Florida State College from 2011-13, guiding the Raiders to a 62-6 record.

“The Emerald Coast Classic



is one of the top men’s tournaments in all of college basketball,” said Forbes. “Maury Hanks (tournament director) does an unbelievable job running a first-class event. “Northwest Florida State is a very special place to me and my family. I can’t think of a better place to spend Thanksgiving with our team and our fans than Niceville and Destin while playing in such a prestigious event.”

LSU, under the guidance of head coach Will Wade, enjoyed a top 10 incoming recruiting class after competing in the NCAA Tournament for a second straight year.

“We are looking forward to participating in this year’s Emerald Coast Classic Thanksgiving



weekend,” Wade said. “There are three other outstanding teams on our side of the bracket that we look forward to playing and I’m sure LSU fans, who already love the Destin area, will enjoy watching some very exciting college basketball there come this November.”

For the sixth consecutive year, CBS Sports Network will televise the Tourney. “With this field representing some of the top basketball programs in the country, the Emerald Coast Classic will be one of the premier preseason college basketball tournaments,” said tournament director Maury Hanks. “We are thrilled by CBS Sports Network for its continuing coverage of the tournament.”

Wayne Tinkle has guided

teams to five NCAA Tournament appearances during his 16 years as a collegiate head coach including leading Oregon State to the Elite Eight of the 2021 NCAA Tournament.

“We’re really excited with our opportunity to play in the Emerald Coast Classic, one of the premier preseason tournaments in the country,” added Tinkle. “The tourney field is loaded with top level teams year in and year out, and we hear the hospitality is unmatched!”

First-year coach Micah Shrewsberry welcomed the opportunity to have Penn State play in the tournament as well.

“We’re excited to be a part of this year’s Emerald Coast Classic and know that the strong field of teams will be great non-conference tests for our team,” said Shrewsberry. “The tournament will give us the opportunity to compete against some of the top teams in the country and I know our group will be looking forward to bringing their best down to the Emerald Coast.”

For more information, including a full programming schedule, go to www.cbssports-network.com.



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P.O. Box 1424
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Editor & Publisher
Lori Leath Smith
publisher@mybaylifewfl.com

Director, Advertising Sales
Scott Miller
sales@mybaylifewfl.com

Production & Layout
Kim Harper

Advertising Sales
Ray Cyr

Writers
Kenneth Books
Frank Berte
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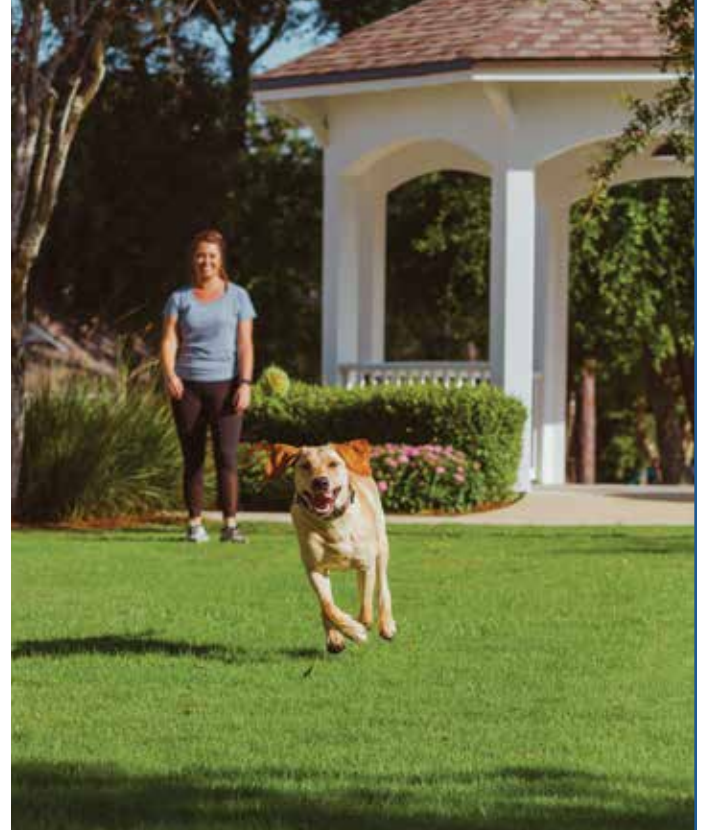
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Community

Bay Buzz: Events

UWEC Kicks Off Virtual Singing Competition & Fundraiser, Rock United

United Way Emerald Coast (UWEC) has kicked off Rock United - presented by Gulf Power Company, a virtual singing competition for local bands and musicians. Rock United celebrates and recognizes the great musical talent in Okaloosa and Walton counties while helping our community by supporting the efforts of United Way Emerald Coast.

Rock United is organized in a single-elimination bracket tournament. The winner of each match-up is based on the number of votes in the United Way Rock United fundraiser. Every \$1 raised equals one vote. Money raised during tournament voting will benefit United Way Emerald Coast's fight for the health, education, and financial stability of every member of our community.

16 artists who live, work, or



perform along the Emerald Coast are competing in Rock United this year including Au-

tumn Poultry, Jason Balbuena, Bangarang Peter, Emily Bass, BoDean and the Poachers, Reese Branton, Jared Herzog, Jody Lucas, Chapman Martin, Donnie Morgan, Nick 2, She-AndTheIts, Skunk Lip, That-GuySlimm, Phil Tittle, and Wild Charge.

The Grand Prize winner will be awarded \$2,500, perform at the Sound Waves Music Series featuring Cole Swindell on November 6, 2021, at the Gulf on Okaloosa Island, and receive a robust media package including a photoshoot with Blacksuit FM Photography, a billboard feature from TierOne Media, a full-page article in VIP 30A Magazine, custom t-shirts from Fresh Prints of South Walton, and studio recording time with Immanuel Music Project.

View artist videos and vote for your favorite at united-way.org/rockunited. To stay updated with Rock United throughout the contest, follow the Rock United Facebook page @Rock-UnitedUWEC.



2021. Presented by Bay Breeze Patio, the family-friendly event celebrates the delicious results of cooking on the Big Green Egg while benefiting two local charities—the Fisher House of the Emerald Coast and Food for Thought.

“We’re excited to see this event evolve,” said Bay Breeze Patio co-owner and event co-founder Wayne Paul. “Bigger is not always better. After canceling the 2020 event, we’re redesigning the event in a new location at Seascapes that will allow us to separate team tents and provide space to spread out. We’re looking forward to welcoming first-time participants as well as welcoming back some of our veteran cook teams to the 2021 competition.”

Registration is now open for cook teams of all types. Backyard grilling enthusiasts, non-profit organizations, restaurants and businesses are all invited to show off their skills at the grill for a chance to win prizes and be recognized as the best. With several ways to win, including People’s Choice Awards, Judges Awards, Knob Creek Awards, and Best Booth Display Award,

Continued on page 6

Eggs On the Beach Cooking Competition Returns to Seascapes Resort on Oct. 16

Registration open for Cook Teams, Tasters and Sponsors

The Emerald Coast’s official Big Green Egg EggFest cooking competition, Eggs on the Beach, is returning to Seascapes Resort in Miramar Beach on Oct. 16,

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Happenings Around the Bay

AUGUST

- 17** | Under the Sea Mixed Media
9:30am | CREATE Big Orange House Designs | 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
- 24** | Maker Mindset - Lego Crash Car
9:30am | CREATE Big Orange House Designs | Niceville
- 26** | Watercolor Class
10am | Artful Things | Niceville
Members Benefit Lunch
11am | Niceville Valparaiso Chamber of Commerce | Niceville
- 28** | Purple Monkey
3rd Planet Brewing | Niceville
- 31** | 3D Abstract Art
9:30am | CREATE Big Orange House Designs | Niceville

SEPTEMBER

- 03** | Sip N' Stroll
5pm | J.Leon Gallery and Studio | Destin
- 08** | Second Wednesday Breakfast
7:30 am | Niceville Community Center | Niceville
- 09** | Concerts in the Village: Velcro Pygmies
7pm | Mattie Kelly Arts Foundation | Destin
- 10** | Mechanical Lincoln
5pm | 3rd Planet Brewing | Niceville
- 11** | Duchess
6pm | 3rd Planet Brewing | Niceville
- 12** | 4th Annual Hops for Hounds
11am | Destin Commons | Destin
- 16** | Concerts in the Village: Rust & Gold Desolation Road
7pm | Mattie Kelly Arts Foundation | Destin
- 18** | Burgers, Bourbon & Beer Festival
12pm | Destin Harbor | Destin
- 23** | Concerts in the Village: Kickstand Jenny
7pm | Mattie Kelly Arts Foundation | Destin
- 25** | Purple Monkey
6pm | LJ Schooners | Niceville
- 26** | Sunset Shrimp Boil
4pm | LJ Schooners | Niceville
- 30** | Concerts in the Village: Chasin' Jaymie
7pm | Mattie Kelly Arts Foundation | Destin

FARMER'S MARKETS

- Niceville Community - Saturdays
August 21, 28 & September 4, 11, 18, 25
9am | Palm Plaza | Niceville
- Hammock Bay - 1st & 3rd Sundays
August 15 & September 5, 19
8am | Victory Blvd | Freeport



Hello Frances.

Can you believe it? We are celebrating the 100th (!!!) episode of the Hello Frances Podcast! To our listeners, thank you so much for tuning in every Monday to listen to us. In celebration of this milestone, we decided to look back at your top 10 favorite episodes!



Hello Frances is a podcast for...

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Bay Buzz: Events (Continued)

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there are many opportunities to be rewarded. Cook teams of up to six are provided a large or extra-large Big Green Egg, lump charcoal, fire starter, plate setter, table, tent, paper plates, plastic utensils, napkins and toothpicks. Teams are responsible for bringing their favorite recipe, ingredients and booth décor.

Consider registering to be a taster. Tasters nibble on tasty bites ranging from meats and seafood to veggies and desserts that have been cooked on the Big Green Egg then vote on their favorites. The “People’s Choice” votes will help one lucky team win bragging rights and a brand new large Big Green Egg.

This year’s 2021 cooking competition has a new location behind the Seascape Towne Center overlooking the pond and fountain. The new location will allow each cook team to have their own 10x10 tent, allowing for more prep space and social distancing. In addition, the tiki bar, public restrooms

and access to Seascape Towne Center businesses will provide added convenience and enjoyment for cook teams and tasters.

The best part is that Eggs on the Beach will once again support two incredible local non-profits that are serving needs in our community among students and active and retired military. For those who have thought of owning a Big Green Egg, Demo Eggs, which are used during the competition, are available for pre-sale at a discounted price.

Eggs on the Beach will take place from 10 a.m. – 1:30 p.m. on Saturday, October 16, 2021. To learn more, register a cook team or purchase taster tickets, visit www.EggsontheBeach.com.

It’s Almost Time for the Patriot Boat Parade! Sept. 5!

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 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.”

Initiated by Chandra and David Rich (same as last year) and co-organized by Anne Zie-

genhorn, an admin of ‘I’m a Florida Trump Girl’ and The American Spirit Party Boat, the Patriots United Trump Flotilla World Record attempt costs only \$22 per vessel to register. Once registration, accountants and other incidentals are paid for, funds raised will benefit the TITS Committee 501c3: The Implant Truth Survivors non-profit charity.

Gas MONKEY Propane, Right Side Broadcasting and I’m a Florida Trump Girl are primary sponsors and hosts. Additional sponsors include the American Spirit Party Boat, About Face: A Therapeutic Skin Care Center, Dock & Deck Techs, James O’Donoghue of Nautilus Civil Technologies, Fubar, Chem-Dry by the Emerald Coast, Okaloosa County Republican Executive Committee, Waterside Landscape, Life Media and The Island Hotel by RL.

Registration is open until Sept. 4, 2021. Please visit the website at www.patriotsunit-edtrumpflotilla.com for registra-

tion, 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.

The Market Shops Sixth Annual Bloody Mary Festival Set for October 23, 2021

Proceeds to benefit Habitat for Humanity - Walton County



On Saturday, October 23, The Market Shops will host its Sixth Annual Bloody Mary Festival benefiting Habitat for Humanity - Walton County. The annual event, powered by Step One Automotive Group,

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Welcome Back NWFSC!

There is nothing quite like the fall semester on a college campus! It is the culmination of what our personnel have been working towards all summer. It is with great anticipation that we welcome back our faculty and students to campus. We are striving toward a safe, healthy campus environment so we can continue to offer high-quality education and fulfill our mission of improving lives in Northwest Florida.

Our college has seen many exciting changes this year amid the challenges brought on by the ongoing COVID-19 pandemic, but remaining steadfast is our strong commitment to student success. This fall we are launching several new programs including an associate degree program in Professional Pilot Technology and industry-recognized certificates in Aviation Airframe Mechanics in our brand new Aviation Center of Excellence in Crestview. Furthermore, we will launch nine career-based programs at the new Walton Works Training Center of Excellence at the



Chautauqua Center in DeFuniak Springs. There are still a few seats left in the inaugural Medical Laboratory Technician Program based at our Fort Walton Beach Campus. If you are interested in this program, I encourage you to email MLT@nwfsc.edu. We are continuing to

strengthen our industry partnerships to provide a future workforce that enhances community

and economic development in our region.

I am pleased to report that NWFSC's Reaffirmation of Accreditation process concluded last week with a highly successful onsite follow-up visit. Tasked with verifying the report from the College's virtual site visit conducted in October 2020, the SACSCOC Committee Chair completed a multi-site visit to the Niceville Campus, the Fort Walton Beach Campus, and the Chautauqua Center/DeFuniak Springs to interview students, faculty, and administrators and review supporting documentation that confirmed the College's compliance with U.S. Department of Education guidelines.

The lights are back on Broadway! We have missed our patrons and this season we have big things to celebrate! Not only have we cultivated an exceptional season, but this year marks the 25th Anniversary of the Mattie Kelly Arts Center at Northwest Florida State College. From Broadway and gallery events to concerts, art-

ist series and speakers, we have something for everyone!

Our student-athletes have been on campus this summer hitting the books and the weight room preparing for championship play in all sports again this season. We are looking forward to another exciting year of competition from all teams!

Lastly, our administrative team is continuing to develop the strategic path forward for our college. With student success as our primary goal, we are focusing on ways that we can improve higher education in Northwest Florida. Our mission remains resolute, to improve lives in Northwest Florida, and we will do that **one** student, **one** opportunity, and **one** possibility at a time.

Your future begins here at Northwest Florida State College. Fall term start dates are August 18, September 15 and October 13. We encourage you to visit www.nwfsc.edu to learn more about our programs, or call 850-502-2895 to speak to one of our Student Success Navigators. Enroll today!



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

 Community

Bay Buzz: Events (Continued)

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will feature unlimited tastes of South Walton's most creative and innovative Bloody Mary's made with Distillery 98's Dune Laker Vodka and served by the finest restaurants and bars on the Emerald Coast.

For a \$40 donation, guests are invited from 11 a.m. to 2 p.m. to enjoy up to 25 of South Walton's most coveted Bloody Mary's served in specialty cups provided by Compass Builders of Florida and Frillseekers Gifts. A panel of select food critics and local celebrities will judge each

Bloody Mary to select the winners for the most delicious and most creative. There will also be a highly coveted first-, second-, and third-place People's Choice Award that is selected by each guest in attendance.

There will also be plenty of food from the various restaurants located directly in The Market Shops. Local craft brews will be served by Idyll Hounds Brewing Company along with champagne, provided by Hey Mama Wines, from the Bubbly Bar sponsored by Courtyard by Marriott Sandestin at Grand Boulevard, Residence Inn by Marriott Sandestin at Grand Boulevard, and the Hyatt Place by Marriott Sandestin at Grand Boulevard. Guests will be able to cool off with alcohol-infused popsicles provided by Swell Pops and a hydration station by Berkshire Hathaway HomeServices PenFed Realty. A lounge area with additional seating and cornhole games provided by Vacayzen will be set up on the main lawn, along with SEC football streaming on the big screen courtesy of Insurance Zone.

Guests can enjoy a commemorative photo booth courtesy of Legendary Marine, music by DJ Dad, a cigar bar by Shore Thing Cigars, and exclusive shopping opportunities from The Market Shops merchants. Headlining the event will be a live performance from Dread Clampitt on the main stage brought to you by Carter & Company CPA, LLC.

Tickets are currently on sale through 850Tix for the pre-sale price of \$40 or can be purchased the day of the event at the door for \$60. Visit www.themarketshops.com.

Women in Science Conference Sept. 9th

The Emerald Coast Science Center's Fifth Annual Women in Science Conference is scheduled for Sept. 9, 2021 at Northwest Florida State College. At the Women in Science Conference, the goal is to inspire the next generation of female scientists, engineers, doctors, and more. Young women will have the opportunity to hear from women in professional STEM

fields right here in Okaloosa County, as they enlighten our audience about their careers and deliver advice. Presented by Emerald Coast Science Center, Fort Walton Beach Medical Center, and Twin Cities Hospital, the Conference is a celebration of women in all STEM (Science, Technology, Engineering, Mathematics) professions. The evening will consist of inspirational presentations from professional women in STEM careers. All ages are welcome, especially middle school and high school students looking to discover careers in STEM. Guests will have a chance to mingle with the speakers and other guest professionals, and all speakers will be a part of an open panel Q&A session for audience members to ask questions. Light refreshments provided.

This year's speakers include Katrina Benzrihem, Chemist at Plasmine Technology, Caroline Stewart, Chief Nursing Officer at Fort Walton Beach Medical Center, Jerri Coomes, Service Advisor at Emerald Coast Harley Davidson, Jennifer Galloway, Director of Sensor and Electronic Solutions at BAE Systems, Camryn Kruger, Emergency Operations Center intern and student at the University of Vermont, and Samara Potter, Electrical Engineering student at UWF.

For tickets, visit www.bit.ly/womeninscience2021

Students free, Adults: 10.00. Thursday, September 9, 2021 from 5:30 – 7:30 p.m.

Northwest Florida State College, Student Services Center, Bldg. 400, 100 E College Blvd., Niceville.

Mid-Bay Rotary's 27th Annual Oktoberfest

Service to the Community

The Mid-Bay Rotary Club will hold its 27th Annual Oktoberfest Friday (5-10 p.m.) and Saturday (11 a.m.-10 p.m.) September 24 & 25. The Oktoberfest will be held again at Merchants Walk in Bluewater Bay. The festivities will include the Joe Occhipinti German Band, Accordionist Walter Kasprzyk, Face Painter Maria, The Emerald Coast Community Band and Folk Musician Gary Schmitz. There will be over 35 vendor

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7th Annual Bay Breeze Patio EGGS ON THE BEACH

OCT 16 2021

Eggfest Cooking Competition
Miramar Beach, Florida

SAVE THE DATE!
Eggs on the Beach Big Green Egg Festival
Oct. 16, 2021 | Seascope Resort
10 a.m. - 1 p.m.

Love to grill? Sign up a cook team.
Love to taste delicious bites? Sign up to be a taster.
Love to support the community? Sign up to be a sponsor.
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Tourism Works FOR OKALOOSA



There is a proposal that the current Tourism Development Tax (Bed Tax) be extended from the current area - which covers only the coastal districts (Destin, Fort Walton Beach and Okaloosa Island), to short term rental accommodations everywhere in Okaloosa County.

The big questions I'm asked are what does this mean to those of us living and working in the presently untaxed communities, and what benefits would we receive from this expansion.

First and most important is who pays the tax? Unless we stay in a short term accommodation - hotels, vacation rentals, RV parks etc., we will not pay the tax. **Only tourists pay the tax.**

That is major benefit number one - the County generates tax income, but NOT from the residents!

A major and understandable concern is that surely the money generated is aimed at attracting more visitors. Don't we have enough tourists? Well, yes we do have a great many visitors

to the county (who we love because they stimulate the economy, support jobs, shop in our businesses and pay large amounts of sales tax) and most of them stay in the current bed tax district. The thing is, as we locals know, many of them also stay in accommodations outside the bed tax area. That means they don't pay the tax. There are 3000 potentially bed taxable rooms outside that current area that could generate in excess of an additional \$2 million a year for the County.

The money generated would be spent in the expanded Bed Tax district - our area. It would be spent on public safety, park maintenance and improvements, jobs connected with the tourist industry, tourism related improvements and of course the promotion of year round, not just summer, visitation. Those are all benefits for us locals as well as tourists.

Take the parks for example. **Taxes paid by the tourists (not us!)** would help with making our parks safer and more attractive. Residents use the parks and recreation areas all year round.

At the moment, as we are outside the taxing district, the County cannot promote Niceville and its parks, restaurants, stores, and businesses that operate along the shores of Choctawhatchee Bay. If we become part of the taxing district, the County Tourism Department can suggest that tourists traveling to Destin and FWB could try breaking their journey in Niceville and sample our restaurants. Maybe visit Rocky Bayou State Park. How about renting a pontoon boat on the bay, or taking a paddle board tour along our creeks

and bayous? Think how much that would bring to our economy in jobs and sales tax alone.

We also have sports facilities that could welcome out-of-summer season sports teams. If the County can promote our amenities, we will benefit not only from the economic boost, but as the bed tax could be used to improve those facilities, we get to benefit too.

Where the beach tourists mostly visit during the summer period, visitors who would appreciate our sports tourism and ecotourism visit all year round. They come in much smaller numbers but they stay longer and spend more. That's more jobs for us and more improvements to our parks and sports fields. Those are all benefits for us, and they won't cost us a cent.

Tourism works for Okaloosa and it's only right that those of us outside the current taxing district get to benefit too.

If you're a registered voter in Niceville and Crestview, or the rest of the county outside the current tax area, you'll receive a mail-in ballot in mid-September and needs to be returned by October 5th - please check **Vote Yes for expansion of the Tourist Development Tax District.**

Martin Owen.

Martin Owen has spent over 50 years in the tourism industry both in the USA and Worldwide. He currently sits on the Okaloosa Tourism Development Council and lives in Shalimar, which is outside the current taxing district.

For more information visit TourismWorksForOkaloosa.com

✓ vote YES
BED TAX
The tax you don't pay



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 Community

The Man in the Arena

BY LORI LEATH SMITH

"This was a righteous fight—a fight for truth. There's God and truth. I couldn't have faced this without God and the truth."

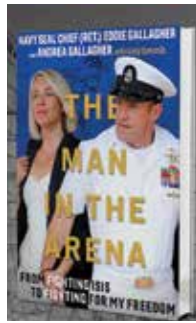
When local resident and retired Navy SEAL Chief, Eddie Gallagher, was suddenly arrested on September 11, 2018, at the medical facility where he was receiving treatment for traumatic brain injuries, he had no idea why. "We were told to take you to prison," said the authorities. Eddie kept saying, "This is a mistake," completely confused.

Little did he know at the time that he and his wife, Andrea, would be in the fight of their lives the next 10 months. He was taken to a military brig and held in solitary confinement without being told what he had been arrested for or how long he would be there.

Eddie joined the Navy at age 19, his dream to become a U.S. Navy SEAL. For almost 20 years, he served as a Navy Corpsman, Marine Scout Sniper and, yes, Navy SEAL earning a stellar reputation along the way. Eddie deployed eight times,

including to war zones in Africa, Iraq and Afghanistan. In 2014, Eddie "Chief Gallagher" was named the Sailor of the Quarter and then Sailor of the Year for NSW Group One (all West coast-based SEALs). During his career, Eddie was awarded two Bronze Stars with V for Valor, Meritorious Unit Commendation, Presidential Unit Citation, two Navy Commendation Medals, three Navy and Marine Corp Achievement Medals—one with V for Valor and five Good Conduct Awards. On his last combat deployment to Iraq in 2017, Eddie led a platoon to successfully defeat ISIS in Mosul. For his performance and leadership, he was highly commended upon returning home. He was named the #1 Navy SEAL Chief, nominated for a Silver Star, and slated for promotion to Senior Chief. He was then awarded a coveted training billet for his 'twilight tour' as a SEAL.

However, despite this record of success and impeccable reputation, Eddie would spend nine months in prison largely being denied medical treatment, ac-



cess to legal counsel and regular visits. In the initial few days of his arrest, he knew he was in a very different fight. A turning point came two months later during a phone call with Andrea when, "We both realized that the only people that could fight were us. I gave everything to God and was willing to accept His outcome," says Eddie. "And at that moment, I literally felt a weight lifted off my shoulders—I had a peace knowing God was taking care of me." Andrea's faith led her to acknowledge they were going through this ordeal for a reason and should listen to God. From that time on, they did. Eddie says being locked up puts you in a darker place mentally. "But, over 100 different times, God showed me this would be o.k." And he tried to keep his mind in the right place by serving. "I was able to mentor some of the younger guys by doing workouts with them. I could really see a difference in them."

Andrea fought tirelessly to raise awareness about the injustice they were facing. "She took

all of her professional knowledge and applied it to me while also taking care of our three children and everything else. She is my hero," says Eddie.

In the end, Eddie was proven innocent and acquitted of all serious charges. "The amount of people that supported us was amazing. People like Bernie Kerik, former NY police commissioner, were very influential in helping us," says Eddie. "And I was continually praying. I even prayed that God would have the president step in."

The magnitude and terror of the ordeal that Eddie and his family went through will never leave them. "We learned how broken the system is, that our service members and first responders can be unfairly and unjustly targeted, and how vital outside help can be in fighting back against this kind of corruption," says Eddie.

So, Eddie and Andrea have founded The Pipe Hitter Foundation (pipehitterfoundation.org), a non-profit dedicated to support men and women in both the military and law enforcement who are facing similar injustices. "The Pipe Hitter Foundation is committed to defending the rights and freedoms they risk their lives to uphold."

They have also written a newly released book, **The Man in**

the Arena. The book features never-before-revealed details of Eddie's experience fighting for his freedom. He holds nothing back when explaining how and why he feels several malcontents in his SEAL platoon conspired to frame him for war crimes. Eddie also explains exactly what happened that May afternoon in Iraq when after a fierce battle with ISIS, a terrorist was brought to the SEAL compound for medical aid and died in their care. Andrea wrote several chapters from her perspective, comparing Eddie to the Old Testament's Joseph, who was betrayed by his brothers and sold into slavery in Egypt.

Their book has already become a "Best Seller" on Amazon, number one in several categories, and the number three bestselling book overall (order on Amazon.com). You can also purchase signed and personalized copies at eddiegallagher-book.com.

"We didn't want to play the victim—we learned and grew from the situation; it was a nightmare, but we want to turn it into a positive. Not playing the victim role will serve you well. I now have more of an appreciation of being around my family and a whole new outlook on life. We're just moving forward..."

—Eddie Gallagher



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Meet our Hometown Hero: **Michelle Rathmann**

An Inspirational Representative of Teachers in our Community

By VICTORIA OSTROSKY

“Don’t cry because it is over. Smile because it happened.” 35 years, 6,300 days, two schools, two grade levels and one county. I’ve lost count of how many students. I’ve made wonderful friends along the way. Now it’s time to say... that’s a wrap!”

Michelle Rathmann has been teaching, and loving it, her entire life. “It’s what God designed me to be.” Her teaching vocation began when she was just a young girl. She attended a private kindergarten, and in the evenings, she would teach her friends what she had learned that day. She remembers one time in 5th grade she went home crying because a boy she had been tutoring and teaching to read had learned to read without her. “He didn’t need me anymore.” Teaching has its ups and downs.

After 35 years, Michelle retired from formal teaching, and for her last year she “took time to have fun, to laugh, to smile. I made last year as fun as I could.” Now, she wants to do some traveling, starting with somewhere in the northeast U.S. so she can see the fall colors.

Never a fan of school desks in rows, Michelle placed her students in clusters and groups, encouraging them to be the facilitators of their own learning. “We want them to be successful in life. Our goal is that they be happy and successful at what they choose to be.” Teaching her students to become independent in their thinking and learning has brought her joy. Over her many years as a teacher, she’s taught first grade, second grade and gifted students, loving the opportunity to watch their minds open up while learning at their own pace. “When they have that ‘aha’ moment and the light turns on, you know they’ve



got it. Then they can soar.”

Michelle doesn’t like to talk about them, but she has received multiple awards, among them Teacher of the Year twice, and the Emerald Coast Chapter of National League of Junior Cotillion’s Best Mannered Teacher, because of an essay written by one of her former students Stacie Roberson. In Stacie’s own words, she wrote, “I am nominating Mrs. Rathmann for Best Mannered Teacher, because she

is a positive role model, excellent teacher and a genuine inspiration to all ages... She had the right balance of discipline and encouragement that leaves her students wanting to learn more.” And Stacie goes on to explain in more detail exactly what sets Michelle apart as a teacher: “She takes a genuine interest in her students’ extracurricular activities. She goes to graduations, baseball games, basketball games, football games, cross country events, swim meets, baptisms and way too many more to name.” I’m certain that Stacie’s words of praise have been echoed by many of Michelle’s students over the years.



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For teachers, their students are more than bodies sitting at desks. “For that year of their life, they become one of our children, and some of them never leave. Some of them are part of who we are forever.”

Teachers, in this country, have played an integral part in inspiring and encouraging generations of children in public schools for almost two centuries. As parents, we hand over our most precious possessions, entrusting these dedicated essential employees with a tough duty. A duty to help mold our children into the best they can be.

“The teacher said to the students: ‘Come to the edge.’ They replied: ‘We might fall.’ The teacher again said: ‘Come to the edge.’ And they responded: ‘It’s too high.’ ‘Come to the edge,’ the teacher demanded. And they came, and the teacher pushed them, and they flew.” (author unknown)

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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What A Crazy Year in Real Estate!



2020 is 19.9% higher than 2020...Huge! Historically a 10% increase over prior year is a great economic sign!

The average days on market before going under contract in Okaloosa and Walton Counties this summer has been less than one month. Remember that's "average." Many sales are happening before the property is technically active, i.e., "coming soon," or within a day or two.

All good news if you're a seller, right? Now, here are few more interesting points to ponder:

Inventory is still low compared to two years ago; back then, we hovered around 5,000+/- available properties for sale.

Earlier this year, we had 1,107 available properties for sale and stayed around that number for months.

I've noticed that inventory has been increasing by about 100 properties every week; today we have 1,863 available properties available for sale; that's almost 60% more available properties than in the spring!



Full disclosure, I have no crystal ball nor a DeLorean to transport myself into the future to tell you exactly what's going to happen. That being said, I do know the theory of supply and demand: As supply dwindles, prices go up; as supply increases, prices go down. Granted, even with 1800+ properties on the market for sale, that is still a low inventory number for us. However, supply is increasing

on a daily/weekly basis. Plus, in the last week, I've received more notifications from fellow agents letting me know about available listings that have dropped the sales price because the house hasn't yet sold. Buyers are also expressing fatigue in writing offers that lose out to other buyers. What's all this mean? In my opinion, if you want to sell, I probably wouldn't wait too much longer...jus' sayin'. Will

prices continue to go up? Maybe...go down, maybe. Do you want to stick around until the prices drop, or strike when the iron is hot? Decision time, folks.

The great news for buyers is that interest rates are still really, REALLY low and all indications point to it staying that way for a while. Again, I don't have an inside track on what the future will bring; I do know you can afford way more house now, than when the rates go up.

Have a question about your specific neighborhood or condo complex? Call me. I'm happy to share that info or answer any other questions you might have. Of course, if YOU are looking to buy, sell or invest and you need a great agent, I'm available for that, too! Call or text me, 850.374.0454, or email gail.pelto@kw.com.

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

BY GAIL PELTO

Normally, I give you an update about the real estate market in January, a review of the prior year. However, since 2021 has been such a crazy year, I felt you might want to know how it's been year-to-date and where the real estate market looks to be heading.

It's been and still seems to be, a seller's market. A few year-to-date residential real estate stats as of July 29th:

10,340 residential properties have sold compared to 7719 sales in 2020 – that's a 34% increase...Huge!

The median sales price in

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Meet Okaloosa County's Patt Maney

An Uncommon Freshman Legislator

BY KENNETH BOOKS

Florida state representatives call one another "Rep." But Okaloosa County's newest legislator presented sitting representatives with a quandary. What do you call a man who is a retired brigadier general, a retired circuit judge and now a state representative?

They solved the problem, Patt Maney said, by referring to him as "GJR."

"There are a good number of veterans in the (Florida House of Representatives) freshman class," he said. "But veterans generally call me general. Lawyers call me judge. They couldn't figure out what to call me."

Patt, 73, a Kentucky native who has lived in Florida since 1975, challenged three other candidates for an open seat on the Florida House of Representatives in 2020, besting them in the Republican Party primary in August and defeating Democrat John Plante and write-in candidate Lance Lawrence to suc-

ceed current Okaloosa County Commissioner Mel Ponder. He took the oath of office on Nov. 4, the day after the election.

"Not surprisingly, I'm the oldest freshman in the class," Patt said with a chuckle. "The youngest was 26. They call us the bookends."

Patt move to Okaloosa County in 1975, where he practiced law for 15 years before his appointment as a judge with Florida's First Judicial Circuit in 1989. An Army reservist, he sustained wounds during a tour of duty in Afghanistan. After his recovery, he tentatively resumed his post on the bench. On Jan. 31, 2016, he became the longest-serving county or circuit judge to preside within the First Judicial Circuit. He retired from the bench in May 2018, the same month he turned seventy, Florida's mandatory retirement age for judges. He retired from the Army Reserve in 2007 with the rank of brigadier general.

Early in his term in the House, Patt had a plan. "I fo-



cusced first on policy issues, then moved to appropriations," he said. And, he added, he got plenty of help from old hands. "Chris Sprowls, the Speaker of the House, and his leadership team put on a great program to get freshmen a common base of knowledge," Patt said. "The staff has been very friendly and responsive."

He said Sprowls is also gifted at keeping civil. "He told the whole house this isn't like Washington and we're not going to have the same atmosphere. We're going to debate policy and try to pass laws that are beneficial to the entire state. He keeps people on the subject and I appreciate that. He's

reached across the aisle to treat the (Democratic) minority party fairly."

Not that his early service in the House hasn't been without hitches. "I was surprised that being a freshman in the House is largely like being a freshman in high school," he said. "You don't know where you're going, but you don't want to be late. And the upperclassmen tend to tease or prank freshmen."

For example, Patt was presenting a bill to a committee and referred to the chair as "ranking member." A senior legislator chimed in with "Don't you know her first name?"

Another time, he said, a freshman representative was talking about an education bill by acronym. A senior committee member asked him what the acronym stood for and he drew a blank. "They pounced on him," Patt said, noting that the banter is good natured rather than malicious. "Most people don't expect to know that legislators harass each other," he said.

Right now, Patt is awaiting his committee assignments for the upcoming session. "I'm really interested in education, workforce development and infrastructure," he said. "And not surprisingly in veteran's affairs and judicial issues."

Patt said his concept of infrastructure is not limited to bricks and mortar, but includes quality of life issues such as the environment. "I've sponsored several water projects," he said. "You've got to have clean water to survive and for our communities to grow."

Patt and his wife, Caroline, have been married 50 years and have raised two daughters, Lindsay and Sarah, who have given them six grandchildren. He's determined to be a force for good in his adopted Okaloosa County. "My goal is to be a very effective freshman legislator in representing the people of Okaloosa County and improving life for the state at large," he said.



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 Community

Bay Buzz: Events (Continued)

continued from page 8



booths as well as a children's giant slide, rock climb and bouncy house. Brats and Kraut, German Pretzels, Chicken, Hot Dogs will be served. Domestic and German beer, soda and water were also served. Over 5,000 people are expected to attend this outdoor event. Free admission.

GOP Lincoln Dinner Sept. 25

The Okaloosa County Republican Executive Committee (OCREC) will have its annual Lincoln Dinner fundraiser on Sat., Sept. 25, 2021, at the Island Hotel. Representative Anthony Sabatini will be the keynote speaker. He is a Republican member of the Florida House of Representatives, serving the 32nd District since 2018. Representative Sabatini is a strong advocate for individual liberty and a constitutional freedom fighter for Florida. He has filed and sponsored legislation on a variety of issues, such as cracking down on Big-Tech



ensorship, mandating the use of E-Verify, making Florida a Second-Amendment Sanctuary, tightening elections laws, etc. He is the only member of the state legislature to receive a 100% rating by the Ameri-

can Conservative Union and the highest lifetime rating from the Club for Growth in Florida (95%). He received his B.A. and J.D. from the University of Florida and also serves as a captain in the Florida Army National Guard. For more information on the Lincoln Dinner and to obtain tickets, visit the Okaloosagop.com website. You may also contact OCREC Chair Sandra Atkinson at (850) 543-8742 or OCREC Vice Chair Cheryl Stubbs at (850) 797-3605.

Hammock Bay Pickleball Club Hosts Fundraiser

The Hammock Bay Pick-

leball Club (HBPC) is hosting an all-day event, Sat., Oct. 9, 2021, from 8:30 a.m.-5 p.m. to raise funds for Foye Belle, a local foundation that donates signature "Blue Bags" of comfort items to support women going through cancer treatment.

There will be raffles, food trucks, vendors and Foye Belle T-shirts for sale!

To participate, contact Event Director Courtney Blackerby at cblackerby@absolutecamsservices.com. Visit Foyebelle.org for more info.

Hammock Bay Pickleball Courts are located at 1850 Hammock Great Bend, Freeport, FL 32439

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As a Servicemember, Can I Contribute to an IRA?



BY WILLIAM BLANKEN

You may contribute to an IRA if you're a member of the armed forces. The rules that apply to servicemembers regarding IRA contributions and distributions generally are the same rules that apply to civilians.

You're allowed to contribute up to \$6,000 to a traditional IRA in 2021, as long as you have earned income. In addition, if

you're age 50 or older, you can make an extra "catch-up" contribution of \$1,000 in 2021. You can make your annual contribution up to April 15 of the following year. Also, if you meet certain conditions, you may be able to contribute an additional \$6,000 in 2021 to an IRA in your spouse's name (plus an additional \$1,000 catch-up contribution if your spouse is age 50 or older), even if your spouse has little or no income. However, whether you can deduct your traditional IRA contributions will depend on several factors, such as your income, your tax filing status, and whether you or your spouse is covered by the Thrift Savings Plan or an employer-sponsored plan. You may be able to deduct all, a portion, or none of your contribution for a given year. You may also qualify for a partial tax credit.

On the other hand, contributions to Roth IRAs are nev-

er tax deductible, but qualified distributions will be tax free. Also, even though the same dollar caps on yearly contributions apply to Roth IRAs (\$6,000 in 2021, and a \$1,000 catch-up contribution if age 50 or older), not everyone will qualify to take full advantage of a Roth IRA. The amount you can contribute to a Roth IRA (if anything) will be based on your income and filing status. As with traditional IRAs, you may be able to contribute to a Roth IRA on behalf of your spouse. However, your contribution to a Roth IRA for any tax year must be reduced by contributions made to other IRAs during the same year. For example, your combined annual contribution to all of your IRAs in 2021 — Roth and traditional — cannot exceed \$6,000 (\$7,000 if you're age 50 or older).

In addition, members of the Armed Forces may include



nontaxable combat pay as part of their taxable compensation when determining how much they can contribute to an IRA (their own or a spousal IRA). For service members with only nontaxable combat pay, Roth IRA contributions generally will make more sense than nondeductible contributions to a traditional IRA.

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 Community

What Makes a House Need Roof Repair?

By ERIN BAKKER, SRI

If rain is coming into your house, it's obvious that you need roof repair. However, it is often possible for a professional inspector to spot problems long before this happens. Then, repairs can be done before leaks, and water damage, ensue. Here are a few of the things roofing experts look for:

One of the first things roof-

ing experts look at is the flashing, or connecting material, between the roof and "protrusions" – things like chimneys and attic vents – that are sticking out of the surface. Here, the experts will be checking to make sure that it and any sealers are still intact and in good shape. If they're in poor condition, getting them quickly repaired can stop trouble from happening.

Next, the inspector will look for things like damage from overhanging tree limbs, fallen limbs, and other sources of direct injury to the roofing surface. Overhanging limbs can eventually scrape right through shingles, and fallen objects can break through the sealing surface underneath the shingles. In these cases, the next step is to look for rot under the damaged

areas. Then, repairs involve replacing all damaged materials. Damage from long standing leaks can run all the way down to the roof edge.

Finally, roofing experts look at the overall condition of the roof. In some cases, it will be determined that it's time for all-new shingles rather than a patch-type roof repair. This is especially likely if the old roof

is near the end of its warranty life. Even with the best of care, the weather will eventually wear a roof out. Therefore, re-shingling is actually a form of standard maintenance, even though it usually only needs to be done every 20-30 years.

Contact Specialty Roofers at 850-974-ROOF for an evaluation.

100 Men Who Care Plan to Bolster Non-Profits

100 Men Who Care, a nationwide network of people interested in supporting non-profit groups in their local communities through giving circles, will launch 100 Men Who Care-Emerald Coast Chapter with an inaugural meeting on Tuesday, Sept. 21, 5:30-7 p.m. at The Palms of Destin.

100 Men Who Care – Emerald Coast's mission is to help fund charities and non-profit organizations operating in and impacting communities in Okaloosa and Walton Counties. 100 Men Who Care – Emerald Coast is part of the 100 Who Care Alliance with more than 700 chapters worldwide. Coining the phrase "The Power of 100," each chapter meets quarterly, gathering its 100-plus

members at a rotating local venue. Each member contributes \$100 to a giving pool. Local charities and non-profits then have an opportunity to describe their mission, needs and plans before the membership. The evening concludes with members voting to choose one local charity to receive the proceeds. The result is a one-time donation of \$10,000 or more meant to have an immediate and meaningful impact for the chosen organization.

Locals Scott Rude, management consultant and instructor with the University of Iowa's Tippie College of Business, and Andrew McDowell, Wealth Manager with Arbor Wealth Management, are founding members of the chapter and are



excited to get started after nearly a year of planning.

"Our first meeting, set for The Palms in Destin, will be a great opportunity for attendees to join as founding chapter members, network with fellow philanthropists and do a lot of good in just one hour," says Scott. "We welcome all interested men to come out and join the new chapter." Prospective members, and non-profit

organizations wishing to pitch their charity mission at an event, as well as venues interested in hosting future events, can contact Scott and Andrew through email at 100mwcec@gmail.com or message the group's Facebook Page.

100 Men Who Care – Emerald Coast is a Florida 501c3 not-for-profit organization and a chapter of the 100 Who Care Alliance. The organization was formed in 2021 with the mission of connecting philanthropists and caring citizens in the Emerald Coast with the shared

goal of giving meaningful support to deserving charities and non-profit organizations that impact their local community. 100 Men's sister organization, 100 Women Who Care, based in Ft. Walton offers a networking and giving opportunity for women in the community and is also accepting new members. For more information on 100 Men Who Care-Emerald Coast, please email 100mwcec@gmail.com, like the group's Facebook Page at <https://www.facebook.com/100MWCEC/> or visit the website at www.100mwcec.com.

Walton Co. Democratic Women's Club Committed to Service

In keeping with their mission of Service to Our Community, the Walton County Democratic Women's Club (WC DWC) recently delivered gift bags to the Walton County Beach Safety Officers. The gifts were part of a series of celebrations designed to recognize the Essential Workers and Heroes who have kept us

safe through the Pandemic and beyond.

Members of the WC DWC made donations, both monetary and in-kind, to fund the gifts. Susan Bowden, President of the WC DWC, along with Dr. Carolyn Zonia, Treasurer, made the delivery of the gifts on a day that included Jr. Lifeguard train-

ing, Beach Safety Director David Vaughan reported that the gifts and recognition were well received and much appreciated by the Lifeguards.

For more information about the Walton County Democratic Women's Club, or to join, please check out our web page www.waltoncountydwc.org



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Why Is Inflation Rising Yet Treasury Yields Are Not?



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The latest reads on inflation have it running at levels not seen in over three decades—CPI at 5.4%, PPI at 7.2% and PCE at 3.9%. One report after another sends the signal that inflation is taking hold. Many economists and even the Federal Reserve (as well as the White House) strongly suggest that this is transitory. That it is the result of the economic reopening and the supply chain disruption. That supply chain disruption, as we understand it now, includes the labor supply. The U.S. seems to be facing a labor shortage in some industries. That has led to wage inflation as well. Wage inflation is usually the last thing to follow price inflation. As we have mentioned before, we feel present-day inflation is the result of the stimulus – the creation of additional dollars by the Federal Reserve. This is also known as monetary inflation.

With inflation and the economy “running hot,” would it not seem to follow that it would 1) put pressure on the value of the dollar (downward) and 2) put pressure on bond yields (upward) and mainly Treasury bond yields? The strange phenomenon occurring, however, is that inflation is rising, yet bond yields are declining. To many that does not seem to make sense. The financial media are full of thoughts as to why this might be occurring. Here are a few thoughts for you.

CNBC recently reported that some (unnamed sources) say that investors and institutions have locked in the significant gains they have seen this year and are selling their stocks and parking those gains and funds into Treasuries. Other reports point to de-risking by investors in anticipation of economic slowdowns due to the spread of the coronavirus. We have been researching other periods of high debt rela-

tive to GDP. One thing we take note of is the post WW2 period where the U.S.’ debt to GDP ratio was 108%. A rate many would argue was not sustainable. What happened over the next decade, for several reasons, was that the debt to GDP ratio shrank to 40%. The U.S. inflated its way out of that high debt ratio. In other words, the economic growth far outpaced the debt.

That begs the question: Is that potentially happening again? In other words, is one of the ends in mind is to inflate the country out of the high debt ratio we are currently in? Actions by the Fed - and words from The White House - give us reason to consider that the Fed’s easy monetary policy is likely to continue, and that inflation is real and not transitory. Inflation ran at under 2% for the past generation and a half and now could be running at 50 – 100% higher than that for the foreseeable future. We figure that to make inflation 3-5% over the next few years.

What this means to investors is to look at their holdings in terms of not only risk, time frame and objective, but also in terms of real return. Real return is the rate of return left after the rate of inflation. Current CPI rates would mean an investment returning 5% has a real return of -.4%. That means shrinking vs. growing purchasing power. Higher rates of inflation typically bring higher rates in yields and savers and income investors have yet to see that. That is so because there are more buyers than sellers for bonds, mainly Treasury bonds. The near-term impact (with the caveat that corrections could literally happen any hour of any given trading day) could mean that, along with the tremendous amount of liquidity out there, stocks, real estate and commodities have greater upside potential than downside risk given the strength of the economic recovery and the increased earnings corporations are experiencing. You need to go a step further with stocks and focus on those that are inflation resistant or inflation resilient. Those would be the value stocks and funds like cyclicals, industrials, financials and the like. Real estate could mean buying land, dwellings or perhaps utilizing REITs in the stock market.

Such scenarios have not al-



ways favored growth-oriented investments such as technology stocks. Do take note that over the most recent short-term technology has had a strong recovery when considering the 2Q of this year. Investors do not want to ignore the innovation and profitability that technology can bring. We think investors should add to or begin building value-oriented holdings, but not necessarily rotate out of growth-oriented holdings.

Should rates resume their rise again (The U.S. Treasury 10-year note was at 1.77% in March and is at 1.29% at this writing), we believe, based upon historical reactions, that rates would need to rise to 2.75% for investors to begin to see the negative long-term effects that would have on equities (stocks). The 10-year U.S. Treasury note is an often turned to barometer for the stock market as well as for mortgage rates. The 30-year is more associated with inflation.

This, of course, addresses investments as a class vs. looking at certain sectors or segments of the market. We still believe in the words Warren Buffet spoke when he urged investors to focus on buying great businesses vs. just buying investments. We would add to that to be a buy and hold investor until your objectives, risk tolerance and time frame change.

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

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 Community

The Importance of Insurance Loss Documentation



By MATTHEW VANDERFORD, CLAIMOLOGY

The most common thing that makes it difficult to recover from property damage, whether it's water damage to your home from a broken pipe or smoke

damage ruining your antiques to mold damage destroying everything in your business, is the fact there are so many details in accurately preparing and filing insurance loss documentation, recalling effected items (not just property), and what needs to be replaced by the insurance company. Frequently, when I've had to ask insureds about what contents were damaged, what the house contained, what types of materials were used, what back-up systems their business had for record keeping, unfortunately a lot of times...the answers are the same. "I'm not sure," "I have to see," "I don't really know," or "I have to make some calls." YIKES!



When it comes to property and business damage – there is really one thing to remember—be prepared. In business, it comes a little easier to be prepared and have strategies in place in the event major wind damage allows water in the building or a fire damage ruins a portion of the property and the company needs to relocate to keep operating. But you'd be surprised how many business owners can't find one of the most important pieces of information when a loss occurs – THE INSURANCE POLICY! Homeowners and Condominium Associations have the same trouble too; when an emergency happens, everyone

starts to scramble to find out the details of their insurance policy! Properly recording damages and prepping insurance loss documentation is vital to ensure that if you have the right insurance coverage, you receive what you've paid premiums for! So, here's some helpful tips on what to do before the storms of life makes things hectic.

- Have on file a Complete Copy of your insurance policy. This can be requested from your insurance agent or insurance company directly.

- Keep a copy of the insurance policy online. Ask your insurance agent or insurance company to email it to you if possible.

- Keep all your most important papers, records and valuables in safe and secure place; a safe is a GREAT place!

- Take the time to photograph your property once a year

– especially after remodeling, updating home or office furniture and electronics.

- See if you can find a copy of the blue prints or architectural drawings – you may want to pay someone to draft a copy for general purposes.


- Write down a list of what things cost when you purchased them – in this age you can digitally keep receipts.

- New gifts for the holidays or major purchase at the end of tax season? Document it and add it to your files.

Let's be honest, most people find it difficult to do the tedious things, but one thing I've come to learn and appreciate is the value of details, and, detailing those details...and I think I just came off as Ned Ryerson (Google it)! After years of being involved in insurance claims and property damage restoration, I can say one thing for sure, there is great importance and value in being prepared and setting the stage for recovering what is owed in a legitimate insurance claim; accurate insurance loss documentation, should lead to accurate indemnification.

For a fast and easy way to keep all your important files and photos, check out Google's app called Google Drive (there's a direct link to check it out – many companies and professionals use it for its ease).


Here's an old Cub Scout motto to motivate: "Always Be Prepared!"




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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 Destin Fishing Rodeo: Celebrating 73 Years!

By FRANK BERTE

40—the number of days, at the time of this printing, until the Destin Fishing Rodeo begins! For us locals, it's time to begin getting ready for this year's Fishing Rodeo season—part of what our area is known for!

The Destin Fishing Rodeo 1948 – 2021

The Rodeo began in May of 1948 to bring people to Destin. It worked! Destin shortly became known as a summer tourist destination and “The World’s Luckiest Fishing Village.”

The Rodeo founders, people such as Howard Marler, Jewel Melvin and Willie Marler, decided that moving the Rodeo to October would lengthen the tourist season another month. Today the 73-year-old Rodeo is held October 1- 31.

Awards

Destin Fishing Rodeo awards are sponsored in good part by area businesses. Other awards are paid for by the Rodeo through entry fees and merchandise sales. Proudly called the “Luckiest Fishing Village,”

that phrase could designate the size and amount of fish that can be caught off Destin’s shores, or the prizes that are won—even those won in those first Rodeos. The winning King Mackerel in the first Rodeo won the angler a new kitchen: a refrigerator, stove and even the kitchen sink! In 1950, the Rodeo was still awarding kitchen appliances, but the top prize that year was a lot in Destin, complete with survey, title and insurance! The lot was valued at \$500! Hhhmmmm, wonder what that prize would be worth today?! Of course, not all the prizes could be that grand. For example, the largest Triggerfish in 1951 brought \$25.00, one windshield wiper, and 12 cans of beer to the lucky angler.

The Rodeo no longer awards kitchen appliances or beer to the winners. As far as the lot in Destin goes, the Rodeo would be happy to give one away if someone wants to donate it! Today the awards are mostly fine rods and reels, fishing trips, weekend stays and everyone’s favorite—cash.

The Fishing Rodeo commit-



tee is kicking around ideas for future prizes, and with new contacts, it hopes to add boats, cars and exotic fishing trips to the list of prizes in the next few years.

The Rodeo’s Rules Committee governs all activities related to angler and fish eligibility. In the early days of the Rodeo, there were 20 rules listed on one page. They were general rules covering eligibility of contestants and the types of fish that could be entered. 15 species could be entered in the Rodeo.

Today, rules take up five pages in the annually published Rodeo book. There are 75 separate rules covering 33 species in 29 divisions. As future state and federal fishing regulations change, so will the Rodeo rules.

Participation

Private boats and Charter boats must register to enter the Rodeo at least 24 hours prior to weighing a fish. There is no entry fee for anglers on registered vessels. Shore fishermen can participate by just bringing their catch to the scale. Hundreds of people watch the weigh-ins every day. When a shark or a big grouper or tuna is on the scale, the crowd reaches “standing-room-only” status. The Rodeo has truly become a “spectator sport.”

Volunteers

The Rodeo has always depended on volunteers to make it successful. Volunteer help is the only way the Rodeo has succeeded for 73 years, and the only way it will continue to succeed. A volunteer Board of Directors that consists mainly of local business people with

an interest in fishing runs the Rodeo. This Board governs all committees and the day-to-day activities of the Rodeo. Volunteers serve as Rodeo judges at the weigh-ins every day in October. Judging requires two to four people per shift for 31 days (two shifts per day). The Rodeo also has a merchandise booth that is manned by three to four volunteers October 1 – 31. Between the two, the Rodeo needs about 620 folks to donate two to five hours in October. The Rodeo has more than 2500 available hours of volunteer service. Call the Rodeo office to volunteer—no experience required.

Record Keeping

Rodeo entries were kept by hand and calculated by hand until 1991. All entries were logged into a book and verified by the Boat captain, the Rodeo judge and the Rodeo director. At the end of each day, all of the entries were calculated by division and a daily winner was determined. The Rodeo director stayed after the weigh station closed every

Continued on next page

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Off the Hook

RODEO

continued from previous page

evening to calculate the winners, type a daily report and get it to the newspaper for the next day's edition.

Today, the Rodeo is as high-tech as any business. All catches are entered into a computer program on-line and are automatically calculated. Anyone with internet access can see who is leading in any category in real-time 24 hours a day 7 days a week. Reports are automatically generated and e-mailed to the press for publication.



As technology advances, the Rodeo will as well.

Economic Impact

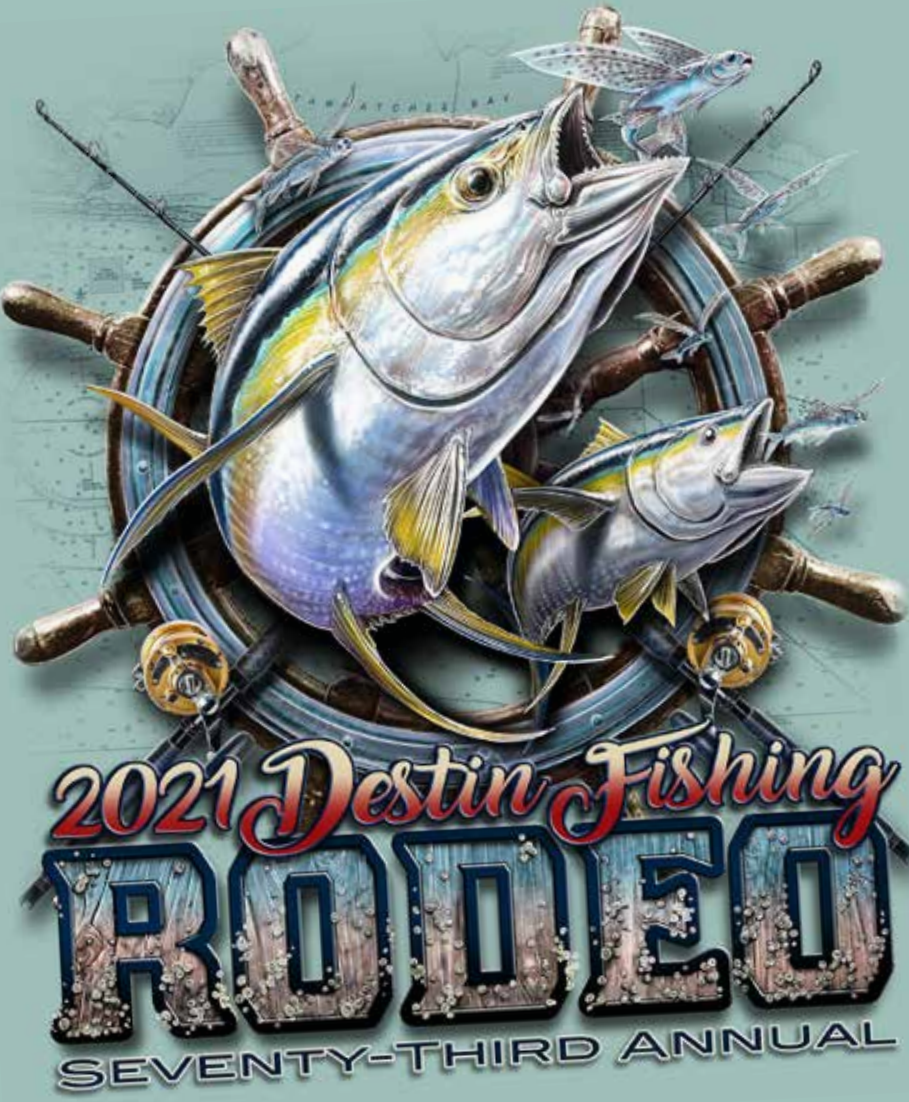
The Destin Fishing Rodeo has a significant economic impact on Destin. In 2019 an estimated 36,518 anglers from 33 states and two countries (AL, AR, AZ, CA, CO, FL, GA, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OK, PA, SC, TN, TX, VA, WA, WY, Canada, England). 13,421 locals participated in the Rodeo. Using TDC calculations of \$225.00 per person x 23,097 people (based on anglers alone, not including non-fishing companions), there

was \$5,196,825.00 revenue into the community directly related to the Destin Fishing Rodeo.

Anglers provide an estimated \$3,831,600 income to the charter boat industry in October.

Fuel sales between the two largest fuel providers on the harbor in October is \$486,980 in October compared to \$119,807 in November – a 75% decrease.

The Gross Lodging Income in Destin in October was \$6,216,018 compared to November at \$3,723,790, a 42% decrease from October to November. **Let's go fishing!**



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BY CALI HVALAC,
SILVER SHADE STUDIOS

In August it's time for everyone's favorite: Shark Week! This year, Shark Week ran August 9 to 13 and with that comes Discovery Channel entertainment, restaurant specials, and more. Sharks are an integral part of our eco-system. So, let's learn a little more about a few of the popular species around our area.

Probably the most noticeable is the Spinner Shark. They are one of the most fun to catch and can be easily recognized by their ability to jump out of the water while spinning in circles. They are large and slender, with a pointed snout, black marked fins, gray skin and a white belly.

Next up is a Blacktip Shark, which can grow up to 8 feet long and have black markings on the tips of their fins. They can be found in warm coastal waters around the world and frequent bays, estuaries, coral reefs and shallow waters off beaches and river mouths – all the places to encounter people. However, Blacktips are typically non-aggressive towards people unless provoked or threatened.

Mako Sharks can also be found in our Emerald Coast waters and is known to be the fastest shark on Earth – reaching speeds of up to 20 mph. Their body is cylindrical, and females usually grow to be bigger and stronger than males, between 10-12 ft. long. Interestingly enough, 92% of a Mako's diet is Bluefish, and it will consume 3% of its body every single day.

Bull Sharks also reside in our area and are known to be one of the most aggressive. They are opportunistic predators that can eat almost anything they find, and often hunt alone. Bull Sharks get their name from their short, blunt snout and their tendency to head-butt their prey before eating it. They are often found hanging around shallow, heavily populated areas in tropical climates, and while they may be aggressive, humans typically

are not on the menu.

We've also had some Hammerhead sharks make appearances. While they typically reside in deep waters offshore, they will migrate in the summer months in search of cooler water. They are easily recognized by their hammer shaped head and are usually gray-brown or olive green in color. Most hammerhead sharks are fairly small and are considered harmless to humans.

Fishing for sharks has become popular in the recent years. Typically, it's a long fight, one that really tests your strength against the shark's strength. You can take a Shark Fishing Charter



with a Captain, or you can catch them yourself off the beaches. A good variety of the sharks in our area are protected, making them

Catch and Release only – but perfect for the trophy angler.

Now that you're an expert on sharks, I'll leave you with one more fun fact: Many of the scenes from Jaws 2 were filmed from Destin to Navarre and up to the town of Shalimar, filming enveloping the Emerald Coast back in the summer and fall of 1977. It was the highest grossing sequel in history, until Rocky II was released.

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 Off the Hook

International Coastal Cleanup Slated for September 18

Every year thousands of tons of garbage winds up in our Gulf and Bay, with at least 60% of that being composed of plastic material. Plastics, especially, last a very long time in the ocean and are in such abundance that there are 46,000 individual pieces of plastic litter for every square mile of ocean! This is a dire situation for the health of the earth's oceans, which directly impacts the health of its people.

Friends of South Walton Sea Turtles, in partnership with Visit South Walton, will once again host the International Coastal Cleanup. The Volunteer Beach Ambassador Team invites all community members and visitors to the Emerald Coast to join in the efforts to clean up the beaches of South Walton on Saturday morning, September 18th, from 9-11 a.m. "We will work with little pomp and circumstance," says VBA director Laurie Reichenbach, "but rather with a heart for serving our community and our beautiful coastal environment, and to gain the sense of serving for the greater good of Walton County and the health of the marine and bird life that make the Gulf of Mexico their home. Will you join us? Can we count on you?"



History of International Coastal Cleanup

The International Coastal Cleanup began more than 30 years ago, when communities across the world rallied together with the common goal of collecting and documenting the trash littering their coastline. The movement was accelerated by the passion and spirit of two committed individuals: Linda Maraniss and Kathy O'Hara. The Cleanup has grown immensely in the 30 years since Linda and Kathy's first Cleanup. Volunteers from states and territories throughout the U.S. and more than 100 countries come together each year and participate in a Cleanup event near them. Over the years, this movement has created a family that spans oceans and country borders. It is a network that works

together for something bigger than us.

Harnessing the Power of People to Fight Ocean Trash

In partnership with volunteer organizations and individuals around the globe, the International Coastal Cleanup (ICC) engages people to remove trash from the world's beaches and waterways. Thanks to volunteers around the world, the ICC has become a beacon of hope, leading and inspiring action in support of our ocean. Since its beginning, over 16 million volunteers have collected more than 340 million pounds of trash.

If you would like to join in a cleanup at a Regional Access, you will find Host Volunteer Beach Ambassadors at the following locations:

- Inlet Beach Regional Ac-

cess, 139 S. Orange St., Inlet Beach

- Santa Clara Regional Access, 3468 E. Co. Hwy. 30A, Seagrave

- Ed Walline Regional Access, 4447 W. Co. Hwy. 30A, Gulf Place, Santa Rosa Beach

- Big Red Fish, Coastal Dune Lake in Blue Mountain Beach

All participants are encouraged to provide their own trash bags or buckets, gloves, hat, sunscreen, water bottle, etc. There will be limited bags/gloves available for those without.

In other areas, start with something as simple as spending the day on the Bay and carrying a roll of garbage bags. Clean up the mess and help to reduce the amount of garbage that gets into the Bay by hauling it away.

Host a Coastal Cleanup Day Event

During the years of this day, more than 12 million volunteers have collected over 220 million pounds of trash from the world's beaches, rivers, lakes and coastlines. It's not necessary to live by the beach, since all waterways lead to the ocean eventually. Head over to a local riverbed, lakeside or even a canal or pond that could use a bit of attention. With garbage bags, plastic gloves and trash-picker sticks in hand, send groups of people out

to have fun making the earth a much nicer place for people, plants and wildlife!

In past years, county residents and visitors have turned out in large numbers to support the cleaning of our beaches, Bay and the Gulf during the International Coastal Cleanup. Each piece of debris collected is one more piece of trash saved from our ocean systems. This year can be equally effective with your help and presence in this community cleanup.

For more information please contact Laurie Reichenbach at 214-505-6273 or email lauriereichenbach@gmail.com.

Panhandle Fly Fish Film Tour and Redfish Shootout Sept. 10-11th

Fly Fishing Film Tour (Friday, September 10th, 7-9 p.m.)

Doors open at 6pm. \$20 pre-sale, \$25 at the door includes light refreshments and tons of great raffle prizes to include a BOTE Inflatable Dock! "We would love to see you come out and enjoy a great evening watching several films submitted by anglers from across the world." Shoreline Church (140 Palmetto Street).

All proceeds will benefit the Choctawhatchee Basin Alliance and its missions to keep our waterways safe and clean.

The Redfish Shootout-Fly Fishing Tournament (Saturday September 11th from 6 a.m.-4 p.m.)

Join this inaugural tournament held from St Andrews Pass to Ft Pickens Pass. \$50 to include entry into Fly Fishing Film Tour on Friday. Four divisions and a ton of excellent prizes! Also includes an award banquet at Harbor Docks from 5-7 p.m.

Register for the event: <https://shorelinechurch.churchcenter.com/registrations/events/960005>

To become a sponsor, contact Matthew Metcalfe, matt@shorelinechurch.net.

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Welcome to LJ Schooners Docksides 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.

Join LJ Schooner's for these upcoming events:

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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 home-style 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.



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Owner and operator Angela “JoJo” Stevenson invites you to enter a cafe and relaxed coffee shop atmosphere for a daily dose of “goodness.” Her dream team bakes fresh breakfast and lunch daily—Tuesday-Saturday. Feel free to work on site (free WiFi)

or meet up with friends 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!

Every day is a day for freshly Roasted Coffee and great doses of goodness! Order ahead and pick up some for the office, a gathering or your next meeting!

And please tell Jojo that Bay Life says hi! Hours 7:30 a.m. – 2 p.m. Tuesday - Saturday
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 Wellness

Cleansing: 4 Key Steps

BY BART PRECOURT, D.C.

One of the greatest gifts you can give yourself is the gift of health. There may be no better gift than doing a whole food cleanse. Will it be easy? Maybe, maybe not. Do you need it? Most likely. Do you deserve it? YES!

After facilitating and participating in a Whole Food Cleanse for years, my clinical and personal experience tells me that everyone would benefit from cleansing. This is a quick overview of how to prepare for success.

Set your goals and have a plan

Setting realistic goals is extremely important when making decisions regarding cleansing

your body. Often weight loss is a primary goal, yet it needs to be realistic. If you're doing a 10 day cleanse, don't expect to lose 20 lbs. Usually men lose weight at a much more rapid pace than women, yet we all will lose weight and get to our ideal size when we sustain healthy eating habits. Typically with the 21-day cleanse we facilitate, men on average lose between 8-15 lbs and women lose 5-10 lbs.

Sustaining your new health with improved eating habits should be among your goals, with weight loss being a side effect. Other realistic health goals should include reducing inflammation, joint pain, hot flashes, and even improving sleep. All are

side effects of ridding our bodies of toxins and restoring our digestive and elimination systems.

Have a plan beyond "I'm going to eat better."

A good plan includes what will you eat? How often? Real food or packaged? If you're using supplements, which is often the key to restoring your digestive and eliminative systems, be sure they do not contain any stimulants or appetite suppressants. All your supplements should be "Whole Food" supplements.

Have support and accountability

Being part of a group, or having a coach, nutritionist, or



your doctor is a great advantage. Have someone in your corner who can help keep you on track and accountable when things get challenging. Find someone with a good knowledge base and experience. Your surroundings are often a major influence on what you eat and drink. Ideally your spouse or close friends are cleansing with you so you aren't tempted to stray off track.

I find that most adults have no idea how much power sugar and chemicals have over our bodies until we give them up. Keep in mind that simple carbohydrates like bread, alcohol, muffins, crackers all act just like sugar and will need to be avoided in any successful cleanse.

Understand your symptoms

No one said cleansing your body of toxins is easy. Symptoms are expected and should be welcomed or at least understood. Too often I hear of people bailing out of their plan because they come across some unwanted symptoms. For example, low energy at some point during your cleanse should be expected. When you eliminate simple carbs and sugars from your diet, your body will need to re-learn how to burn fat for fuel. This can take a day or two, sometimes more. During this time, symptoms of lethargy, fatigue, brain fog, and

even irritability can be expected. This is your key turning point in making changes! Stay the course and power through it. Having an experienced facilitator and proven program is highly beneficial in these moments.

Knowing what is next

This has two parts. First reflect on what you just experienced. Make note of your emotions, energy, food focuses, mental focus, pain, elimination, etc.

Women who do our 21-day whole food cleanse often eliminate their hot flashes. Some sustain this benefit with good eating habits, like avoiding sugar and processed carbs. Others have their hot flashes return in direct relationship to poor eating and drinking. Second, choose to eliminate one bad habit for good! Think about this from the beginning and commit to it. Your cleanse program, at least the food options, should be sustainable. Moving forward, stick to a whole food clean eating plan and mark your next cleanse on your calendar.

Dr. Bart Precourt and his wife Kelli, opened Balance Health Studio in 2006 to offer health and fitness as a lifestyle to the 30a community and beyond. For more information, please visit www.balance30a.com for more information.

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TO READ OUR LATEST ISSUE



What Does Proper Hydration Do For You?

By KAY LEAMAN,
HEALTHYDAY HEALTHYLIFE

We've all heard that we need to drink a lot of water every day with varying opinions as to how much that should be. So, what does drinking water do for us?

Water is used by every cell, organ and tissue that makes up the body and nearly all of the major systems in the body depend on it. It is also the medium for most chemical reactions in the body, especially those metabolic reactions involved in energy production. It's necessary for all digestion and absorption functions, and lubricates mucous membranes in the gastrointestinal and respiratory tracts. It also:

- Transports oxygen, nutrients and waste in and out of the cells
- Regulates body temperature

- Moistens tissues such as mouth, eyes and nose
- Protects body organs and tissue
- Serves as a cushioning component between joints, in the spinal cord and in the brain
- Lessens the burden on the kidneys and liver by flushing out waste products
- Carries nutrients and oxygen to cells
- Helps dissolve minerals and other nutrients to make them accessible to the body
- Helps prevent constipation
- Composes 75% of our brain, 83% of our blood, 75% of our muscles and 22% of our bones

Our bodies lose water through breathing, sweating and digestion. And, when our sugar levels are high (what are we eating?) the body needs a lot of water to leave via the kidneys (ratio of 6 molecules of water for every molecule of sugar). If water is not being drunk, the body's cells are being used to compensate and dehydration sets in. Signs of dehydration are:

- Feeling thirsty (Sometimes



when you're feeling hungry, your body is really saying I'm thirsty.)

- Skin looks dull and wrinkles and fine lines are more apparent
- Tired or sleepy, dry mouth
- Decreased urine output
- Headaches and/or dizziness

The current trend for how much we should drink is half our body weight. However, if you're a very active person (exercising, playing sports, running, hiking, etc.) your intake should increase. And, coffee, tea and other beverages made with water should not be counted toward your daily intake. These drinks are not recognized by the body as water and

are not processed the same way water is.

60-80 ounces is a good range. (Urine should be light yellow to clear when you're hydrated.) To increase your intake, start with one extra glass a day and increase it every week or so until you reach your goal. (Take time to measure how much water your favorite glass holds.) Let's say your glass holds 10 oz. and your target is 70 oz. You'll need to drink seven glasses each day. A great reminder is to place seven rubber bands at the top of your glass. Every time you empty the glass move a rubber band to the bottom. This visual lets you know whether you're drinking

water or not. (I drink a 12 oz. glass of water as soon as I get up which makes my goal much easier.)

If you're one of the many people who don't really like water, consider purchasing a diffuser bottle. This allows you to add flavor by adding berries, melons, lemons, limes, etc. to the water. Play with mixing different flavors to find your favorite.

As with any lifestyle change, consistency is key and progress (smaller steps toward your goal over time) can produce amazing results.

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 Wellness

Journey Bravely: Survival Mode Recovery



BY STEPHENIE CRAIG, LCSW

Have you found yourself coming out of a difficult time of crisis wondering “What do I do now?” Maybe you battled the illness and rang the bell. Maybe you moved and found yourself trying to resettle. Maybe you went through a painful loss or ending of a relationship and find yourself trying to pick up the pieces.

Your body and brain are uniquely suited for managing stress and will often automatically go into survival mode when life gets overwhelming. For a time, you can survive on less sleep, less adequate nutrition, and less than ideal coping

skills. Your brain moves away from higher level thinking tasks and focuses on the next step you must take to get through the day. Survival mode is a biological gift while you’re in the midst of high stress and emotional turmoil that might otherwise take you down.

When your stress is prolonged and intense, it can be hard to figure out what you’re supposed to do when the stress subsides. It can take your body and brain time to catch up with your circumstances and return to a calmer state. So, how can you intentionally help your body and mind recover from the heightened state of survival mode?

5 Self-Kindness Practices to Promote Survival Mode Recovery:

Create space for backlogged emotions. Often during times of high stress, your brain sorts overwhelming emotions to the side to support your daily functioning. When the crisis ends, you may experience large waves of emotion pertaining to the crisis. Let yourself feel

without judgement. Your emotions don’t need to be rational. They simply need pathways to escape your body to complete the release of stress. Let yourself cry, create, be athletic, journal, go to therapy, vent to a friend, punch a punching bag. Releasing emotion provides a pathway for your body to a normal state.

Create space for rest. Often during a crisis, rest falls off the priority list. When the crisis ends, you may find yourself physically and mentally exhausted. You may feel forgetful, confused, fatigued and irritable. Take naps, prioritize healthy sleep patterns, read a book for leisure, take a weekend away.

Return to healthy practices. During crisis, things like taking walks, attending small groups, yoga, deep breathing, and personal growth reading become hard to continue and often disappear entirely. When life calms, remember healthy practices that provided life-giving foundation before the crisis. Try choosing one or two healthy practices and slowly and consistently returning to them.



Be aware of numbing activities. Under intense stress, most people begin unhealthy coping skills to numb and avoid facing difficult emotions. Common numbing activities include substance abuse, eating to medicate feelings, overspending, bingeing shows, bingeing social media, engaging in unhealthy relationships. Try not to judge yourself harshly when you identify numbing. Instead show grace to yourself. You’ve been through something hard. Try acknowledging your numbing and intentionally begin substituting healthier practices and coping skills. Ask for help if your numbing has become addictive.

Pursue joy. When you’ve been through something hard, it’s not unusual to notice you’ve begun trying to protect yourself from joy. Joy can be as vulnerable as hurt and sadness, espe-

cially when faced with imagined or actual traumatic loss. Your brain might trick you into believing you will experience less pain if you avoid joy. Try telling yourself the truth that experiencing joy is not going to create more pain. In fact, avoiding joy simply robs you of joy. When hard times come, the joy you allow yourself to experience is much more likely to bring comfort than to intensify pain.

As you take steps to move from crisis to normalcy, remember to be kind and patient with yourself. Harsh words and self-criticism are unproductive and feed depression, anxiety, and discontent. With care and intentional practice, your body and mind will sync up with your life circumstances. Know you aren’t alone and survival mode recovery is a natural part of the human experience. Also, be on the lookout for increased insight that comes through suffering that may surface as you recover, as well as, a deeper compassion you may have for others going through what you’ve recently experienced. As you navigate your crisis mode recovery, remember to connect with us at journeybravely.com for support along your journey.

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What Menopausal Women Don't Know



By DR. RICHARD CHERN, M.D.

The most basic definition of menopause is 12 months with no period. There is no mystery here. All women will eventually experience menopause and most see menopause as an event you must go through and once the hot flashes or other symptoms end it's over. Unfortunately, this part is wrong.

These are well known symptoms such as hot flashes, vaginal dryness or moodiness are experienced by most women and they come to expect these during the peri-menopausal time when the body is transitioning to menopause.

The thought that menopause ends when these symptoms end is unfortunate, because in reality this is just the beginning of menopause. The truth is once menopause starts it never ends. Menopause signifies the ovaries going into retirement and once they stop working they never restart. Just because hot flashes stop does not mean you are in the clear and, in fact, this is when things get considerably worse.

The ovaries' job is to produce estrogen and testosterone! When this production ceases, you lose both of these hormones as well as protection they provide against numerous diseases. During menopause, the body begins its slow decline into old age. Both estrogen and testosterone protect against heart attack, cancer, strokes, osteoporosis, Alzheimer's and so much more. Breast cancer, stroke, and heart attacks happen to be the top three killers of menopausal women, and the reason is because of the lack of testosterone and estrogen. We previously discussed the recent study showing that testosterone pellets in women decrease the risk of breast cancer in post-menopausal women by more than 50%!

In our clinic, the majority of post-menopausal women we see have a common complaint. They cannot stay asleep all night and routinely wake up much earlier than they want and then can't get back to sleep. This is from a lack of estrogen and actually happens to men as they lose their estrogen. Yes, men have estrogen! Estrogen plays a major role in maintaining sleep. No estrogen = No sleep. And no sleep is associated with all sorts of problems such as anxiety, depression, increased risk of cancer, Alzheimer's and more. Hair starts thinning, skin gets thinner, fatigue happens faster, memory starts failing. These changes all occur because of a lack of hormones.

Did you know that testos-

terone is the most prominent hormone in the female body throughout their entire life? Testosterone plays a major role in the prevention of disease, it improves mood and can reverse osteoporosis.

Dr. Richard Chern, M.D.

has been providing BioTE bio-identical hormone therapy longer than any other physician in the region. He trains providers throughout the U.S. on hormone therapy for men and women. He is a key opinion leader for BioTE and has partic-

ipated in studies on the efficacy of both testosterone and estrogen in the prevention of disease.

Dr. Richard Chern, M.D. and Sue Griffin, APRN are currently accepting new patients. Please call 850-837-1271 for an appointment.

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 Education

From Okaloosa Superintendent Marcus Chambers



Welcome back to a much-anticipated new school year in Okaloosa County! One of the greatest advantages of being in education is that we have the opportunity to reflect on the previous year and make improvements

and changes in the new one. We learned a lot about what we are capable of achieving last year and plan to build upon that for the best year yet!

I appreciate the grace and compassion afforded by all students, parents, teachers, staff and administrators as we navigated the pandemic last year and continue to this year. Everyone had their share of challenges, but we

made it through, setting an example to many across the nation of what could be done considering the circumstances. While we are not completely back to normal, I am proud of the efforts made to continue educating our students at the highest level possible. Our students continued to make gains and grow regardless of the unusual conditions in which we found ourselves. While we look forward to returning to normal, it should

be a new definition of normal as we implement the things we learned from the changes we were forced to endure.

We have so many things to look forward to as we begin this year. Thanks to our community passing the half cent sales tax, we have made improvements to every school in the district and will continue to for years to come. Some schools have received safety updates with a single point of entry and protective

fencing around the perimeter of the campus, which has been a priority of mine since day one. Others are getting much needed renovations to improve the quality of the environment whether that be more classrooms or a cafetorium to accommodate growing populations.

Parents, as we begin this school year, I want to thank you for helping your student through a difficult year. Your support at home is important and I would like to encourage you to extend that support to become connected to your child's school. Volunteer through the School Advisory Council, booster clubs or the PTO. Your input is a valuable piece of the partnership between you and the school as decisions that impact your student are made.

Students, one of the biggest things we learned about you last year is that you are resilient. This is one of the most important character traits to possess and I challenge you to grow your resilience even more this year. Be persistent in pursuing your passions and communicate with your teachers and administrators how we can help you. You are the next generation of Okaloosa County Schools and you are the reason we are here!

Let's work together to make this school year the best yet as we all continue to strive for excellence and be better every single day.

Welcome back!

Savvy Leigh

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Walton County School District Begins a New Year!



BY SUPER-INTENDENT A. RUSSELL HUGHES

What an EPIC Day at Freeport High School

and Freeport Middle School on Tuesday, August 2, 2021. These schools hosted WCSD's EPIC4wRd Back to School Teacher Training COATand Empowerment Day! The semi-annual event is a time for teachers to reconnect, learn new classroom strategies and get excited about the upcoming year.

Traditionally the event is hosted at one venue, but due to an abundance of caution exercised by Superintendent A. Russell Hughes, the event occurred in two locations. Face-to-face sessions were smaller to prevent large numbers; however, virtual experiences allowed the second location to participate fully. It was a phenomenal day of Excellence, Professionalism, Innovation, and Collaboration. Teachers, administrators, and support staff from all over the District joined together to celebrate, ignite our drive to educate students, and introduce this year's theme: EPIC 4wRD; Recalibrated, Refocused, Ready,

and Rocking! Superintendent Hughes welcomed everyone with stirring comments about the value of all those who participate in the educational process of Walton County School District. Our "Ready" culture prompted the Superintendent to choose



Red as the theme color for this year's event! In Superintendent Hughes' opening address, teachers were congratulated on their work and students' overwhelming strides during the pandemic year. "We were ready before, and we are ready now," he said. "Walton District employees are a family; we care about students, their success, and each other," Superintendent Hughes shared.

Special keynote speaker Kyle Schwartz, renowned educator and author, inspired listeners while instilling a greater desire to really "see" and "know" our students as we strive to help every child succeed. Ms. Schwartz challenged district employees to

build community in classrooms while seeking to remove barriers that hamper students' ability to learn. Seventy-five presenters from district schools provided informative and engaging professional development in content and choice sessions designed to support the Superintendent's vision for WCSD.

The day closed in a rousing pep rally with prizes, uplifting comments from our Teacher of

the Year Leslie Coone, and special thanks by Superintendent

Hughes for all those who made the day possible.

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Top 5 Reasons Not to Hire a Grant Writer



BY MICHELLE JANNAZO

You and your team see so many grants out there and it appears your organization is eligible. So, you think you're ready to hire a consultant and submit your application? You might

consider the following reasons to hold off.

You have no money.

Despite many 'urban' myths, grants are not a quick fix to solve organizational problems — especially financial instability. Funders do not want to save failing organizations. They are seeking to fund successful, financially sound organizations with a proven track record and strong management. Funders choose organizations already making an impact in their community and, with their backing, will expand their reach. Granting entities are more like investors, not angels.

You're running out of time.

You found the perfect grant and it seems to be the perfect fit for your organization. The deadline is in a week or a few days. Chances are you should probably not hire a grant consultant. An experienced consultant will likely not take the job unless it is to edit a fully prepared application. However, don't be fooled into thinking a one-page application won't take time. The shorter the application, the more word choice matters, and the more editing required. A quality grant application takes time.

Securing grants is a lengthy process. It might even take multiple attempts to win an award. You, your staff, or a consultant will want to research the funder thoroughly, make contact, and have a full understanding of their most recent awards recipients. If a deadline is looming and you haven't started the application, you might be better off focusing your energy on unrestricted funding sources or better yet, on your overall strategy.

You're not sure you can comply with the requirements.

You must be able to do what you say you're going to do or you should not apply. If you don't have the staff, expertise, or resources to facilitate the grant award and complete the proposed program or project, it's advantageous to wait until you

are better prepared. Of course, circumstances change. Funders understand this but it's up to you to communicate in a clear and timely manner. Usually, mutually agreeable concessions are made. That might mean the monetary award is decreased or reporting requirements are adjusted. Keep in mind misuse of grant funds from a U.S. government agency is considered a federal felony. Whatever you do, be honest. Future funding depends on establishing a credible relationship with the funder. Take the time and make sure you're "grant ready."

You think you can do it.

Understand your team's skills and know your consultant. Some consultants are skilled writers, but they do not write grant proposals. Some grant writers understand the world of philanthropy, grant seeking and nonprofits. Some consultants are subject matter experts that will work with your team to develop the strategy. Perhaps hiring a subject matter expert is a better choice. This will keep most of the proposal development in-house. There is not one set course of action to be successful with your grant programs.

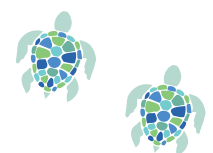
You don't have enough staff.

Keep in mind the real work begins after the grant is awarded! This includes managing the proposed project and the

awarded funds. Managing a grant award requires comprehensive project documentation — collecting data, reporting, and, in some cases, specified communications. Make sure you have the staff and systems in-place for managing your grant and include this in your sustainability plan. You want to get this right the first time and maintain a strong relationship with the funder. This is the key first step to perhaps establishing a long-term relationship with the funder.

Grants are an outstanding way for your organization to improve its services, to extend your reach, establish new or enhanced programs to benefit your customers. However, before applying for grants, it's important to reinforce and focus your strategic plan, programs, and relationships. When you know where your organization wants and needs to go, you will be ready to hire a grant writer, win that award and further your mission!

Michelle Jannazo is a partner and grant writer with Blue Door Consulting. Her experience in developing proposals for government, business, and nonprofit sectors, has helped secure funding for more than 70 organizations throughout the U.S.




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Margin For Success



By RICKY TILLMAN HARPER

Margin. Business leaders talk about it all the time, usually in terms of profit and loss. Most CEO's or business owners manage from a profit/loss sheet that often has margin calculations built in. We therefore think of margin in purely financial terms; it is the difference between revenue and expenses and is therefore the gauge of our success or failure.

Savvy leaders think about

margin in many aspects of business and life. These leaders search for margin at every opportunity. Margin can be found and should be chased not only on the balance sheet, but in time management, rest, family, spiritual focus, employees, friends, hobbies, and on and on.

From a business standpoint, margin allows us to take advantage of opportunity. Craig Groeschel says, "Create margin for opportunities you cannot see." Great leaders know that running a business or any endeavor must be done with margin if you are to have available time and finances for leveraging new opportunities.

A mindset of creating time margin is so important that author Juliet Funt has created a very successful consulting firm built primarily around teaching executives how to have margin, what she calls 'white space' or



space on one's calendar without appointments. Ms. Funt is the author of *A Minute to Think: Reclaim Creativity, Conquer Busyness and Do Your Best Work*. And yes, she is a daughter of Alan Funt of *Candid Camera* fame.

So how does one create margin?

Start with your calendar. Plan minutes, not hours. Shorten meetings ruthlessly. If the decision your team needs to make can be done in 15 minutes, don't plan to meet for an hour.

Say 'no' to more stuff. Remember, saying yes is a no to something else.

Plan retreats, time where you allow yourself to relax, reflect, learn, and create. And do not make a list of things to do during retreat. It is a retreat, an opportunity to create mental margin. Warren Buffet famous-

ly spends 80% of his workday reading, learning, reflecting. He says, "The rich invest in time; the poor invest in money."

Delegate.

Much is written on this topic, but most

leaders still do not do enough delegating. When you delegate you do two things: First, you create margin for yourself and that means you have created margin for personal, professional, and organizational develop-

ment. Second, you are engaging and empowering your staff to develop, to learn and grow, to stretch and set new goals, to become much better employees.

In short, margin is a product of planning and intentionality. As a business owner or executive do you have margin for personal development, for retreat, for friends or your family? If your profit and loss statement is the only place where you measure margin, you have truly missed the point.

Create margin for the most important things in life, your family will love you for it.

"Beware the barrenness of a busy life." ~ Socrates

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 Business

Local Business Owner Launches NFT Digital Art Gallery

BY SHANTELE DEDICKE

Greg Fisher is no stranger to the excitement of starting a new project. In 2009, he and his partners founded TripShock!, an online marketplace that allows activity and tour providers to sell their products and services to travelers across several different advertising mediums. Greg understands how to build a successful digital business, and now, he's joining a new digital community to create the world's first non-fungible token (NFT) virtual art gallery. MAHI Project is a crypto-backed collection of digital art NFT's that will be displayed in a virtual public gallery. The project uses its own ERC20 token, MAHI, as a currency, enabling the purchase of NFT's and governance of its protocol. A group of curators and association managers ensures the sustainability and proper governance of the network. The token can be actively traded on the UNISWAP V2 exchange, which gives anyone the ability to invest and support the project.

The MAHI Project recently opened a call to digital arts and



creators specializing in marine wildlife and ocean landscapes with the plan of completing the project's first curation by Thanksgiving 2021. Interested artists submit their original works of art on the project's website at mahitoken.org. Chosen artists benefit from a virtual gallery showing, promotion, and exposure across social media and other digital platforms and 50,000 MAHI tokens in exchange for an original, custom piece. Artists may choose to hold tokens as personal investments or sell them after one year. MAHI is serious about marine life protection and ocean conservation, with 10% of the MAHI token supply reserved



MAHI MAHI

to support ocean conservation agencies.

When asked to describe the MAHI Project, Greg stated, "We are not creating a corporation, the MAHI project is a community of individuals who care about marine life and ocean conservation, and we believe that art is a unique platform to generate awareness while providing a digital gallery for artists and creators to display their work. We are looking for

originality and creativity, and for this first curation." The project team plans to open the first virtual gallery exhibition with 20 unique works of art from 20 digital creators.

A committee selects submitted works and unique works representing the following categories:

- beauty and majesty of the ocean and/or its marine life
- the impact of rising sea levels and pollution
- people who rely on the ocean for their livelihood
- the efforts of conservationists, scientists, and those fighting to protect the oceans.

Additional scoring criteria include the complexity of digital technology and demonstrated professional quality. The artist's creations must be original, and art listed on any other NFT marketplace will not be accepted. For more information on the MAHI project and to submit digital works of art for consideration, visit mahitoken.org.

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What's in Your Business Insurance Program?



BY JOE CAPERS

Whether you are a sole proprietor, partnership, LLC, joint venture or corporation, the type of business insurance you'll need depends on the type of business you own, the services you provide, and how many employees you might have. All of this information will be used to help provide you with recommendations for the type of business insurance you'll need. Other basic criteria to determine the proper business insurance program will be your specific trade, physical location, number of employees, estimated revenue and the services provided.

If you plan on running a successful business, then one should definitely plan on getting business insurance. Without this coverage, you might end up having to pay out-of-pocket for property damage, accidents, or lawsuits from unhappy clients. Needless to say, all of these very-real possibilities can be devastating for both your business and your personal finances if you don't have business insur-

ance. Depending on what you do, some clients won't want to work with you unless you are insured, especially if you're in a business where you work on a client's property and are at risk for causing damage. And in some cases, the state may legally require you to carry some type of business insurance coverage, like workers' compensation or general liability coverages.

For small to medium-sized businesses, **Business Owners Policies or BOPs** as they're referred to, are a great product combining protection from major property and liability risks in one package, similar to your homeowners' policy. They cover things such as:

1. Property insurance for both the building and contents owned by the company. This includes furniture, fixtures, and inventory. Your policy should always be written on the Special Form which is broader coverage, changing the policy from a named peril to an open peril policy.

2. Business Income & Extra Expense insurance, which covers the loss of income resulting from a fire or other catastrophe that disrupts the businesses operation. It can also include the extra expense of operating out of a temporary location.

3. Liability coverage which protects your company's legal responsibility for the harm done to others. This harm can be triggered by you or your employees for what they do or fail to



do in your operations that may cause bodily injury or property damage due to an error in providing a service, faulty installation or defective product. It also covers the cost of your defense as businesses can be sued even if they are not negligent or did nothing wrong.

In conjunction with the BOP, there are additional coverages that can be purchased depending on the type of business you have and your exposures. You should always consult your agent and purchase the correct coverages for your particular risk.

And other exposures and additional areas of coverages for a business to consider:

Business Auto coverage to protect your owned business vehicles, hired and non-owned auto and your employees when they drive on company time.

Crime Insurance to protect your business against bur-

glary, forgery, computer fraud, employee dishonesty and other crimes.

Cyber Liability coverage for computer attacks and damage to electronic data and computer systems.

Employee Practices Liability Insurance (EPLI) to protect against employee lawsuits.

Professional Liability insurance (E&O) to protect against lawsuits for negligent acts, errors and omissions that result in financial losses during business activities.

Inland Marine coverage to protect property, goods or equipment in transit and over water or land.

Umbrella coverage to obtain higher limits over underlying policies you have in place.

Workers' Compensation to protect employees against accidents and diseases at your workplace.

(Information gathered from: <https://www.nationwide.com/business/insurance/business-owners-policy-bop/>)

Being a business owner is stressful. Make sure you have all the coverage and protection you need, so you can focus on being successful instead of worrying about what might happen to your business if disaster comes to visit. Business Insurance can also help in recruiting and keeping talent, find the right office or industrial space and enhance the ability to get more customers.



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What Ever Happened To Humility?



BY MYRNA CONRAD

Many people mistake humility for weakness, passivity or insecurity. However, a humble person is anything but weak, passive or insecure. It takes a person with tremendous inner strength to realize and admit his or her limitations and to live free from the ever-present pull of pride and arrogance.

In today's internet saturated society, we are told that we need to promote ourselves. Social platforms seem to encourage vanity, self-promotion and the need to be liked or followed. People today are being told they need to focus on their own iden-

tity and who they want to be. The real question should be, how much time are we willing to spend with God so that He can show us who He wants us to be?

We do not see much humility exemplified by the leaders of our day. Instead we are bombarded with "look at me" and "I did this or that." It seems that the very dangerous attitude of pride prevails in our world today. Pride focuses on "who is right," while humility focuses on "what is right." I don't hear many people within our government or leadership today talking about the great things someone else has done. Instead there is a lot of time spent degrading the other person, so that they will look better. I saw a shower curtain once that had this phrase printed all over it, "It's all about me." That pretty much sums up a lot of people in society today.

While some think of humility as being passive, a humble person is very active in finding ways to serve others. It's important for us to think past ourselves and accept that we are not the most



important person in any given scenario. Finding ways to serve others can help us do this. The humble person knows how to give with a generous heart, yet how to receive with a thankful heart. I love this quote by Rick Warren, "Humility is not thinking less of yourself, it is thinking of yourself less."

A humble person has learned to admit they do not know it all. It takes a person who is secure in who they are to be able to embrace humility. A humble person is quick to admit when they are wrong and eager to learn from their mistakes. Because a humble person is able to accept their own limitations, they are better able to feel a deeper compassion for those around them.

Many more benefits stem from humility than from pride.

Humility frees a person from the stress of having to be perfect or hiding their imperfections. Humility also fosters an attitude of gratitude while pride tends to lead toward entitlement.

Humble people are quick to take responsibility for their actions. A humble person accepts that they are not always in control and they are okay with that. They realize their need for other people and most importantly they realize their need for God.

Abraham Lincoln said, "We have been the recipients of the choicest bounties of Heaven, but many have forgotten God. We have forgotten the gracious hand which preserved us in peace and multiplied and enriched and strengthened us; and we have vainly imagined, in the deceitfulness of our hearts, that all these blessings were produced by some superior wisdom and virtue of our own. Intoxicated with unbroken success, we have become too self-sufficient to feel the necessity of God's redeeming and preserving grace."

Do you want to develop an

attitude of humility? Here are a few strategies:

Be Aware:

Determine if you have the correct understanding of humility.

Pride creeps into all of our hearts. Examine your attitude each day.

Be aware of your insecurities so that you don't use others to cover your own mistakes.

Be Intentional:

Develop a heart of serving others. Find ways in your home and community to serve.

Always be willing to take responsibility for your actions and quick to ask for help when you need it.

Look for ways to encourage and help others rather than promoting your own self.

Focus on what is right instead of who is right.

"Most of the shadows of life are caused by standing in our own sunshine."

-Ralph Waldo Emerson

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A Pastor's Ponderings: Heaven-Sent Emerald Coast Transfer



BY PASTOR DOUG STAUFFER

This region has long been rightfully considered a premier military assignment—well-known for its pristine beaches, top-tier schools and friendly communities. Military families transfer in and out. But, I want to tell you about a transfer authority far superior to Uncle Sam. Here is the story of our heaven-sent transfer to the Emerald Coast.

I was stationed at the 33rd Tactical Fighter Wing headquarters from 1977 to 1981, first living on Eglin AFB before moving to Okaloosa Island and eventually settling in Niceville.

This last move helped turn my life around 180 degrees. After work, I even began attending Okaloosa Walton Junior College (before it became Northwest Florida State College). After my separation from the Air Force, I transferred to Penn State University, never realizing how my return here might miraculously occur.

In January 2019, while starting the first leg of a six-month 30,000-mile trek, I told my wife that God was tugging at my heart concerning going full-time in the pastorate again. I dropped this bombshell on her as we were leaving a prayer breakfast in Atlanta on our way to Fort Lauderdale and then Naples, Orlando and in late February, Tallahassee with a dozen other Florida cities in between.

For the first time in almost 40 years, I would cross the Panhandle passing through Niceville on our way to Milton. I contacted the church instrumental in changing my life to see if they had an overnight hookup for

my motorhome. They did, so we stopped! Come to find out, they had just gone through a very tumultuous year depleting their numbers, causing the small remnant to be looking for a new pastor. Guess what happened! Once we completed our travel commitments, we relocated to Niceville in June 2019. This Bible verse expressed the supernatural intervention that had taken place: "...it is not in man that walketh to direct his steps" (Jeremiah 10:23b).

Judy and I sometimes pinch ourselves in disbelief that we have now settled where we, Lord willing, will finish our life's journey in our new home across from the church. In today's ever-increasingly cynical world, many people struggle to believe that a God exists who cares and offers us direction. Yet, many people like me have a different vantage point. We call it a biblical worldview, and here are two of its essential precepts.

God offers heaven-sent direction to those who trust in Him

and acknowledge His intervention.

"Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths" (Proverbs 3:5-6).

God provides the right desires to those who focus on finding life's pleasures by serving and worshiping Him.

"Delight thyself also in the LORD; and he shall give thee the desires of thine heart" (Psalm 37:4).

This story is another segment of our ongoing saga that has provided memories beyond our wildest dreams. I know many of you, too, have untold stories that could fill volumes. For this reason, I never tire of meeting new people, and the saying ap-

plies to me: I have never met a stranger: just people I do not yet know. So, with that, I say, "Hello, neighbor and God bless."

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").



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 Musings

People



BY SEAN DIETRICH

Today at the store I watched a young guy hold the door open for a mother of three. He trotted ahead and threw open the door with a grand flourish as if to say, “After you, mademoiselle.”

The woman stopped cold in her steps.

She had a baby on her hip, a toddler holding her hand, and her oldest child was bringing up the rear, finger shoved in his nose. The woman was young, her clothes had food stains on them, and she looked like she hadn’t slept since the last papal installation.

“Thanks,” she said. And her face was bright red.

What I want to know is why.

Why did this young man perform this small act of goodwill? After all, I’m sure the kid has a chaotic life just like the rest of us. I’m sure he was in a hurry. He had important stuff going on, places to be, people to text. So why did he take 12 seconds out of his day to help a stranger?

Furthermore, what purpose did this nicety really accomplish within the grand schematic of existence?

Let’s be honest here. Did this woman need help opening a door? Not really. We are talking about a woman with perfectly functional opposable thumbs. She had plenty of options when it came to opening a door for herself.

She could have (a) set her kid down and simply opened the door. Or she could have (b) told the oldest kid to quit digging for nasal gold and open the door. And of course there’s always (c) using her foot.

The hack journalist in me was curious, so I approached the kid and asked why he opened the door.

His first reaction was embarrassment. Then he added, “Aw, it was really nothing, man.”

Nothing.

Astounding. Because it didn’t look like nothing. If this act was indeed nothing, then why did it make me feel good all over? Why did I come home and write several paragraphs about a kid I’ll likely never meet again? I’ll tell you why: to meet my daily word count.

But also because being nice is not nothing. Kindness, by definition, is the exact opposite of “nothing.”

Yesterday, I went to get my haircut. Before my appointment I sat in the waiting room, reading a 17-year-old dry-rotted copy of “Woman’s World.”

Meantime, I watched a hair stylist cut an old man’s hair, making conversation, and just generally being cheerful. The man spoke with labored speech, and half his face was paralyzed. I was thinking maybe he’d had a recent stroke.

When the haircut was finished, the stylist removed his cape and told the man the haircut was free.

The old man couldn’t believe it. He did what most decent guys would’ve done and removed \$20 from his pocket.

The stylist said, “No. Please. I don’t want your money.”

He insisted; she refused. They did this little dance for several minutes until the man finally gave up and thanked her, then turned to leave. But before he exited, do you know what he did?

He gave the money to a woman seated in the waiting area.

The old man handed the lady cash and said with strained speech, “Your haircut is on me today, ma’am.”

The woman appeared moved by his generosity. She thanked him and didn’t even bother explaining that no procedure involving women’s hair ever costs less than, at minimum, \$250.

But that’s not the point. What I’m getting at is: why? Why all this goodwill toward men? What’s it all about?

And the reason I ask is because all these charitable people you encounter aren’t just random folks. These are your



neighbors. Your coworkers. Your family. You are one of these people.

For the past several weeks my mother-in-law has been lying in her sickbed under hospice care. Nurses are constantly checking her stats, administering meds, and telling us to prepare ourselves for death. We have spent these last days holed up in a house just waiting.

At times it’s been exhausting. Sometimes it’s been tough just remembering to eat regularly, let alone to keep writing mediocre columns.

But that’s where you stepped in. Over the past weeks you have flooded my family with emails, texts, messages, greeting cards, letters, care packages, anonymous pizza deliveries, bouquets, grocery drop-offs, and acts of kindness.

And all this kindness, to be

perfectly honest, sometimes makes me feel sort of ashamed. Because sometimes I forget how good people are.

Sometimes it’s too easy to notice only the bad in this world. Sometimes it’s just simpler to focus on sadness. Sometimes it’s more convenient to see unfairness, injustice, and all the depraved souls who commit senseless acts of daytime television.

Sometimes I begin to have my doubts about our species. Sometimes I lose my way.

But then you come along. Smiling. Holding open the door. No, you might not be changing the entire world. But if you ask me, you are showing the world how such a thing can so easily be done.

So don’t tell me it’s nothing.




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MKAF Names 2021 Festival of the Arts Poster Art Contest Winner!

Mattie Kelly Arts Foundation (MKAF) announces talented artist, Estelle Grengs, this year's Festival of the Arts poster contest winner. Born and raised in New Hampshire, Estelle is a self-taught artist that molds a unique and whimsical folk-art style that embraces her experiences growing up in New England as well as her adventures as an Air Force spouse. Estelle uses mostly acrylics, but enjoys the versatility that mixed media art offers her pieces. Through vivid, bold colors, Estelle continues to create lively and happy artwork for her each and every customer. You can find Estelle's work on her website estellegrengsart.com, at her new gallery located in Freeport, FL, and at many galleries along Florida's Emerald Coast.



featured on this year's official poster and a festival t-shirt.

"We're excited to have Estelle's vibrant, colorful artwork this year for our posters and t-shirts. This represents Estelle's fourth win in the poster competition. All festival goers can find her original artwork in booth #1," says Deb Nissley, MKAF Festival Producer.

Known as one of Northwest Florida's premier fine arts shows, the MKAF Festival of the Arts is one of the most anticipated cultural events of the year. The 26th annual event is set for Oct. 30 - 31 at the Mattie Kelly Cultural Arts Village in Destin. This event is FREE to attendees.

"Winning this prestigious award back in 2018 blossomed my art career. To win the Mattie Kelly poster contest again in 2021 is a complete honor. I am forever grateful to the Mattie Kelly Arts Foundation for continuing to support my dreams as an artist," says Estelle.

As the annual poster art contest winner, Estelle's award-winning art receives a cash prize of \$500. The winning poster becomes the signature artwork to promote the 26th annual festival poster, postcards, the festival guide, t-shirts, and souvenirs, on the MKAF website, social media pages, and more. Festival attendees are invited to view Estelle's winning art at this year's Festival of the Arts, where the artwork will be available for purchase. In addition, the art is

During the Festival, artists from across the U.S. will offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs, and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art

Exhibit, which showcases select artwork of more than 60 community adult and student artists.

A celebration of art, music, food, and family fun, special

features of the Festival include a live music lineup, arts, and craft activities for children, souvenir posters, t-shirts and more.

For more information on

MKAF events, community outreach programs, volunteering, or investing in the arts, visit online at MKAF.org or call (850) 650-2226 to get involved.



mattie kelly

arts foundation

2021 FALL CONCERTS

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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 Offer-

ing 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 improvement. 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.

ECTC Launches 9th Annual Season

"Season nine marks a new era of growth for Emerald Coast Theatre Company," says ECTC co-founder and producing artistic director Nathanael Fisher. "This past year we thrived because our community gathered around us and supported us. We are excited about offering children and adults even more opportunities to get engaged in our tribe and experience the comradery and joy of live theater."

September Performances

All professional production schedules are Thursday through Saturday at 7:30 p.m. with Sunday matinees at 2:30 p.m. (unless noted otherwise). All ECTC productions will be staged at ECTC's space located upstairs at 560 Grand Boulevard in Grand Boulevard Town Center, located in Miramar Beach, Florida.

Professional Main Stage & Second Stage productions:

"Nunsense"

September 17-October 3

A zany, wholesome, hilarious musical revue presented by

the Little Sisters of Hoboken, "Nunsense" is a heavenly delight. With book, music and lyrics by Dan Goggin, this comedic spoof follows the misadventures of five nuns trying to manage a fundraiser. Participating in the project are Mother Superior Sister Regina, a former circus performer who cannot resist the spotlight; her competitive but dignified rival, second-in-command Sister Mary Hubert; Sister Robert Anne, a streetwise nun from Brooklyn; Sister Mary Leo, a novice who is determined to be the world's first ballerina nun; and wacky, childlike Sister Mary Amnesia, who lost her memory when a crucifix fell on her head. This sinfully funny musical hit will have you shouting Ha-Ha-luluia!

To purchase tickets or VIP Memberships call (850) 684-0323 or visit www.emeraldcoasttheatre.org.

For information on sponsoring ECTC, call Nathanael Fisher at (850) 684-0323 or visit emeraldcoasttheatre.org/ sponsorship.



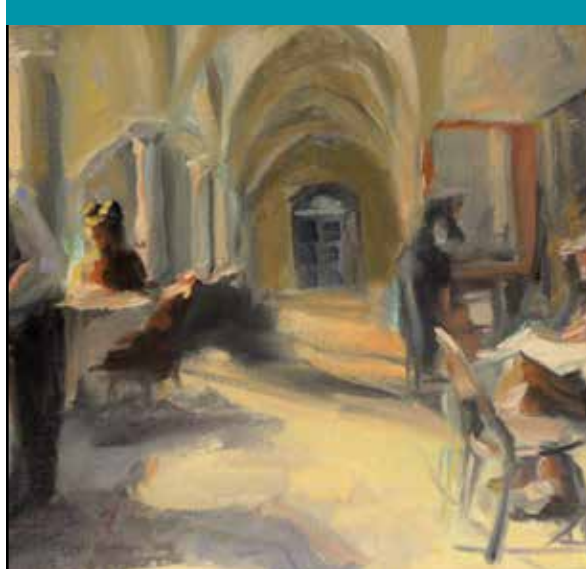
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Art Classes Abound Around the Bay!

Artful Things Niceville



August 21 & 28 - Two-part workshop. Stained Glass on Rock. 10 a.m.-noon. All supplies and tools included \$30.00 total. Dulcie Scalf instructor. Part one: choose patterns, colors and get started on your art. Part two: complete your project. Ages 14 to adult.

August 26 - Watercolor Class with Corina. 10 a.m.- noon. No experience required. Abstract Flowers. Corina Zalace, teaching artist. \$47.50 includes all supplies.

September 11 - Monoprints with Carol Ann Cain. Create your own Monoprint choosing your own image. No experience necessary. Ages 10 to adult. \$37.50 includes all supplies. Take home a

couple of new creations!

September 18 - Kids Wind Chimes. 10:30 a.m. -1 p.m. Marla Armstrong, teaching artist. \$32.50 includes all supplies. Ages 10-14.

September 25 - Ninja Swipe and Cell Explosion, acrylic pours with Debi Profeta. 10 a.m. -2 p.m. Create one 20"x20" canvas and one 4"x10" canvas. \$77.50. Includes all supplies.

ON-GOING CLASSES

Theresa McInnis - Watercolor Techniques: August, 2021 Tuesday afternoons. 12:45 pm- 3:45 p.m. \$30 plus supplies. Three-hour class. Learn or improve on various techniques including controlled pour and texturing. Some experience is required. www.TheresiaMcInnis.com. Call to reserve seat. 850-729-2600

Mj Montgomery - Anime and Drawing Basics: Wednesday afternoons: 3:30 - 4:30 pm. \$10. Suggested ages, 10 to 110! Learn the basics of character design, shadowing, eyes, and hands. Text seating request. 505-690-3945.

Mj Montgomery - Semi-Private Drawing Basics: Thursday afternoons: 3:30 - 4:30 pm. \$20. Suggested ages, 10 to 110! Learn the basics of drawing and build your skills to transfer to any medium. Text seating request. 505-690-3945. Limited seating.

Ed Nickerson - Basics and Essentials in Oil Painting: Fridays mornings 10 a.m. - Noon. \$25 plus supplies. "How to develop a good painting, and interpret what you see" using a combination of drawing and painting. Limited pallet. Beginners or next level welcome. Ed_Nickerson@hotmail.com Or text: 850-420-9609 to reserve space and more details. www.edwardnickersonfineart.com

Coming in October: Illuminated Letter Calligraphy with Elia Saxer, Felting with Jenn Dennis, Painting Florals in Oil with Jeanette Herron.
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artfulthingsniceville.com
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Aug 27 - Stained Glass Jellyfish: Come to this full day class to CREATE with Glass! \$160.50

Aug 28- Kids Paint- TURTLES! Bring your kids to have FUN CREATING this sea themed painting! \$19.26

Aug 28 - "Perdu" Leather & Pearls: Come make this most popular design with Sherrie. \$69.44



Aug 31 - 3D Abstract Art: Come PAINT and CREATE with Reiko! \$21.30
bigorangehousedesigns.com
(850) 737-6193.
4652 Hwy. 20E, Pineapple Plaza, Bluewater Bay, Niceville

Estelle Studio & Gallery

September 1 at 10 a.m.- Acrylic Painting: Silver Brushes (55+); 10 a.m.; \$35.00. Silver Brushes is a 55 & Up social art group that will gather by weekly to create! If you love the arts, and you want to get out, this is the class for you!!

September 4 & 18 - Private Small Group (Individualized Art Lesson Group); 9 a.m. 1 hour 30 minutes; \$45.00.



For the more serious art student, this limited small class offers a more intimate self-paced learning environment. Estelle will guide and coach participants on completing their own beautiful masterpiece! Limited Space, Sign up soon! Current students have priority for future class sessions.

September 15 at 10 a.m.- Acrylic on wood: Silver Brushes (55+); \$40.

September 29 at 9 a.m. - Silver Brushes (55+); \$35.

Private group classes and parties offered.
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