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Prestigious Awards Sweep by Niceville High School

BY DOUG STAUFFER

There were smiling faces and cheers everywhere when the Blue Blazer board members of the All Sports Association made their announcements at Niceville High School. The philanthropic association awarded several prestigious awards to three Niceville student-athletes and an assistant coach.

The Cornell-bound multi-sport athlete Noah Harman was awarded the Male Scholastic Award based on the merits of his 4.6 GPA and his contributions as captain of both the state championship track and field team and the football team. He also volunteers at the middle school and at his local church.

The Air Force Academy-bound Page Dolloff, another multi-sport athlete, was awarded the Female Scholastic Award. She earned the award based on the merits of her 4.74 GPA. She was the Daily News Female Swimmer of the Year and appeared in



Niceville High School Principal Charlie Marelo pictured with Eric Trapp, Adron Robinson, Page Dolloff and Noah Harman.

the final four for tennis. Page is also involved with several community and church volunteer programs.

The University of Florida-bound Senior Eric Trapp received the faith-based Taylor Haugen Foundation award. As he accepted the award, he quipped, "The Bible is my guidance in life." He serves as the SGA president, carries a 4.3 GPA and is involved in many volunteer programs

through his church. The history of this award is both heartwarming and heartbreaking. (See Sept. 2019 Bay Life at MyBayLifeNWFL.com.)

Coach Adron Robinson was recognized as the Assistant Coach of the Year. He graduated from Niceville High School and returned to his alma mater contributing to the school in several capacities as a coach and mentor.

All Sports President Carter

Zorn mentioned that award winners are chosen using blind résumés, ensuring zero bias in the outcomes. He further exclaimed, "We've never had this amount of awards in one place. So, we're really excited for the opportunity to present them to these amazing individuals." Congratulations Niceville High School!

NICEVILLE HIGH
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Tugboat To Become Newest Artificial Reef

BY JARED WILLIAMS, GETTHECOAST

Earlier this month, Morgan Marine in Freeport was putting the finishing touches on prepping its tugboat to become the next artificial reef offshore Destin-Fort Walton Beach. The 75 ft. vessel was built back in the 1940s, and was used most recently to do a lot of Marine salvage, pulling a bunch of those derelict vessels that may be around the area. The vessel also helped sink other artificial reefs offshore. "This vessel actually belonged to Morgan

TUGBOAT
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NICEVILLE HIGH

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The Taylor Haugen Foundation Trophy deserves further exploration: Nominees are considered based on the character traits of the trophy's namesake, Taylor Reid Haugen. "T" passed away on August, 30, 2008, of abdominal injuries suffered during a football game. The award represents this young man's legacy, whose two passions were "JESUS AND FOOTBALL." His motto was "Don't Quit, Never Give Up."

Eric Trapp received this honor based upon Taylor's similar balance of Academics, Athletics, Leadership, Community Service and Christian Faith.

Taylor Haugen left an indelible mark on the community through his short life by living his faith and showing compassion for his friends, team, community and church. The trophy is awarded in conjunction with the All Sports Association's annual banquet on Feb. 25, 2022, at the Destin/Ft. Walton Beach Convention Center from 5-10 p.m. (www.allsportsassociation.org). Hall of Fame Atlanta Braves pitcher Tom Glavine will be this year's All Sports Association Keynote speaker. Through the efforts of the annual All-Sports banquet and summer golf tournament, and in addition to supporting our local high school athletic programs, the association helps fund numerous worthwhile

sports organizations and charitable causes. The primary beneficiaries are the Boys & Girls Club of the Emerald Coast, Special Olympics Florida- Okaloosa, Eleanor J. Johnson Youth Center and Okaloosa Walton FGA.

The trophy—a hand-sculptured bronze eagle—stands more than two feet tall, weighing 35-pounds. The eagle is taking flight on a ribbon of air as appropriately inspired by the last two verses of Isaiah chapter 40.

"Even the youths shall faint and be weary, and the young men shall utterly fall: 31 But they that wait upon the LORD shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint" (Isaiah 40:30-31).



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TUGBOAT

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Marine," said Alex Fogg, Coastal Resource Manager for Okaloosa County. "They were going through the recertification process with the Coast Guard and some of their new rules made this vessel require a lot of retrofits to bring it back into code."

According to Alex, due to the cost of those retrofits, Morgan Marine decided to donate the vessel to the county to be deployed as an artificial reef. The county is paying for the cleaning and the deployment cost, but the price of the vessel was free.

This vessel has about 40 feet of relief, and is going to be put in an area called "The Boat Yard." If that name sounds familiar, it's because two other deployments have already happened there.

The Dylan, which was deployed back in September 2020, and the Brannon, which was deployed just this past summer. "This taller vessel provides a little bit of relief to the location so that folks can do a dive maybe on the bottom, which is about 119 feet and come up to the top, which will be at about 79-80 feet," explained Alex. "It makes

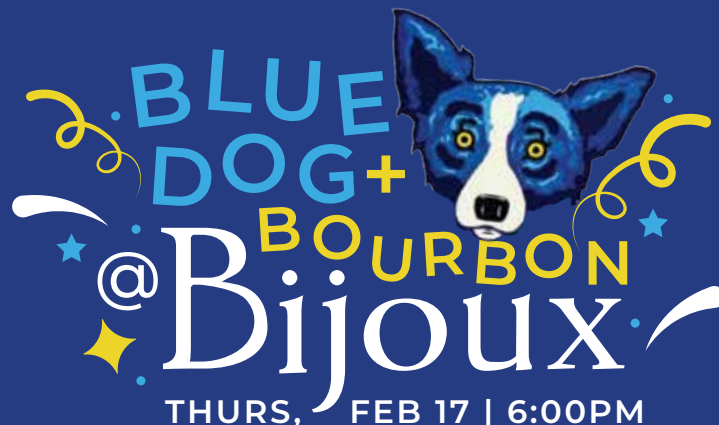


it a lot easier to dive and allows you to spend a little more time down there." He added that the extra relief will also provide a great location for people to go fishing. "You'll have your amberjack swimming around in the column, you'll have your snappers and your groupers on the bottom," said Alex. "It really is going to be a good site."

Because this vessel was actually constructed back in the 40s, it had to go through more screening to make sure that it was okay to go into the environment. Alex said that before the 1980s, there were PCBs and a lot of lead that was used in the paint and the wiring. "We had to test the paint to make sure that it was okay," said Alex. "We got the results back and everything is good to go. We also had to make sure that there were plenty of holes cut into the floor

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Community

CBA and Community Preserving Waterways through Fishing Line Recycling

The Emerald Coast is home to some of the most diverse and dynamic ecosystems in the world, so abundant with marine life that it is no surprise that it attracts anglers from all over. Our waters, stretching from rivers to the Gulf, host some of the best fishing on the planet. However, this area and many other coastal towns are experiencing a common trend, tangles of forgotten fishing line harming local wildlife and humans. You can help prevent this by recycling your fishing line with Choctawhatchee Basin Alliance's (CBA), monofilament recycling program.

Monofilament — or simply fishing line — is made of a single plastic strand, designed to hold tension and stay strong in harsh saltwater conditions. First introduced in the 1950's, this type of tackle is the most



common and effective line for catching fish from bluegill to blue marlin. Monofilament is designed to be strong, invisible, and not break down in saltwater. Unfortunately, monofilament's strength and durability becomes dangerous when the line is improperly discarded.

When line is lost or littered into the water, it can become an invisible, free-floating entanglement hazard that can last

upwards of 600 years. Just think of it—600 years ago, Leonardo DaVinci painted the Mona Lisa! These bunches of littered fishing line are dangerous and deadly to marine life such as turtles, dolphins, fish, birds, sharks, manatees and even scuba divers and beachgoers. When an animal becomes entangled in this strong and virtually invisible hazardous plastic, it becomes trapped and unable to move,

hunt, or even breathe in many instances.

Fishing is part of our culture and history here in the Florida Panhandle; historically, the area has been one the largest Red Snapper fishery in the world!

Moving into the future, as we expand the numbers of people fishing our waters, it is equally important that we as a community deploy responsible practices for discarding old tackle. The Choctawhatchee Basin Alliance (CBA) has led the way by setting up monofilament recycling stations all along the Bay. You may have seen one of these PVC tubes, beautifully painted by local artists, along

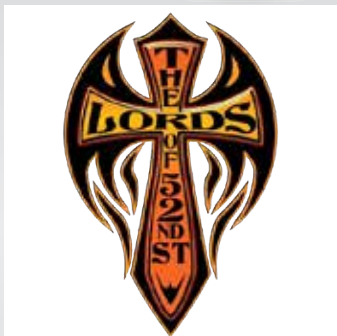
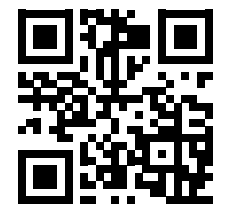
the Destin Harbor or the Okaloosa Island Pier. CBA will be hosting new sites on the Choctawhatchee River, as well as new shore-fishing recycle bins on the Gulf. CBA takes this plastic line from the monofilament recycling program stations, cleans and collects it, and sends it to be recycled into fishing tackle. Anyone in the community can be a part of this "responsible fishing movement." Simply by recycling undesired fishing lines, you can make a lasting impact on our waterways and greatly reduce the number of entanglements of humans and wildlife. To learn more about Choctawhatchee Basin Alliance and programs that benefit our waterways, visit basinalliance.org. If you would like to volunteer to collect fishing line for recycling, email Brennan Wehrhahn at wehrhahb@nwfsc.edu.



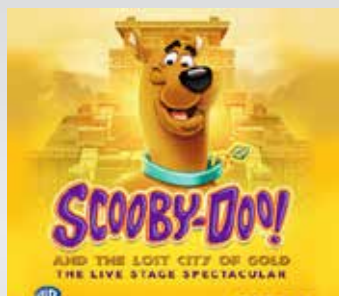
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 Community

The Food Hall Phenomenon Brings Its Flavor to Town

BY LORI LEATH SMITH

A foodie's paradise, the food hall phenomenon is a trend no longer—it's a staple in larger cities such as New York, Philadelphia, Denver, Atlanta and Miami. Appreciating them for their variety of affordable options, developers have come to know food halls as their anchor—an attractive option offering a sense of place and sustainability, not only because of the food component, but also because of the beverages, entertainment, special events, corporate or group events and the experience. When you add in Top Golf, football, hockey and a variety of other simulated sports, along with spacious seating areas and a venue area for events, you're likely to have the patrons eating out of your hands!

Now, our own little paradise will be joining the fun! Destin Commons will be launching the area's first food hall soon—City Food Hall. It will offer a culinary and entertainment gathering place for locals and visitors, as well as a unique opportunity for our area's up-and-coming



and veteran chefs.

I caught up with City Food Hall founders Peter Rounce and Kenzie Motai to help shed some light on what we're in store for and what drew them here!

Kenzie says he initially didn't understand how beautiful and how popular our lucky little fishing village is, but when they visited, they fell in love with the area. "We did a lot of market research and that's one of the reasons why we're happy to be at Destin Commons; it's probably the #1 family destination and we're a one-stop shop for each family member's palette. And Destin Commons provides an ideal environment for us to

capture both visitor and local traffic. We are proud to be part of such a quality destination."

So, this spring you might find yourself surrounded by more than 10 specialty restaurant concepts, (no dining options repeat) offering food and drinks from around the globe, an expansive indoor/outdoor bar, and two state-of-the-art Top Golf full swing simulators with a variety of multi-sport games, several HDTVs and comfortable lounge seating.

"City Food Hall will be our area's newest go-to gathering place," says Kenzie. "After the challenges of 2020 and 2021, we wanted to create a commu-

nity destination where friends and family can spend time together sharing great food and drinks with a side of entertainment. Our plan is to have entertainment every single night, with live music every weekend," he says.

But Kenzie and Peter feel the real draw will be the connections people make. "This food hall concept in and of itself is a great family night, but also a great date place," says Peter. "The food hall environment is for everyone passionate about food and connecting. Further, people are drawn to the brand Top Golf. "Though it's a really fun activity, the food and drinks at that venue are also very good, thereby drawing folks in and allowing them to connect," says Kenzie.

"It will be possible to rent out the entire food hall space, which can become very interactive with a food passport, for example. We can get very creative with those types of events."

Kenzie says the food hall concept enables his team to "bring new culinary talent to

the Destin table," and they have begun discussions with area chefs specializing in Mexican, Japanese, Mediterranean and other cuisines. Peter explains how the vendors will be chosen. "We always try to stay as local as possible. The popular ones are doing something that speaks to the local community. Then once we bring in that type of cuisine, we won't duplicate it." For some vendors, it might be their first concept and they're able to initiate it in a non-threatening environment, they explain. "The menus presented will always be specific to them and in no conflict with any other restaurant or eatery," says Peter.

"There's definitely some regular, normal food items we always seek out for the food hall, but we also seek out the area's specific tastes and desires for the people in the area," Kenzie says. "What are people doing in the area? We explore those possibilities. Culture fit? Good food? Do they work well with everyone else?"

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02 | VA Home Loan Bootcamp
6:30pm | Black Rifle Coffee | Niceville

Chess Night
6pm | LJ Schooners | Niceville

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

05 | Acrylic Swipe with Bloom & Chain Pull with Tamika
Artful Things | Niceville

07 | The Simon & Garfunkel Story
7:30pm | Mattie Kelly Arts Center | Niceville

09 | Second Wednesday Breakfast
5:30am | Niceville Community Center | Niceville

Prime Rib Night
5pm | LJ Schooners | Niceville

10 | NWFL Communications Summit
The Island Resort | Fort Walton Beach

11 | NWFL Communications Summit
The Island Resort | Fort Walton Beach
Bonfire Party featuring the band Duchess
6pm | 3rd Planet Brewing | Niceville

12 | Super Bowl Cookie Tray
12pm | Big Orange House Designs | Niceville

14 | Adult Paint with the Traveling Painter
6pm | 3rd Planet Brewing | Niceville

17 | Blue Dog + Bourbon
11:30am | Bijoux | Destin

19 | Shrimp & Grits Festival
12pm | Destin Harbor | Destin

Sandestin Gumbo Festival
12pm | The Village of Baytowne Wharf | Sandestin

25 | Annual Mardi Gras Masquerade
6pm | Destin Commons | Destin

26 | HarborWalk Mardi Gras
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 Community

Sinfonia Presents Crescendo! Feb. 25-27th

Sinfonia Gulf Coast, our region's only fully professional symphony orchestra, is pleased to announce the full line up for its annual fundraiser Crescendo! A Cultural and Culinary extravaganza, slated for February 25-27, 2022.

Festivities begin on Thursday, January 27 at 11:00 a.m., with a Crescendo! Kick Off Lunch at Bijoux Restaurant + Spirits located at The Market Shops. Enjoy an incredible lunch prepared by award-winning chef/co-owner Jack McGuckin, sip elegant wines, indulge in delectable desserts, shop all of the must-have accessories of the season from The Jewel, door prizes and raffle items, plus much more. Tickets

are \$125 per person and include lunch, wine and gratuities.

On Friday, Feb. 25 at 6:00 p.m. Crescendo! weekend will begin with a series of carefully curated vintner dinners hosted in elegant homes and venues throughout the Emerald Coast, which pair the talents of local and regional "celebrity" chefs with some of the country's most acclaimed vineyards for a delicious evening of food and wine. Participating wineries include Darioush, Fleury Estate, Oakville Ranch, Bouchaine plus more. Chefs include Jude Tauzin, Executive Chef of Tony Chachere and Jack McGuckin of Bijoux Restaurant + Spirits, with the full culinary lineup an-



nounced soon. Vintner Dinner tickets are \$350 per person and include all food, wine and gratuities.

This year's main event is themed, "Carnivale" and is set

for Sunday, Feb. 27 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate the cultural and culinary arts by showcasing world-class vintners, expert spirit purveyors, amazing auction items, and a musical performance. Enjoy reserved table seating, hors d'oeuvres, a full, seated lunch, live and silent auctions, and an all-inclusive afternoon of incredible fun.

Tickets to Crescendo! 2022 are \$175 per person and include all food, wine, reserved table seating, performance and valet parking. Tables of up to 10 guests may be reserved by calling (850) 460-8800. Sponsorship

opportunities are still available.

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

Tickets for Crescendo! 2022 are now on sale. For more information or to purchase tickets for Sinfonia Gulf Coast's Crescendo! events, visit www.sinfoniagulfcoast.org or call (850) 460-8800.

FOOD HALL

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City Food Hall at Destin Commons will be located in a 14,000 square-foot space next to Foot Locker. The food hall itself is a turnkey space and 4800 sq. ft. of cooking space within. Vendors will be assigned their own

prep area, somewhat like a commissary kitchen. "It's a shared environment with 10 food stalls. Half are hot stalls (hooded) and half are cold stalls (not hooded) with point of sale units there for each," says Peter. "All they need is their own staff and their own food. We have the permits."

Peter says technology is one

of the new things. "You can order from different vendors, even order directly from your table, but only have to pay with one check or credit card; it will all be centralized. You'll also be able to order from your phone via the City Food Hall website and execute all transactions digitally."

"We take pride in the ven-

dors and caliber of chefs we're pulling in," says Peter. "The vendors can perfect their business concept and it's touching for us, because we are able to play a part in it and it's a sense of pride," says Peter. "We'll have a really wonderful bar program there, too. We want to showcase the food on a beautiful plate in

an upscale, casual setting. Your experience can be long or short time-wise."


City Food Hall is planning to hire roughly 30-40 employees and vendors will hire their own.

For more information or employment opportunities, visit cityfoodhall.com or email info@cityfoodhall.com.

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Cultural Arts Alliance Announces Valentine Tour of Homes & Gardens

The Cultural Arts Alliance of Walton County is excited to announce that early bird tickets are now on sale for the highly anticipated annual Valentine Tour of Homes & Gardens.

will emphasize outdoor living spaces, gardens and interesting courtyards. The event is scheduled for Saturday, Feb. 12 from 10 a.m. - 4 p.m. and Sunday, Feb. 13 from 12 p.m. - 4 p.m.

several of the homes throughout the weekend.

Please note that as most of these homes are private residences, they cannot be guaranteed as ADA compliant. Please notify the CAA office in ad-

vance for questions regarding access, and best efforts will be made for accommodations.

To volunteer, visit culturalartsalliance.com/volunteer. Volunteers receive a complimentary event ticket.

For more information about the Valentine Tour of Homes and the Cultural Arts Alliance of Walton County, call 850-622-5970 or visit CulturalArtsAlliance.com.



The tour is known for providing a rare opportunity to enter some of South Walton's most interesting residences, showcasing stunning interiors, acclaimed architectural design and picturesque settings, which are sure to bring inspiration to tour goers' winter beach weekend.

With a focus on location, this year's self-guided tour, which is presented by Visit South Walton with additional support from the Florida Department of State, Division of Arts and Culture,

All net proceeds benefit the CAA's 'Art For All' Program, which provides support to Walton County schools, teachers, students, artists and arts organizations to further arts education in the community.

Tickets are \$45 in advance and \$50 the days of the event, valid for the entire weekend with one entry per house. Tickets can be purchased in advance on the CAA's website, CulturalArtsAlliance.com. Tickets will also be available for purchase at

PROCEEDS BENEFIT THE CAA'S ART FOR ALL PROGRAM

Feb 12 | 10am-4pm
Feb 13 | 12pm-4pm

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Weekend
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Bay Buzz

Gov. Ron DeSantis recently announced four judicial appointments, one our own local **Jonathan “Jack” Schlechter of Niceville, to serve as Judge** on the Okaloosa County Court. Schlechter has worked as an attorney at AnchorsGordon, P.A. since 2019. Previously, he served as an Assistant State Attorney for 10 years in the First Judicial Circuit. He received his bachelor’s degree from the University of Florida and his law degree from Florida Coastal. Schlechter fills the judicial vacancy created by the retirement of Judge Patricia Grinsted.

The **Freeport Republicans** will meet February 8 in Freeport at the Hammock Bay Clubhouse, 1830 Great Hammock Bend. Registration begins at 5:30 p.m.; meeting 6-7 p.m. This month’s speaker is Ms. Lane Watkins, speaking on National Heritage Areas. The club meets monthly on the second Tuesday of each month at the same location and time. **NOTE:** The Walton County “Mom’s for Liberty” group will be meet-

ing monthly at the Hammock Bay Clubhouse - theater @ 7:15 p.m., which is directly after the Freeport Republican’s meeting. FMI contact Krissa Johansen at kriss.johansen@gmail.com

The **Walton County Democratic Women** recently contributed books suitable for children 0 to 3 years of age to the Jo Ann Birge Women and Children’s Center in DeFuniak Springs, a substance abuse facility for pregnant or postpartum women recovering from substance abuse. The club has a strong commitment to community service and the provision of these books continued its history of providing books to libraries, museums and other facilities. For further information about the Democratic Women please visit www.waltoncountydwc.org.

Impact100 of Northwest Florida is recruiting members to join its 2022 membership base. Nonprofits need support to provide services to those in need in Okaloosa and Walton County. We welcome women 18 years or older to come to a

membership event, meet the members, and learn how they can become a positive force for good in their local community.

For a listing of this year’s dates and further details, visit www.impactnwf.org or Facebook @ImpactNWF. Women between the ages of 21 to 39, who might not have the financial resources to join Impact100 NWF, can apply for a scholarship called the NextGen Program at www.impactnwf.org/nextgen-program/. Impact100 NWF’s successful community outreach has granted over \$3.6 Million within Okaloosa and Walton counties over the past 10 years.

Want to be a **Lifeguard?** Okaloosa County is holding try-outs every Wednesday and Friday at 8:30 a.m. through February. Pay, after training, starts at \$18 per hour. Interested applicants should arrive at the Beach Safety headquarters located between The Boardwalk and Angler’s on Okaloosa Island. View the job listing at <https://www.governmentjobs.com/careers/okaloosa/jobs/3347804/beach-lifeguard-temporary?pagetype=jobOpportunitiesJobs>. For questions and more information call: 850-259-4131.



Three new Rotarians were recently added to Mid-Bay Rotary Club, two of which were from Mid-Bay’s soon to be Freeport Satellite Club. (L to R): Mid-Bay Rotarian and Satellite Club Lead Dave Underwood, New Rotarian Chris Thornton (Web Designer), Mid-Bay Rotarian and Chris’ Sponsor Kurt Freudenreich, New Rotarian Celeste Bell (Lab Technician), Celeste’s Sponsor Kim Freudenreich; Mid-Bay Rotary Membership Chairman Peter Loffler, New Mid-Bay Rotarian Diana Brown (Insurance Sales), and Mid-Bay Rotary President Steve Wolfrom.

reers/okaloosa/jobs/3347804/beach-lifeguard-temporary?pagetype=jobOpportunitiesJobs. For questions and more information call: 850-259-4131.

Wine & Fries will be held on Friday, February 18th on the incredible Ara Rooftop Pool & Lounge located at Hotel Effie Sandestin (1 Grand Sandestin Blvd., Miramar Beach, FL 32550) from 6pm-9pm. Tickets are \$100 each. You can pur-

chase tickets online by visiting rmhc-nwfl.org/wineandfries. Wine & Fries will feature a wine tasting and menu catered by Hotel Effie Sandestin, and of course, McDonald’s French fries donated by Costa McDonald’s. During the night, guests will have the chance to bid on auction items, sample a selection of wines and kick off their 2022 in style while partying for a purpose.

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OWJC Founder's Great Grandson Stars in Disney Movie

BY JENÉ EVANS MCCrackEN

Local Niceville resident, Bill McCracken, is one proud Great Uncle! His Great Nephew, James McCracken, is featured in Disney's new Christmas movie, "Christmas ... Again?!" which debuted December 10, 2021, on the Disney Channel and Disney+. Bill graduated from Niceville High School in 1969 and from Okaloosa-Walton Junior College (OWJC)—now Northwest Florida State College (NWFS)—in 1971. "My Father, Dr. James Edward 'Ed' McCracken, the Founding President of OWJC grew up in a family where all of the Arts were valued," said Bill. "He would be very proud of James, his great grandson and namesake."

As President of OWJC, Dr. McCracken actively supported bringing the Arts to OWJC and to our local communities. Many people in this area will remember the annual "American Arts Festival" in the early years of "Boggy Tech" which began in Perrine Park in Valparaiso at the original campus of OWJC." The American Arts Festivals cel-



McCracken Family recital at their home – circa 1928-1929
L to R: Mary Ruth McCracken, Charles W. "Bill" McCracken, Janet McCracken, Charles C. McCracken (Ed's father), Cleo McCracken (Ed's mother) and Ed McCracken about age 6.

brated all the Arts – from wood carving to blacksmithing to ceramics to theater, writing, journalism, music (from folk music to opera), photography, graphics, painting. You name the art or craft, the American Arts Festivals celebrated it! NWFS is well known for its continued support and promotion of the Arts, a core value that Dr. McCracken instilled at the very beginning of the College.

Dr. McCracken also passed that appreciation along to all

his children and grandchildren who, in turn, have passed that legacy to his great grandchildren.

James' grandfather, Mr. Tom McCracken, now retired, became a librarian specializing in photography, audio-visual media and distance learning. At OWJC, Tom participated in the summer Arts/Humanities course that toured Europe. With the encouragement of both Ed and Tom McCracken, James' father, Michael McCracken



pursued his interests in the Arts which include acting, comedy and music. Michael has his own acting academy in Chicago, the Vagabond Acting School. James' mother, Becca McCracken, is an award-winning casting agent for theater, film and television.

James, now 7, auditioned for and won the part of "Louie" who is "an annoying future brother" in the Christmas film. James' personal interests include reading, soccer and playing with his younger brother Hayes.

The movie stars age 11 Scarlett Estevez (from Tampa) as Rowena. "Ro" is troubled by

her parents' impending divorce, her Dad's new girlfriend and the girlfriend's pesky son "Louis" (James McCracken) who plays jokes on Rowena, absconds with her Christmas present and interrupts conversations. James plays "irritating" and "annoying" quite well!

"Christmas ... Again?!" is a "time loop" movie. Rowena doesn't want change and her wish to Santa is for things to stay the same. She gets her wish and her day repeats itself over and over again. In this, it is reminiscent of the movie "Groundhog Day."

In the end, Ro finally extricates herself from this nightmare. Ro and Louie come to appreciate their blending family and welcome new family members and new friends to their Christmas celebrations.

In addition to being available on the Disney Channel and Disney+, "Christmas...Again?" is also available as a DVD and as a book on Amazon.com and at Walmart. The movie (and James

Continued on page 17



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 Community

How to Hire a Powerful Real Estate Agent



BY GAIL PELTO, REALTOR

Recently, I asked a group of

business professionals, “How many of you have purchased, sold or invested in real estate?” And almost all of their hands went up. Then I asked them, “How many of you know how to hire a real estate agent?” NONE of their hands went up! WOW! That was amazing to me. These professionals entrusted one of their biggest financial investments, if not the biggest, to an agent and didn’t have a clue on what to look for to make sure they were hiring the right real estate agent for the job. “You realtors are all the same.” I’ve heard

that more times than I can count and really, that’s like saying, “All you CPAs, attorneys, doctors, waiters, financial planners, landscapers, etc. are all the same.” I think you’ll agree, that is just not true. So, what do you need to know? Before you hire an agent, find out the following:

- Will they **tell you the truth** regarding the market and pricing of comparable properties?
- Are they an **expert in the marketplace?** Do they know and study the statistics every day?
- Will they **aggressively look for buyers and sellers**



every day, or will they sit around praying for the phone to ring?

• Do they deliver **strong customer service and customer communication?** You need to know what’s going on.

• Do they have a well-defined **marketing plan of action?** Don’t skip this one. It’s really important that your agent has a plan.

• Do they keep a **rigorous schedule; do they tracks results,** and report them to you?

• Do they have the power and knowledge to **protect your equity** by negotiating the best price for you?

• Are they part of a **network of highly trained real estate agents?** They are like the company they keep.


• Do they have a **personal coach** helping them to improve their skills and strategize on how to help their clients achieve their real estate goals? A great agent will be improving their skills every day.

• Do they have a team of **strong support staff** and a top notch service commitment?

• Do they have a **performance guarantee?** If they aren’t doing the job, you should be able to cut them loose.

Hire a powerful agent to help you get what you want in the time you want—we are not all the same. Have some questions? Call me, Gail Pelto at 850.374.0454 or email Gail.Pelto@kw.com.

Help Keep Walton County Scenic!



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One Year In, Sheriff Aden's Vision is Well Under Way

BY KENNETH BOOKS

Eric Aden's love affair with law enforcement goes back a long way, from his invitation to a dance by the sheriff's daughter when he was just 13 to his study of criminology at Florida State University to his current role leading Okaloosa County's Sheriff's Office.

Initially, the sheriff planned to work for federal agencies and, in fact, applied for four federal jobs.

"I was going to work for the feds," he said, "but I got a call from the sheriff (Larry Gilbert) who asked me to join the local force." That led to the Choctawhatchee High School graduate's service as a deputy from 1995 to 2003, first as a patrol deputy, then as a school resource officer and finally as a part-time deputy.

He then spent 10 years working for his brother's mortgage company, where he learned finance, which, it turned out, gave him experience in finance. That, he said, has helped him with the administrative end of his job.

But law enforcement was never far from Sheriff Aden's mind.

He eventually joined the Walton County Sheriff's Office as a sergeant and later a lieutenant. He stayed there two years, but, he said, "My true desire was to come back home" to Okaloosa County. That came to fruition when he got a call from Okaloosa County Sheriff Larry Ashley, who had his eye on Aden as his successor, in 2010. He worked as a captain and a major, then as a major in a different sphere of activity so he could learn administration. "Those were all the things I wanted to know, but didn't have in my tool chest," he said.

In the spring of 2019, he finally got a taste of federal law enforcement at the 10-week FBI academy course. Then Aden was elected sheriff unopposed in 2020, succeeding the retiring Ashley. He recently completed his first year in office. "It was hard to improve" the sheriff's office, he said, because Ashley had done an exemplary job. One thing Aden did was treat his subordinates as important members of the Sheriff's Office family.

"I take a lot of input from



Sheriff Eric Aden, left, and Deputy Tim Patterson bond with the Sheriff's Office's new bloodhound. Patterson will be the dog's handler.

my employees," he said. "That helps the troops buy in." Recently, for example, he surveyed the deputies regarding their choices for a new paint scheme on their cruisers. "I'm not the one driving them," he said. "They are."

The degree of success Aden has had in applying his vision surprised him. "I had set goals for myself," he said. "The agency was able to implement all of them. I was shocked." Among

his goals was boosting the ICAC – Internet Crimes Against Children – task force. Deputies arrested 22 people in a sting. "If those people see that, it scares them into their corner," Aden said.

In 2021, the Sheriff's Office solved five cold cases, one for sexual battery and four for homicides, bringing justice to the victim and the loved ones.

Recruitment is a constant

need for the generally understaffed Sheriff's Office. To that end, Aden instituted a cadet program – 10 weeks of paid training, followed by hiring. He tells of one potential recruit who said he would love to join the administration but couldn't afford it. Aden asked how much the man made and he said \$32,000 a year. "I said, 'I'll pay you \$38,000 a year and pay your tuition.'" The sheriff is hoping to recruit more minority deputies as well.

Aden has stepped up training with a program using a huge flat screen and scenarios in which a deputy may have to come to an immediate decision. A tabletop program features four high-energy scenarios: a condominium collapse; a George Floyd situation; a bomb and a river rescue. Aden hopes to recruit some other agencies to take part in the near future.

As part of the Sheriff's Office's community outreach, Aden set up a citizen advisory board, composed of members from a wide variety of neighborhoods,

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Car Shopping The Smart Way: How to Land The Right Preowned Car at the Right Price

BY WILL ESTELL

Whether you're shopping for your first car, truck or SUV or in the market for your 15th one, vehicle shopping can be a tedious chore, and that's especially true in today's automobile market.

There's often such a fine line between a really great deal and a really bad one, but the more you educate yourself ahead of time, the better the probability of you getting the car you need at a price that's right, along with dependable service and financing terms that you'll be happy about well after the new of your new (to you) ride wears off.

Preowned vs. New: There are often many incentives to buying preowned instead of new. The most obvious? "The right" used vehicle can usually save you money upfront, as well as save on insurance, registration and taxes. Perhaps the greatest reason buying preowned often makes sense, though, is that you get more car for less money. And if you buy right and get into a three-to-five year old model, a large chunk (usually around 45% to 60%) of the new car price depreciation was already absorbed by the previous owner.

I understand that there will always be advocates for buying new, because, in theory at least, it's less hassle since a new car should have zero issues and very little maintenance needed for its first few years of ownership. However, that doesn't hold true

near as much as it might have 20 years ago. Nowadays, most any modern car or truck (other than some high-end exotics) should easily be very dependable for well past 100,000 miles, with routine oil changes, tires and brakes. By contrast many brand-new cars will need the same things during your first three years of ownership, yet still burden you with a higher payment while also taking on those maintenance costs.

Here, I've compiled an overview on how to shop smart and get the right deal on the car, truck or SUV you really want when going the preowned route. Many of these steps can help assure your best deal when buying new, too.

Know Your Needs: Determine what vehicle you really want, and need, and look for that vehicle as opposed to simply blindly searching for whatever seems to be available. Remember, just because something is a good price, or in good condition, doesn't mean it's a good deal for you. Think about how you plan to use the vehicle and what options you can do without and which ones you consider a must have. Make sure you have narrowed down a handful of vehicles that meet your need based on size, cargo capacity, EPA fuel mileage, reliability, cost of ownership, and a price range you can "really" afford without being car rich and cash poor.

You can, and should, research

any vehicle you are considering, in detail, before buying the car. Don't rely on the salesperson at the dealership to do this. They can still help you find and close the best vehicle for you, but you need to do your own homework first.

It's important to know that even very reliable brands often have certain vehicles in particular year ranges and drivetrain configurations that are problematic. For instance, I often buy Mercedes, BMW, Porsche and other Euro makes. However, there are certain cars from these brands I would not even consider because of particular problems that plagued certain models and years. This holds true with any make from a Ford F150 truck to a Jeep or Porsche, and even to Hondas, Hyundais and Toyotas, though, across the board, most of the Asian brands have proven to be the least problematic to maintain cost effectively, and in many cases the most reliable for the money. And, I'm saying this as someone who drives mostly European cars myself. The truth is, most all of us who consider ourselves real car fanatics understand that the more a brand costs, and the fewer of them there are on the road, the more the cost of ownership is going to be. It doesn't mean highline brands aren't cutting-edge engineering marvels and the most fun to drive, just that they also cost the most to drive.

Set a Budget:

There are really only two ways to buy a vehicle: You either pay cash or you have a payment. Either way, try to refrain from buying more than what makes good financial sense. It always puzzles me when I hear people complain about barely being able to

make their payments, or not having money to do other things, because they are driving around in vehicles that are \$500 to \$1,000 a month. Most financial consultants agree that whether you are paying cash or financing (no matter how great of price you might have gotten at the time of purchase) the purchase price of your vehicle should be no more than 35% of your annual gross income. This means buying a \$50,000 vehicle if you're making \$100,000 a year doesn't make good financial sense. We all know A LOT of people who've fallen into the "keep up with the Joneses" trap of spending a high percentage of their take-home income on a single car payment. Even lenders consider anything more than 20% of your take-home earnings per month to be an excessive car payment. This doesn't mean you can't be smart and still drive a car you like. In fact, you can often buy that same



(or one body style back) vehicle that is three to five years old and have a payment that's around half of what other buyers who bought the same vehicle brand new are still paying for theirs.

Once you have a handful of particular cars in mind, use sites like NADA (National Auto Dealers Association) and Kelly Blue Book to research the current book value of the specific make, model and year you are looking for or have seen listed for sale. Remember to pay attention to the "retail value" and "private party value" when comparing prices. Know these values and let any dealership or individual seller know you have researched and know the value of what they are selling, if their price is for any reason higher than what the book value shows it should be.

There are big benefits to buying from a reputable dealer, and

Continued on next page

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CAR SHOPPING

continued from previous page

though you may sometimes pay slightly more than you would if you were buying the same vehicle from an individual, sometimes you will pay even less, and could get a car or truck that has recently been inspected and had routine maintenance and needed repairs already done. Ask about this, and what has been done, along with any warranty they offer.

Get Pre-Approved: If you are financing, buying from a dealer is usually simpler than from a private seller. This is especially true if you have a trade-in. Though anyone with good credit can often borrow the money from their credit union, bank or various online auto lenders and get the same rate they would receive going through the dealer. Either way you go, it's a good move to get preapproved for an auto loan, because it simplifies the buying process and puts you in a stronger negotiating position at the dealership, since they will already know you can buy today, if they simply work the right deal for you.

Go for a Test Drive: Once you've located a vehicle you're interested in, go for a test drive. If the vehicle is at a dealership, this is pretty standard. However, if you're considering buying from a private seller, take precautions to meet at a safe place and preferably take someone else with you to meet the seller. Remember to ask questions about the vehicle's maintenance and condition, as well as their ownership experience and even why they are selling it.

Whether test driving a dealership's or individual seller's vehicle, make sure to get in a few miles of driving at highway speeds, as well as some turns, stops, hills and curves. It's best to do this with the entertainment system off (I know, I know... you want to know how good the stereo sounds) and with a keen ear and feel for any noises or unusual handling characteristics of the particular car or truck. Do all of the gauges function and measure where they should? Do the brakes squeak? How does the steering feel? Does the transmission shift out, up and down, smoothly? Do all of the windows and lights work properly? Does the sunroof, navigation and sunroof function as they should? Do all the signals work? How does

the car feel starting and stopping? If anything seems out of place, ask about it.

Check the Vehicle History Report: Before you buy any preowned vehicle, ask the dealer to see a vehicle history report. If you're buying from an individual, it's usually worth the small fee to run it yourself if they don't have a recent one handy. Through companies like Carfax, AutoCheck, KBB and others, you can get a somewhat detailed history report using the vehicle's identification number. I say "somewhat detailed," because not all of the events such as services and repairs are always on the report, as some service centers and dealers report to Carfax and AutoCheck (or others) and some don't. So, don't be alarmed if you see random oil changes and services. What you are really looking for here are irregular title issues, major body repairs, number of owners, along with mileage discrepancies. I wouldn't be too concerned with small repairs like bumper covers or a headlight or taillight replacement, but you should note, from the report, where the damage was and whether listed as minor or severe. The truth is a lot of cars have some small blemishes on these reports from minor occurrences that don't otherwise impair the vehicle once properly repaired. I'd even go so far as to say that there are some rebuilt salvage title vehicles that are great dependable cars, after being repaired correctly and inspected by the title issuing state and given a clean bill of acknowledgement. Still, these cars—no matter how great of condition—are normally worth 25% to 40% less than the same exact vehicle, with the same mileage, and a clean title.

Talk Price: This is the part that so many people dread. However, it's also the part that can make a lot of difference in whether you go home with a good deal or a bad one. Though a lot of modern dealerships do operate on a no negotiation basis where the price is set in relation to what the true retail book value is, this isn't always the case with every dealer, and certainly isn't with private sellers. This is why you did your homework, and you know the value of the vehicle yourself.

Let's say the seller is asking \$18,900 and your detailed research shows the vehicle is worth \$16,400. Use your negotiation

skills to point that out. Let's face it, unless you're walking, and can't find another car for sale within a 50-mile radius, it wouldn't make sense to overpay for the car, no matter how much you like it. Remember, this isn't a house. This is a constantly depreciating asset. If you overpay for it today, you will owe for it for a long time. Use this as a time to bring up any small imperfections in the vehicle or anything you noticed in the inspection or test drive. After doing that, simply make an offer such as: I really like the car, but I am not willing to pay over what the value is for the car. I will offer you \$16,000, but I can't go any more than that. Now, be willing to buy or walk. Maybe they come back at the \$16,400 it's worth. If so make the deal. Remember: If you are buying from a dealership, they also have set dealer fees. These often range from \$400 to \$900, and are called a variety of different names such as "doc fees" or "documentation fees," but the closest one to truth is "dealer profit." It's completely fine and part of the process to pay these, and most dealers have learned not to budge on these fees, as their margins have gone down over the past decade, and they actually need them to survive in many cases. Just know that when figuring a final out-the-door price, that fee, and your state registration fees and taxes are going to be added to your fi-

nal price. Whereas, when buying from a private party you'll have to pay registration, title transfer and tag fees at your local DMV office when you go to tag the vehicle.

Remember, when you are negotiating at a dealership you are doing it with professionals who do this for a living, and they are getting paid based on what you pay for the car. Again, that's absolutely fine and that is their job. However, don't let yourself fall victim to becoming a monthly payment buyer who pays too much for a vehicle, as long as they can get the payment where you want it. Sure, the payment matters, and the interest rate, added fees and other terms certainly do. The bottom line is, if you pay over the retail book value, you paid too much no matter how affordable you feel your payments are.

When closing the deal, you'll also be asked about additional purchases such as gap insurance and extended warranties. These are not bad purchases to consider—especially if you are financing the car. Before you agree to any extended warranty, however, know about any existing manufacturer's warranty or dealer warranty that the car may still be under, and decide accordingly, based on the vehicle's age, mileage and condition, whether you are likely to justify the cost of an extended warranty (often \$1,400 to \$2,000 or more)

versus potentially having to pay for potential repairs yourself. Personally, I've only purchased an extended warranty once in over 30 years of owning various cars. Even then, it wouldn't pay the simple \$400 part that went out on my Jeep at the time. So, I forgo those, but do put a lot of merit into cars with existing CPO manufacturer's warranties, though they don't cover routine maintenance items.

If you've made it this far, done your due diligence, and followed all the steps herein, you're likely to be able to head home in a preowned vehicle you really like, and one you can feel good about not only the day you buy it, but also three months or a year later when the new has worn off a little and it's settled into being another one of your "things," just like those favorite worn jeans, old Chuck Taylors, or that TAG watch you spent two week's pay for 10 years ago.

Will Estell is a writer and magazine editor, with over 400 published articles in various publications, as well as numerous online articles in an array of genres. He's been instrumental in founding 11 magazine titles from concept to fruition, for other publishing companies and his own partnerships. Will actively partakes in freelance media projects for select local, regional and national publications such as this one. Will is a father of three who splits his time between homes in Destin and Navarre, along with his wife, ABC news anchor, Laura Hussey. When he's not writing, creating or consulting, he enjoys playing with cars... real ones.

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The Ever-Changing Insurance Market Place in Florida



BY JOE CAPERS,
INSURANCE ZONE

It has been two years since we wrote about the changing insurance market place in Florida. Because we are nearly surrounded by water with the possibility of storms and other natural disasters so evident, the cycles are much more pronounced.

Typically, insurance industry cycles will last anywhere between two to ten years. The market cycles rely on the way the nation, and for that matter the world, is operating, in addition to storms and other natural disasters, COVID has impacted the marketplace. In this edition we will take a condensed look at what factors are driving these market shifts, the differences of a hard and soft market, and the effect on your personal and business insurance programs.

In a **soft market**, there will

be an increase in competition and pressure on lowering premiums. This cycle is usually followed by a hard market because carriers are underpricing coverage to secure market share. In a soft market you can usually find lower insurance costs, broader coverages and more liberal underwriting guidelines. This is an advantage for anyone who is purchasing insurance. With increased capacity, the consumers have more Insurance carriers and enhancements to choose from to design their insurance program. A soft market increases the amount of competition between insurance companies.

A **hard market** is a time when premiums increase while capacity or the ability to write more premiums is diminished. These past two years for the Florida insurance market have certainly been one for the records. Higher premiums, more stringent underwriting and less competition is playing into the advantage of insurance carriers, and make it difficult on consumers. This is a good time to have a comprehensive insurance review.

COVID has definitely impacted the insurance industry as well. The pandemic has certainly highlighted coverages



that are included in contracts. Insurers have seen an increase in insurance claims while suffering investment losses. But there are other factors that should be mentioned that have added to the creation of the hard market that we are currently experiencing.

Florida's hard insurance market is tougher than any other market cycle in most other states. The challenges are exacerbated by other "unique" market conditions such as natural disasters, litigation, fraud and increase in claims frequency and severity.

Many carriers are still working through their losses from the natural disasters, and the major storms of Hurricane Irma in 2017 and Hurricane Michael in 2018. These two events had

a major impact on the rising reinsurance costs. Reinsurance is an essential product, purchased by insurance carriers to mitigate catastrophic exposures.

Fraud is another factor impacting the insurance market. The more prevalent schemes are related to assignment of benefits from some roofing contractors and mold remediation companies. Another factor impacting the Florida industry is the escalation of litigation in our state. There are some public adjusters teaming up with personal injury attorneys to file frivolous claims creating unnecessary litigation. One recent study shows that 8% of all homeowners' claims nationwide are in the State of Florida, but 76% of all homeowners' claims lawsuits are in the State of Florida!

Whether you are seeking personal or business insurance, navigating the market can be challenging. The bottom line for the Florida insurance market right now is that the industry is on life support and consumers are facing double digit rate increases. Policyholders are paying more money for less coverage. Regardless of what you're after, it's important to find an insurance professional who can help you manage your insurance program during the market cycles. An independent agent with multiple carriers should be of great assistance in any market.



Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos on 'Homeowners, Condo, Business and Umbrella' or call (850) 424.6979.

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What Does it Mean to "Age-In" to Medicare?



BY GREG DURETTE, FLORIDA HEALTH CONNECTOR

As many times as I have said the term "age-in" to folks when discussing Medicare, it has never failed to elicit a visceral response like, "What do you mean

with this age-in thing?!" or "I don't feel aged-in!"

The fact of the matter is, aging-in, meaning you are turning 65 soon, is a good thing. There are many we all know that didn't make it to that milestone.

Yes, we are in the middle of the Open Enrollment Period which runs from January 1 – March 31 of every year pre-dominantly for Advantage Plan members (You can re-read my article from last month for more information about the ins and outs of that.), that does not change the fact many people have birthdays all year long and are actually aging-in during this time as well.

What generally happens is, folks get confused between what they see on TV with all the pitches about "time running out" and, what they can actually do during the aging-in period. So, let me attempt to de-mystify it a little here.

There is a period of time when a person ages-in and becomes eligible for Medicare. Typically, this period of time is three months before the month in which they turn 65 and three months after the month in which they turn 65. Do the math and you will see this is a 7-month period of time around your birthday. There are a few other exceptions to this eligibility period but, those will have to be saved for another article.

The first order of business is to obtain your Part A and B (if desired or needed) through Social Security. Without adding a litany of boring details as to qualifications for each, suffice it to say Part A is typically \$0 premium for most folks and Part B for 2022 will typically cost \$170.10 per month. The Part B

premium is means tested can get a little complicated...certainly more complicated than can be described in this article. Again, suffice it to say, some could pay much more or much less, depending on your income.

If you wish to avoid LIFE-LONG penalties, you will have to have Part B and Part D (prescription coverage) in place at the time of first becoming eligible. As a reminder, eligibilities are one of those things unique to each person's circumstances. So, it is important to know how these things apply to you.

If you choose to obtain a Supplement, commonly called a "Medi-Gap" policy, you will need to also obtain a separate Part D prescription plan as the Supplements DO NOT INCLUDE such. If you choose to obtain an Advantage plan, the Part D prescription coverage is typically INCLUDED.

As you can see, this can and usually is a very confusing time for most folks used to have traditional insurance for their whole lives. Suddenly, you are thrust

into this new system and everybody and their cousin is calling and/or mailing you every single day with their "better option."

Your best option is the one that suits you best. Maybe it is a great price. Maybe it is a great network of providers. Maybe it is just the peace of mind in knowing you have someone you can rely upon for information when you need it.

If there is only one take away you can have from this article, it would be to work with someone that can help you navigate the local landscape and help you completely understand this otherwise very confusing time in life.

Happy New Year!

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the state and is based in Niceville. He has been in the insurance industry for over 38 years and can be reached at his office at (850) 842-2400 or his mobile at (978) 509-2941.

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LEGACY

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McCracken) is featured in the January 2022 issue of J-14 Teen

Celeb magazine. James was interviewed on multiple days by ABC Television during the week of the movie debut (check on YouTube or Google "James

McCracken Disney actor").

After completing the movie, James, a public school second grade student, asked his mother, "When's my next movie?"

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BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The U.S. economy is on a tear so to speak. Economic growth is considered by some to be beyond red hot (Fidelity recently called it “white hot”). Corporate profits have been growing at record paces, despite higher prices for materials and labor. Yes, American companies are continuing to make record profits despite the biggest spikes in inflation in almost 40 years. So, many are wondering, can it continue? That ‘it’ is economic growth and along with it productivity, profitability and ultimately stock prices, real estate prices and other asset prices.

Americans continue to increase their spending (U.S. companies, too) and they continue to increase their savings. Access to capital has never been so advan-

Will Inflation, Higher Rates and Covid Slow Down Economic Recovery?

tageous to corporate America, its citizens and its governments. Is that what has been driving inflation? Some argue it has not. They argue it is the (temporary) disruptions in the supply chain that is causing significant spikes for everything from semiconductors (computer chips) to clothing, building materials, and just about everything that relies upon shipping and delivery.

We, along with everyone else, hear and see a lot of what is going on and draw conclusions and formulate opinions. We will share them with you in this edition of Research and Commentary from The First Wealth Management.

We think it is going to take a lot to significantly slow down this economy and start to hurt corporate earnings. Starting with inflation, we think that it will sustain itself at 5% (not the 3.5% that the market is implying or the 6.8% of the Consumer Price Index). That rate by the way is more than double—in fact it is almost triple—what inflation has been in the past 20 years or so. Inflation at these

levels can threaten productivity and profitability for sure. However, we think not enough in this scenario to reduce profit growth below 10%. We aren’t alone in this thinking, but it makes a lot of sense to us. Stock prices would benefit commensurably in this scenario. Stock prices tend to follow profits or profit growth, but some stocks get way ahead of themselves and get overvalued (Electric vehicle stocks or crypto exchange companies, for example). Some stocks continue to suffer a lack of interest or momentum and hence become undervalued. Believe it or not, energy stocks are still considered to be undervalued even though the sector is up over 50% for the year.

Next, the money supply. Fed stimulus and the growth of the balance sheet would have to slow down significantly or even reverse. It is important to point out that the Fed has slowed its pace of asset purchases (which has been increasing the money supply, kept rates low, created greater liquidity, made credit more available) but still has continued to grow its balance sheet and the money supply. Banks, as most depositors know, are not trying to increase deposits through higher rates on savings and CDs. Banks have access to a lot of capital. One reason bank stocks have performed strongly, and we think overall the sector will continue to do so, is simply put this way: Bank profitably grows when banks borrow on the short end (at close to zero) and lend on the long end (not close to zero, more like 3% and beyond). So, if rates or yields do go up, banks might grow their revenues and their profits more quickly.

The role that the Fed plays probably shouldn’t be understated. Recently Global X (an investment management company of exchange traded funds) called 2020 the year of the virus, 2021 the year of inflation and 2022 the year of The Fed. We tend to agree. They went on to say that yields and economic growth will be key focuses for the Fed. That included commentary on which sectors rise with an increasing 10-year U.S. Treasury note rate and oil prices:

Those are Financial Services (banks and financial services), energy (mainly oil companies but also oil services and energy transportation) and Industrials. Industrials encompasses a lot: Transportation (air, freight, rail, trucking) auto and equipment manufacturers, defense companies among others).

Economic contractions (recessions and depressions) are the result of restriction of credit. That is not happening right now and hence has been the wind in the sails of the economy. Left unchecked, however, that can lead to prices rising too rapidly (inflation), but also it can lead to asset bubbles. A greater supply of money pushes asset prices up and leads to higher levels of speculation. Question for readers to ponder: Is crypto currency a store of value and hence its rapid rise or is it also impacted by speculation because of the huge increase in the money supply? We think it is the latter and that investors should take caution when considering crypto as part of their asset mix.

What about Covid? Approximately 62% of the U.S. population is vaccinated. As newer variants emerge, will they evade vaccinations, cripple mobility, demand and ultimately economic growth? We think the proof is in the lockdowns or the lack thereof. Most governments and nations tend to be looking to how to live and continue to grow through this virus and begin to accept it as part of life in these times. We think that Covid will continue to temper economic growth (and even take a point or two out of inflation), but not freeze it or reverse it.

Because of economic growth the demand for energy (green or fossil fueled) will continue to grow. World demand for liquified natural gas alone (to generate electricity, heating and cooking) is seeing significant increase and now some are projecting that the U.S., within the next year, will be the leading exporter of the fuel. Areas of the world, namely Europe, pronounce that its energy mix will be close to 80% green energy by the end of this decade. Energy stocks and funds represent less than 3% of the value of the S&P 500. While

their profitability and stock prices have grown, they still don’t have anywhere near the percent of the market as say technology stocks do at 27%.


Also, don’t forget about infrastructure growth. There are industries, companies and sectors that could be the benefactors (along with their shareholders) of the significant investments being made into infrastructure (roads, bridges, 5G, railroads, the shoring up of flood zones and rising sea levels). There are mutual funds, exchange traded funds and individual stocks that investors could look at if they see this as an area of growth and profitability.

Regarding productivity: How can corporate America, and the corporate world keep up with higher costs of materials and labor shortages (inputs). Labor shortages are likely to continue because so many people have left the workforce, population growth has slowed significantly, and the worker participation rate is near its lowest level in history. We think the advances being made every day in automation, artificial intelligence and outsourcing — when juxtaposed with higher cost of labor — deliver that badly needed productivity to remain or grow profitability. The Kiplinger Letter recently cited the demand and growth of so called cobots, or collaborative robots, that “work side by side with workers” as one example of technology boosting or improving productivity. This could be an answer to the not only the growing cost of labor but the shortage of labor as well. Investors have more access than ever to directly participate in these technologies or sub sectors through individual securities or through the funds that represent them.


In the end, until there is an opposing shift, we believe the economy will continue to grow.

At The First Wealth Management we encourage our clients, when considering changes, to make changes over time versus making them overnight. While we appreciate the old saying that at first you must concentrate to create wealth,

Continued on page 30



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Maurice Stouse
Financial Advisor

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Being held Thurs., Feb. 10 and Fri., Feb. 11 at The Island Resort at Fort Walton Beach, this two-day, premiere profes-

sional development event for PR, marketing, communications, and business professionals will include top-notch keynote sessions from industry leaders, interactive breakout sessions, networking, an opening night bonfire and much more.

Breakfast and lunch will be provided both days and The Island Resort at Fort Walton Beach is offering discounted room rates so that you can turn your professional development



into a weekend getaway.

Interested in sponsoring the NWFL Communications Summit? Contact Denise Song, Part-

nerships Chair, at dsongfl17@gmail.com.

Interested in speaking at the NWFL Communications Summit? Contact Bobby Parker, NWFLCS Chair, at bobby.parker@corcorangroup.com.

The complete NWFL Communications Summit schedule

is coming soon with speaker announcements, session details and more and is open to the public.

Tickets are \$150 - \$200. Visit www.eventbrite.com/e/nwfl-communications-summit-presented-by-okaloosa-gas-district-tickets-233642008537.



DID YOU BUILD OR PURCHASE A HOME LAST YEAR?

PROPERTY TAX EXEMPTION FILING DEADLINE MARCH 1, 2022

Gary J. Gregor, Walton County Property Appraiser, reminds property owners who intend to make application for Homestead Exemption, Deployed Military Exemption, Combat Disabled Veteran's Discount, Veteran's Exemption, Disability Exemption, Agricultural Classification, Additional Senior Exemption, or Widow's and Widower's Exemption, the absolute filing deadline is **MARCH 1, 2022**.

If you plan to file your exemption for the first time, please bring with you a copy of your recorded deed or tax receipt, the social security number(s) of all owners of property, Florida driver's license number, Florida auto tag number, and voter's registration number. If you are entitled to disability exemption, please bring proof of disability (two doctors' statements). If you are filing Homestead Exemption on a mobile home, please bring the title or registration certificate.

If you are filing for the "Additional Exemption for Persons 65 and Older," your annual household income cannot exceed \$32,561 (adjusted annually) (proof will be required).

If you would like information to determine your eligibility for exemptions, please call **850-892-8123** or **850-267-4500**, Monday thru Friday, 8 a.m. until 4:30 p.m.

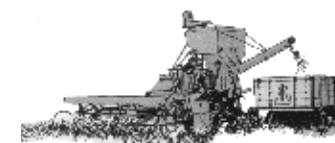
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FABA's Far West Chapter Sets Schedule

BY DAVID SANDLIN

Are you interested in blacksmithing? Think about joining the Florida Artist Blacksmith Association (FABA). Its mission is to teach and preserve the noble art of blacksmithing.

Recently popularized by programs like "Forged in Fire" and "Men at Arms," blacksmithing has experienced a renaissance. However, FABA has been actively teaching and setting up historical blacksmith shops throughout Florida for the last 35 years. Part of the FABA educational program is to host monthly meetings in six locations throughout the state. Our local Far West chapter is headquartered at Traditions Workshop in Fort Walton Beach and sponsors meetings throughout the panhandle.

Your first meeting with FABA is always on us. After that, we encourage you to join this fine organization. For a family to join, visit <https://blacksmithing.org>.



The cost is only \$30 per family, per year. An annual membership allows your clan to participate at any FABA event throughout the state (usually one every weekend). Plus, you get an e-copy of the monthly newsletter, The Clinker Breaker, featuring Florida blacksmithing news and events.

The next two Far West meetings will be the fourth Saturday of January and February at Traditions Workshop, 418 Green Acres Rd, Fort Walton Beach, FL, 9 a.m. to 2 p.m. The January 22nd meeting will focus on the Journeyman standard to

mortise and tenon." A typical project using these techniques is to make a trivet. We will have a spring swage and "monkey fist" available to accomplish these tasks.

The February 26th meeting will focus on splitting where the demonstrated task will be to split a bar with a hot cut at the end or in the middle of the bar. A barbecue fork uses this technique. In the far west, we always have open forges following the demonstration, so you can try your hand at the project for the day. Lunch is provided and donations appreciated

"Swage a tenon by making the end of a square bar round using a swage." It will also feature the task to "Make an assembly from at least two separate pieces using a

The March 26th Meeting (9 a.m.-3 p.m.) will be at John Butler's farm, 4112 Bell Lane, Pace. We are planning to conduct this meeting as a "make and take" class: How to turn a Railroad Spike into a knife. Class cost will be \$110 with lunch from Sonny's BBQ included. Class size is limited to 12 people. There will also be one open forge for those not interested in the class. Proceeds from the class will go to support FABA.

The April 23rd meeting (9 a.m.-3 p.m.) will probably be held in Navarre. We say probably, because we are still working out the details for the location. But if the stars align correctly, we will have Jordan Borstmann visit the Far West and demonstrate how to make one of his trademark axes.

The May 28th meeting (9 a.m.-3 p.m.) will be at Timber Creek Distillery (dirt road northeast of Crestview: 6451 Lake Ella Rd, Crestview) with

the task to make a sea creature for our contribution to the FABA Con 2022 auction. We don't yet know how our judges Cam and Arron might weigh in, but you can count on great pizza from their stone oven and libations from the distillery (and maybe some axe throwing too).

Over the summer, expect us to meet at the Baker Block Museum, date TBD. Other summer monthly meetings are still up in the air. However, the October 22nd meeting will be back at Traditions Workshop to prep the trailer for the trip to the state-wide blacksmith conference in Gainesville. The forges are already reserved on that day for finalizing the team contributions to the annual conference auction project "creatures."

If you are interested in any of these events and need more information, contact david@traditionsworkshop.com or call/text David at 850-974-1548.



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Resolution: Save Money on Energy in 2022



BY CHRIS BALZER, ECES

Welcome 2022! A recent survey of 531 U.S. adults showed the top resolutions are: exercise more, eat healthier and save money. A look back 20 years, and CNN's poll showed the top resolutions were: get out of debt, lose weight and develop a healthy habit (quit smoking). It's not surprising that the top resolutions are similar year after year, because they all have great intentions and actually go hand and hand. Let's look at eating healthier and exercising. Eating healthy can mean cooking more at home, which saves money. Eating healthy also could cause fewer medications or doctor visits, which saves money. The same with exercising—developing a good exercise plan will make you healthier and could cause fewer medications or doctor visits saving you money. My grandmother once said, "It's better to spend money at the grocery store on healthy foods than at the doctor's office."

Another way to save money, which is always on the top of my mind and typically not on most, is to increase efficiency and tighten the envelope of our homes. Tightening the envelope is not a phrase from Tom Wolfe's novel the Right Stuff, but a term used to describe a system. The building envelope is the physical barrier between the exterior and interior environments enclosing a structure (your home). Generally, the building envelope is comprised of a series of components and systems such as a roof, walls, windows and a foundation. These systems protect the interior from the effects of the environment like precipitation, wind, temperature, humidity and ultraviolet radiation. One function of the building envelope is to control these effects between the interior and exterior of the building. When there is missing or compacted insulation or un-

ENERGY TIPS

by Emerald Coast Energy Solutions



sealed windows, doors and attic penetrations, your building envelope is compromised, wasting energy and comfort.

If your home is older than 10 years, you most likely don't have enough insulation to meet today's guidelines. Prior insulation code for this area was R-19 (roughly 6.5" of insulation); now the new code is R-30 (roughly 10.5" of insulation). That's a 61% increase. Why the increase? Because we know that R-19 insulation has trouble keeping our homes comfortable and the only solution was to add more insulation. More states are requiring the use of a reflective radiant barrier insulation installed on the attic rafters. Reflective radi-

ant barriers reflect 97% of radiant heat in your attic, lowering the attic temperature by 40 to 50 degrees in the summer allowing your insulation and ductwork to perform better, saving

you money and increasing your comfort. It's all about tightening the envelope to increase efficiency and comfort. If one of your resolutions is to save money this year, schedule an inspection to know exactly where your home could improve its envelope.

May success knock on your door, all your joys multiply and you and your loved ones stay healthy. Happy 2022!

Chris Balzer is Founder and President of Emerald Coast Energy Solutions, a Smile Provider Company. ECES provides smiles to its customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save and become energy ef-

icient schedule an inspection by calling [\(850\) 588-2870](tel:850-588-2870), visit www.trustec-es.com or email wecare@trustec-es.com and Beat the Heat!

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Off the Hook

TUGBOAT

continued from page 3

so that if marine life were to find their way into the vessel, they could find their way out. The holes also allow the vessel to sink at a more even rate.”

Until about a year-and-a-half ago, the Coastal Resource Team had not had very many vessel deployments. This tugboat will actually be the fourth vessel deployment that Alex and his team have done the last year-and-a-half. “We still have a few more on the books,” he said. “Being able to deploy these large wrecks, it creates a unique habitat. It’s not your normal concrete modules that have been deployed for many years now, and provides a

great location for people to go diving and fishing too.”

The Dylan:

The tourism department of Okaloosa County, in collaboration with U.S. Customs and Border Protection, sank a 61-foot steel-hulled vessel named the S/V DYLAN in Sept. 2020. The vessel was deployed by contractor Morgan Marine approximately 16.5 nautical miles southeast of Destin-Fort Walton Beach in 120-feet of water.

In late 2019, U.S. Customs and Border Protection seized the M/V Dylan that had over 400 pounds of cocaine inside with a street value of \$7.5 million. Following seizure, the vessel was forfeited to the U.S. Government

and transferred to Okaloosa County to be deployed as an artificial reef. “The U.S. Customs and Border Protection Miami Field Office is happy to continue collaborating with our state partners in transferring seized and ultimately forfeited vessels to be converted into artificial reefs. These vessels were used in attempted efforts to smuggle hard narcotics into the U.S. We recognize the significant long-term benefits of partnering on the artificial reefing projects – benefits beyond the immediate consequences of seizures for the criminal organizations, to include the positive impact on the ecosystem as well as the economy for the State of Florida and the Federal Government,” said



Photos by Alex Fogg.

Amelia Castelli, Deputy Fines, Penalties and Forfeitures Officer, U.S. Customs and Border Protection. This was the first vessel deployed as an artificial reef since the M/V MONICA LEE was intentionally sunk in 2011. This reef site not only provides a habitat for commercial and recreationally important species of fish that are commonly targeted by local and visiting anglers, but also offers an interesting site for SCUBA divers.

The S/V DYLAN was cleaned and modified to be environmentally friendly. Due to its relatively small size, additional similar-sized vessels will be deployed nearby, adding to the reef site’s complexity and creating an underwater “boatyard.” “It is exciting to see a vessel deployment off our coast. This was the first of many vessels that are in line to be sunk in the coming years and will complement the hundreds of artificial reefs that have been deployed over the last couple of years,” said Alex.

The Brannon:

In 2020, Okaloosa County was contacted by the Brannon Family out of Freeport who wanted to donate a 65 ft. experimental military “fast response” catamaran for use as an artificial reef.

The catamaran was originally purchased in Maine and transported by trailer to Freeport where it sat for more than 20 years.

According to Alex, the original plan was to retrofit the vessel and use it as a house boat or other semi-permanent living quarters. However, the vessel retrofit was never started and the vessel was never placed in the water or ran. Because the vessel was never named, it was eventually given the working name of the BRANNON in honor of Mr. Ronnie Brannon, who passed away in 2021.

The BRANNON was deployed approximately 16.43 nm SE of Destin Pass in the Okaloosa County Large Area Artificial Reef Site A (LAARS A). This is the exact location where The DYLAN was deployed.

According to Alex, due to the relatively small size of the BRANNON (65 ft.), it was secured to the DYLAN for “increased stability and to provide additional complexity to the site.”

“We had a pretty stagnant artificial reef program until a few years ago,” said Alex. “When we deployed the DYLAN, the project got a lot of attention and an increased interest in what we are doing. Since then, people have been lining up to donate vessels to the county. It is always exciting to see a vessel deployment off our coast.”

Okaloosa County’s artificial reef program provides excellent sites for fishing, diving, exploring and snorkeling activities that are easily accessible. Our area’s artificial reefs consist of anything from concrete piles to specifically designed modules to these mentioned in this article.

Continued on next page

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Freshwater Fishing in our Area

Featured Site: Lower Blackwater River - Striped Bass Fishing

Size: 58 miles long (49 miles in Florida)

Location: Okaloosa through Santa Rosa County

Description: The Blackwater River, located in the Florida Wildlife Commission's (FWC) Northwest Region here in our area, is a 58-mile-long river of which 49 miles are in Florida. The river's headwaters start in the Conecuh National Forest of Southern Alabama and enter Florida in Okaloosa County. The river flows from Okaloosa County through Santa Rosa County to Blackwater Bay, an arm of Pensacola Bay. The Blackwater's sandy bottom, white beaches and large sandbars contrast with the tannic water that gives the river its name.



Access to the lower river is provided by boat ramps in Milton (Carpenters Park north of downtown Milton, just off Highway 191, and Russell Harbor Park, just north of Highway 90, on the east side of the river opposite downtown Milton), and in Bagdad (improved landing east of downtown Bagdad, off Highway 191).

With water temperature in the river getting below 60 degrees Fahrenheit, the striped bass bite is hot for big striper!

These large predators spend the summer months up the river in cold water refuges found in creeks but leave to feast on the large schools of bait that enter the lower river this time of year. These giants of the creek are often seen by FWC biologists during their sport fish population sampling.

During the summer striped bass congregate in the cooler thermal refuges upriver. Cold weather makes these fish more accessible as they move to the lower river.

Anglers will have the best luck fishing a live menhaden or mullet on a fluorocarbon leader either under a large cork/balloon or free-lined. If this doesn't work, try fishing a large

swimbait in a white or mullet pattern or large curly-tailed soft plastic on a jig head with a good quality hook. The outstanding striped and hybrid bass fishery on the Blackwater River is a result of long-term stocking done

annually by the Florida Wildlife Commission.

The striped bass, like this specimen documented by FWC biologists, offers Florida anglers one of the State's largest and most exciting freshwater targets.

Fishing Tip of the Month

Match tackle to the targeted fish to land it quickly and minimize stress on the fish. Large species such as sharks, billfish and tarpon should be brought alongside the boat within 20 minutes of being hooked. If you are consistently landing exhausted fish that require extensive efforts to resuscitate, consider using heavier tackle.

Florida Winter Shorebird Survey February 4-10, 2022

Florida's Annual Winter Shorebird Survey starts on Fri., Feb. 4th and continues through Thursday, February 10th. This week-long survey serves as the official statewide snapshot of coastal winter-

ing shorebirds and seabirds in Florida. Please check the flshorebirdalliance.org website and Facebook group on January 21st for more details and to participate.

TUGBOAT

continued from previous page

With Destin-Fort Walton Beach being home to the nation's largest charter fishing fleet, it's no

wonder we have one of the most active artificial reef programs in the nation. Every year more artificial reefs are deployed off our coast. Check out the Reef map at www.destinfb.com/

www.getthecoast.com explore/ecotourism-hotspots/artificial-reefs.

To receive Jared's daily newsletter, visit GetTheCoast.com.



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NWFSC Hosts National Tournament

BY DOUG STAUFFER,
SPORTS DESK

Northwest Florida State College sponsored another premiere event Christmas week (December 20-21), hosting the country's #1 and #2 ranked NCAA wrestling teams. In fact, the competition included seven of the top 11 dual meet teams. The Journeymen Collegiate Wrestling Duals consisted of two pools at the Raider Arena with the following schools competing: #1 Iowa, #2 Penn State, #5 North Carolina State, #6 Arizona State, #9 Virginia Tech, #10 Missouri, #11 Cornell, and Lehigh, UNI, Hofstra, Central Michigan and Binghamton. Imagine the most competitive collegiate wrestling tournament in the nation in Niceville! Yes, that is what fans witnessed as they traveled in from states across the nation.

The red pool final match in-

cluded Iowa squeaking out the win over North Carolina State (19-15), while Penn State dominated Arizona State (29-10) to win the blue pool. Penn State won seven of their ten bouts in their final match, pictured with the championship trophy. Both Iowa and Penn State left the Emerald Coast with three wins each to add to their undefeated seasons.

It is important to note that NWFSC also hosted the premier wrestling coach in the nation. Cael Sanderson—the coach from Penn State, an Olympic gold medalist. He is indisputably considered the all time greatest NCAA wrestler as he went undefeated in his four years of college wrestling. He is the only wrestler in history with more than 100 wins to go undefeated in official NCAA Division I matches. Sports Illustrated named his col-



lege career as the second most impressive college sports feat among all sports, only topped by the feat of Jesse Owens' four-world-record day in the span of 45 minutes.

As a former wrestler, I must

affirm that the contests were competitive, thrilling and contentious, all in a spectacular environment. The Iowa Hawkeye's four-point win over the Wolfpack was their narrowest victory of the year. The Penn State Nittany Lions looked impressive in their championship bout by dominating another top-tier opponent.

An added treat for the fans was the sponsorship by our own 1st Special Operations Group SPECOPS from Hurlburt Field. Some of the 1st SOW Airmen were onsite conducting compe-

titions and allowing participants to wear their gear, including me. Now, that's a sight to see!

The wing's core missions include close air support, precision aerospace firepower, specialized aerospace mobility, intelligence, surveillance and reconnaissance (ISR) operations and agile combat support. These brave soldiers displayed just such an aura as they interacted with young and old. The Emerald Coast has so much to offer. So, be sure to support these events as they come our way. You will only be disappointed if you miss out.

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TUE 1-FEB	CALVARY	AWAY	5:00VB
THU 3-FEB	FREEPORT	HOME	5:15JV/6:30VB
FRI 4-FEB	DESTIN HIGH	HOME	1:00VB
TUE 8-FEB	DISTRICT SEMI FINALS		RBCS TBA VB
FRI 11-FEB	DISTRICT CHAMPIONSHIP		RBCS 7:00 VB

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Special Dinner Menu Available
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Special Hours Monday, Feb. 14

Oyster Bar 3-10pm
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Please call for reservations.

More Upcoming Fun:

Jan. 29 Gumbo Tasting 4pm-6pm
Live Music with David Gautreau

Feb. 2 Bartenders Cocktail Special
Chess Night 6pm

Feb. 3, 10, 17, 24 Open Mic/Karaoke

Feb. 6, 13, 20, 27 Get Hook'd Academy

Feb. 9 Prime Rib Night 5-9pm
Wine Tasting 5-7pm

Feb. 16 Traveling Painter: Emily Day 5-7pm

Feb. 26 Mardi Gras Party &
Live Music with Catalyst

Local Dining, Drinks and Coffee



Brothers Kitchen

Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. Blue Plate Specials are featured each day—meaning you choose one meat and two of many vegetable options from the daily list. And there's so many homestyle choices such as Country Fried Steak, Pork Bar-B-Que or Smoked Chicken Breast. Or pair super fresh salads, turnip greens, fried okra, potato wedges or mac 'n cheese with the famous Boss Burger. Nightly specials vary each evening, but can include grilled or fried fish, shrimp & grits, pasta dishes or steak specials including Brothers Top Sirloin, Delmonico, Ribeye and Queen's Filet Mignon. Come on by and "taste" for yourself! Or check-out the Brothers Kitchen Facebook page for the daily specials and call, stop in or order ahead. Pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slow-smoked on the Big Green Egg. And don't forget the sides! Brothers Kitchen offers options for Pre-Order Pickup.

Call 850-842-2687 to place your order! All the time: dine in, curbside, pickup, delivery, outside dining.

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JoJo's Coffee and Goodness

Owner and operator Angela "JoJo" Stevenson invites you to enter a café 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 An-

douille, 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 barbecue or ham! Cinnamon Rolls and Kaloches still hold the top spot for SELL OUTS! Stop in for featured Muffins, Coffee Cake or Pound Cake which go great with Maple Cinnamon Latte or Caramel Macchiato!

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LJ Schooners Dockside Restaurant

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay



Marina Complex. The restaurant is named after "LJ Schooner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water, marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits! Join L.J.

Schooners for Sunday Brunch, 9 a.m. - 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free.

Don't miss out on the January 29th Gumbo Tasting from 4-6 p.m. and live Music with David Gautreau. The choc-full month of February brings Open Mic/Karaoke (3, 10, 17, 24), Get Hook'd Academy (6, 13, 20, 27), Prime Rib Night, February 9, - 5-9 p.m. and Wine Tasting 5-7 p.m., a Silent Auction/Live Auction benefiting EOD Warrior Foundations February 11, Special Hours and Menu on Valentine's Day Feb. 14, Traveling Painter February 16 from 5-7 p.m. and Live Music with Catalyst at the Mardi Gras Party on February 26!

Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up.

Dine-in, pick-up, to-go. Open Wed.-Sun., 11 a.m.-8 p.m.

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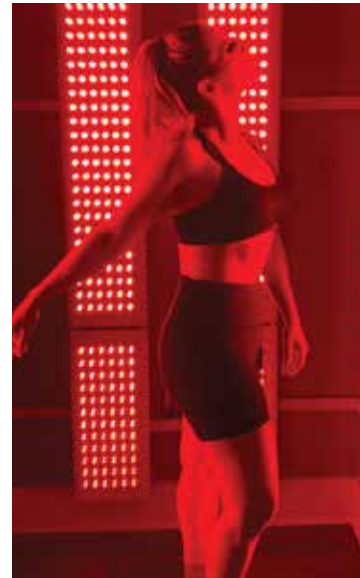
BY AMY MILLIGAN

As we relish our holiday fare, most of us are rolling into 2022

with a list of New Year's goals. Drink less. Eat better. Exercise more. Lose a few pounds. **STAY HEALTHY.** If health is on your mind, CRYO850 is a unique, locally owned spot in Destin worth visiting. While cryotherapy is at the heart of the center, you'll find a long list of drug-free services beyond the cold. While everything is offered a la carte, most take advantage of the The Wellness Circuit which offers access to six therapies including: Infrared Sauna, Red

Light Therapy, Whole Body Cryotherapy, Localized Spot Treatment Cryo, Vibration Plates and Compression Therapy. Membership offers access to the Circuit on a consistent basis. Visitors and first-time guests can enjoy the same services via a day, week or two-week pass. Beyond the Circuit, Pagani Muscle Recovery Therapy is a favorite for sore and strained muscles. Alternating hot and cold application creates the same healing as hours with heat and cold packs. For additional pain management and relief, the all-new Cocoon Fitness POD takes recovery to a higher level with combined heat, light and full body vibration.

For a combined treatment of both health and esthetics, try our Pagani Detoxing. This popular body contouring treatment eliminates toxic subcutaneous



fat and shaves off inches for both a slimmer and healthier body. Combine with sessions in the Cocoon Fitness POD to move the lymphatic system and you'll see exponential results! Interest-

ed in weight loss? Studies show a visit to the cryo chamber burns anywhere from 400-800 calories. If you are looking to retain or regain that youthful glow, Pagani Collagen Enhancement Facials and Cryo Facials keep the skin taut and young with the glow we all love. We've also seen great results with skin tightening and cellulite reduction.

CRYO850 is extending a handful of Holiday Specials to Bay Life! readers through the month of January including the \$99 Unlimited Cryotherapy or Unlimited Red Light Therapy starting at \$99/month and 20% off all traditional memberships. You can also save \$50 on a Day Pass for Two.

Call (850) 279-4145 or visit www.cryo850.com for more information.

White-Wilson Opens New Clinic

White-Wilson Medical Center has opened a new clinic location to serve families in DeFuniak Springs. This location will provide both pediatric and adult medicine services in one central location at the DeFuniak Shopping Plaza, 1045 US 331 South. This site establishes White-Wilson's sixth service area and extends their services from Santa Rosa County to Walton County. Currently, the local, physician-owned group is home to almost 90 health care providers.

WOMEN'S HEALTH & WELL-BEING EXPO

Wednesday, February 9 | 12:00pm - 2:00pm
VenYou201 | 201 Redwood Ave, Niceville
Hosted by:



- Learn about unique Women's Health Issues:
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 -  Nutrition Guidance

Space is limited: RSVP by February 3 to wandanv@cox.net

CALM Women's Health & Well-Being Expo

Know someone who just needs a little nudge to make impactful life changes? Start off the new year with the latest resources, tips and contacts for the issues most women face in this free two-hour walk-through

expo on Wed., Feb. 9 from 12-2 p.m. at VenYou201, 201 Redwood Ave. Niceville, 32578. Exhibitors must RSVP by January 30th to participate to Wanda Siefke at wandanv@cox.net. Crisis Aid for Littles and Moms

(CALM) is a 501c3 Organization. Expo is being held in conjunction with VenYou201 Event and Meeting Place.



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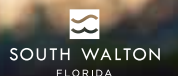
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2022 Resolutions



BY KAY LEAMAN,
HEALTHYDAY HEALTHYLIFE

Resolution: A firm decision to do or not to do something; the quality of being determined.

How many of us make a New Year's resolution to lose weight? We write it down and

ment or obligation that restricts freedom of action.

So, which are we, determined or committed? Determination can be derailed, but a commitment requires sacrifice. I've always taken my commitments seriously. And although I haven't been 100% successful, it's what drives me to be on time, to show up, to think before I say yes (or no). It's what I need to create balance in chaos.

If we're having a bad day and we know that we made a commitment to be healthy, then comfort food isn't an option. EAT AN ORANGE, change what comfort food looks like, look at yourself in the mirror and tell yourself you're worth it.



implement a few new things we hope will get us there. Then, life happens. We have a bad day, something happens and we quickly find ourselves back in old routines, excuses and oh well, we don't even remember where that piece of paper is that contained our resolutions.

Which is more important: losing weight or being healthy? Here's another question to ponder: Do you want to be fit or healthy? I know people who are fit, but are not healthy and healthy, but are not fit. Both of these take work and certain actions can improve both. But getting there requires different disciplines. There is a side effect to being healthy—weight loss.

Let's look at COMMITMENT.

Commitment: The state or quality of being dedicated to a cause, activity, etc.; an engage-

So, instead of a resolution, make a commitment to yourself and show up. I'm not saying it's easy, but I am saying you're worth it. Put your commitment on your calendar, fridge, mirror, in your car and as a bookmark. Remember, commitment is an engagement that restricts freedom of action. So, let's ask ourselves if we're ready to not do certain things and feel good about it.

Lastly, never, never, never feel guilty about choosing to enjoy yourself at special dinners, parties, etc. Choose your battles wisely and be ok with your choices. If you think you'll feel guilty, then know you're making the wrong choice.

Let us make 2022 the year we believe we are worth it! Here's to Health.

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 Wellness


BY STEPHENIE CRAIG,
JOURNEY BRAVELY

I was stuck. After 20 years doing what I had always dreamed of doing, it was clear the season was ending, and I didn't know what was next. I was experiencing anxiety, anger and was finding it difficult to be fully present at work and in my relationships. These experiences were compounded as I discovered the harder I worked at getting unstuck, the more stuck I became. All the wisdom and strategies I had gained over the years that served me in the past seemed ineffective at helping me move forward.

Feeling stuck is not an uncommon experience. We can feel stuck and directionless in our work, relationships, finances, personal growth, spirituality

or any other area of life. Sometimes we experience being stuck as frustration and other times it feels like restlessness or boredom. Regardless, the feeling of being stuck is actually a positive indication that forward progress and growth is possible! And, yet, that forward progress and growth will likely require some new thinking, disciplines and outside help. This is the role of a coach and finding a good coach was the key I needed to unlock my thinking and move my story forward.

A good coach will help you uncover your dreams and potentially live them out. He will help you clarify direction, build self-confidence and find greater fulfillment. Coaches have many tools for helping clients move forward. Below are some that I find most powerful. If you are feeling stuck, these are helpful practices you can pursue on your own. Finding a good coach to work through them with you will save you the time, energy, frustration and pain of being stuck in your own thinking. Coaches help create space through intentional listening and asking pow-

erful well-timed questions that help break the gridlock of a client's thinking.

Create Space

Many of us are living aimless lives without intention, because we don't take the time to create space and think. Growth won't happen if you don't intentionally carve out space to reflect on where you've been, where you are and where you want to go.

Carve out time to reflect on your past, your present and your desired future.

Gain Awareness

Often the most productive step in moving your story forward is to learn more about yourself as the main character in your story. Identifying strengths and blind spots, passions and values, and aspirations and fears provides insight about restlessness with your present state as well as some of the obstacles keeping you where you are.

Take some time to list out your top 3 strengths, passions, values, aspirations, fears and potential blind spots.

Journey Bravely: Are You Stuck?



Clarify

One of the most deceptively difficult questions to answer is, "What do I want...really?" This question is so difficult to answer. Many are dismissive of the question or only engage it on a surface level. What do you want to be true about your life? And are your current decisions and disciplines aligned or misaligned with this vision?

Take some time to write an answer to the question, "What do I want...really?"

Develop a plan of action

The self-awareness of your present state and the clarity about what you want will clarify the gap from "here to there" and steps to bridge that gap. This clarity will also give you courage to say yes to opportunities in alignment with your desires as well as the confidence to say no to the ones that are not, guilt-free.

What is the next step you need to take toward the life you want to live?

Challenge

As you take steps toward your desired future, there may be voices seeking to sabotage the progress. Sometimes these voices are external and sometimes they come from within. In your journey forward, it is important to identify and challenge false narratives and to author new empowering narratives.

Write out one narrative that is holding you back. Now, rewrite it as an empowering narrative.

When you live the life you were meant to live, not only is your life made better, but so is every life around you. If you are interested in learning more about how working with a coach can empower you, you can find us at journeybravely.com.

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SHERIFF

continued from page 13

occupations and lifestyles. "They tell us how we're doing and tell us when they have a problem," he said.

And the Sheriff's Office recently obtained a bloodhound puppy. It has other dogs, but Aden said they have eclectic responsibilities and, therefore, are jacks of all trades and masters of none. A bloodhound, though, has one main job and concentrates fully on it. The new puppy was a gift from the Santa Rosa County Sheriff's Office, whose

own bloodhound had a litter. Currently, the employees are being surveyed for a name for the new addition.

One year in, Aden's administration has been a rousing success, but he's quick to pass the credit to others. "All I did was put out my vision," he said. "It was our people who made it happen. We are a family here." And he has not been without support from a variety of areas. "I just continue to thank the public and the leaders in the county for their support. We're only as good as our community."

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Are Your Labs All Normal?

tion but when the lab results come back you hear, “your labs are all normal” followed by your doctor telling you this is part of the normal aging process.

Well, honestly, you doctor is probably right. It’s completely normal for our hormones to decrease, our bodies to age, our minds to slow, and for disease and deterioration to attack our minds and bodies. We will normally end up with frail bones, memory loss, unable to take care of ourselves and eventually in nursing homes waiting for the end. 78% of people over 65 will need long term care. 68% of people over 65 will get cognitive impairment and not be able to even dress, bathe or eat without assistance. 40% of people who reach 65 will eventually enter a nursing home. The number of people with Alzheimer’s is expected to triple in the next 10 years. These are normal issues and the majority of these people have normal labs. So, are you certain you’re happy with normal?

I prefer to have my labs in an optimal range and I prefer to keep my patient’s labs in an optimal range—a range where I have a decreased risk of Alzheimer’s, decreased risk of stroke, decreased risk of cancer, decreased risk of heart attacks, decreased risk of dementia,

increased brain function, increased bone density, increased muscle tone, improved mood, energy, skin, etc. We can’t stop time from passing, but we can absolutely slow the decline and deterioration of our bodies and minds.

It’s the beginning of a new year. How do you want this year to end? Better than before, healthier than before, happier than before? Or the same as before?

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women, but also teaches hormone therapy to doctors across the country. In addition, he treats many of the doctors in the area. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call today for an appointment at (850) 837-1271.

BY DR. RICHARD CHERN, MD

There is a big difference between being healthy and not being sick. In the same way there is a big difference between what is normal and what is optimal. This is true in many aspects of our lives and it especially includes lab results from your doctor’s office. It is vitally important to recognize this.

A great example is your favorite dessert. Say, it’s mom’s perfect apple pie. Since then you’ve had good apple pie, mediocre apple pie, bad apple pie, but you can still remember that perfect apple pie that mom made and for some reason the rest just isn’t quite as good. But you’re always hoping to taste that perfect apple pie again.

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The 20th Annual Seaside School Half Marathon + 5K will be back live and in person on

Sun., Feb. 20, 2022, in Seaside! There are also a limited number of virtual registrations for those that are unable to join in person. The half marathon will start at 7 a.m. and the 5K race will start at 7:25 a.m.

Did you know that every single registration for the Seaside School Half Marathon & 5K and Taste of the Race ticket sales goes to support the oldest operating public charter school in the State of Florida? Further, the Seaside School was recently ranked the #3 combination school in the state!

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your colleagues, classmates, congregation, neighbors, family and friends to compete virtually as a team, whether you are a seasoned runner or a casual walker. The top five performing teams, based on participation numbers, will be recognized and celebrated at the close of the race.

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Free Your Writing



By MICHELLE JANNAZO

A colleague recently shared that his writing feels like getting peanut butter stuck to the roof of his mouth. Words are not exactly flowing smoothly to the keyboard. Made me think of my old Labrador Retriever Ally eating peanut butter. Gumming, and gumming some more. It's a humorous visual but not being able to free up your writing is frustrating.

A creative stall is common

from time to time but don't let the slowdown overwhelm you. If you're having writer's block it usually has more to do with what you think you know. You probably feel like you need a bolt of inspiration, but chances are you need clarity. To gain insight, endeavor to change course.

Explore. Research similar topics or fields and see how they present comparable themes or projects. The foundational aspects of most organizations and programs are not wholly original. Find out how someone doing something similar presents.

Dialogue. In an age of constant digital communication, a conversation is often an effective way to discern direction. Ask questions and listen. Listen carefully. Talking with others both inside and outside of the organization may help also. Get another take on the project goals and objectives. When you are done, go back and write down the items which really resonated with you.

Advance. Don't get hung up on one chapter, assignment, or section of a proposal. Move on to another area or question that's easier to answer. Focusing on the needs and outcome usually define the project more clearly. Don't hesitate to go back to the very beginning of

the organization sponsoring the proposal. Go back and consider the big picture.

Breathe. Sitting in front of a computer screen is probably not going to bring on a wave of inspiration. Take a break. Get some fresh air. Listen to music. Get some exercise. A little oxygen to the brain goes a long way.

If your writing process is feeling like a massive lump of peanut butter stuck to the roof of your mouth, try a different approach to get unstuck.

Michelle Jannazo is a primary grant writer and program evaluator for Blue Door Consulting with over 20 years of experience in the education, social services, and cultural program funding. Blue Door Consulting has worked with public and private schools, universities, non-profit organizations, and social service agencies throughout the United States securing federal, state and private foundations funding.




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INFLATION

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we also appreciate that investors should look to diversify in order to preserve wealth. We are not looking to be right with market commentary, but rather to be ready for changes and to work with our clients on making those over time.

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Investing in oil involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

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

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Holt-Phillips Deals With People, Not Customers

By KENNETH BOOKS

Mike Phillips may have been born to work in HVAC. From high school electronics classes to study of AC, DC and transistors, he has always been technologically curious. And it led him to ownership of Holt-Phillips Services, purveyors of Trane environmental products.

“My dad talked to me about this field,” Mike said. “He said ‘you maybe want to go into air conditioning... because you’re an outdoor person.’”

His father, who served as an internal and external branch electrician, was right. “He had a good point about getting stuck inside four walls,” Mike said.

After studying at Northwest Florida State College, Mike took a job with another HVAC company. “I’d travel from house to house,” he said in his Bluewater Bay office. “It all sounded better the three to four years I worked for another company until I realized was not treated right.”

Then, in 1990, Holt-Phillips



emerged as Mike and Keith Holt went into business for themselves. Mike bought out Holt about three years ago.

Mike, who runs the business with Jan, his wife of 11 years, is all about quality.

“I feel like I have some of the best technicians and people working for us,” he said. “They’re taught to treat the customers as people, not numbers, to develop rapport with them. We’re not the cheapest; we’re

probably not the most expensive, either.”

Holt-Phillips sells and services Trane products exclusively. Mike said that company’s products are the best in the business. But, of course, there’s no substitute for customer service.

“We don’t let people down,” he said. “We stand behind our work. It’s just common sense.

“And I try to bestow the idea with our people to be the best, to give a good day’s work for an

honest day’s pay.”

And Holt-Phillips technicians don’t approach their work exclusively as salesmen.

“We don’t sell,” Mike said. “We educate the customer. I’m a Trane dealer because I think Trane is the best product out there.”

The success of Holt-Phillips is an indication that that philosophy has found solid ground with its eight employees.

“It’s a hard field – hot and

sweaty,” Mike said. “But the good Lord has blessed me and for that I thank Him.”

Holt-Phillips isn’t the only game in town, of course. Mike said he is in competition with about 124 air conditioning dealers in Okaloosa County. The key for him, though, is going the extra mile for the customer. It comes naturally to him.

“The Twin Cities are my town,” he said.

Public Relations Foundation To Award Scholarship

The Emerald Coast Public Relations Foundation (ECPro) awards a \$1,000 scholarship to graduating seniors planning to pursue a college degree in the areas of public relations, communication, marketing or journalism. Applicants must be high school seniors residing in Okaloosa, Walton or Santa Rosa counties, with a GPA of 3.5 or higher, a U.S. citizen, and planning to pursue studies in public relations, communication, marketing or journalism.

In addition, applicants are required to submit a brief essay addressing an ethical issue in public relations or journalism and a list of demonstrated leadership or community service. The award will be paid directly to the college or university to which the recipient has registered.



The Foundation has, in the past few years, awarded six \$1,000 scholarships to graduating seniors from Crestview, Niceville, Pace, Choctawhatchee and Fort Walton Beach High Schools. Deadline for applications is Monday, March 15, 2021. The application and additional information are available in high school guidance counselors’ offices and at www.ecpro.org. The Emerald Coast Public Relations Foundation is a 501©3 non-profit charitable organization established to support education and advancement in public relations and related fields.

What Ever Happened to **Hope**?



BY MYRNA CONRAD

The start of a new year brings different thoughts and feelings for different people. Some are thankful that the past year is over, especially given the uncertainties of the last few years. There are those who are fearful of what the New Year might bring, given consequences of the actions we see playing out in our country. There will be celebrations, there will be regrets, there will be uncertainties, but each year brings an element of hope for what might be. That's why so many people make their resolutions and set their goals at the beginning of each year.

A new year can feel like a new beginning.

It seems as if, over the last few years, hope has taken a backseat to fear. Yet hope is what helps us overcome fear. Hope is so important. Hope reduces feelings of helplessness, reduces stress and improves quality of life. Without it, faith is replaced by fear, peace is replaced by anxiety, confidence is replaced by insecurity, and dreams for the future are replaced by despair. The loss of hope leads to a lack of motivation and depression. But the presence of hope can be a source of emotional strength. According to Psychology Today, hope can make present difficulties much easier to bear. Dr. Judith Rich writes, "Hope is a match in a dark tunnel, a moment of light, just enough to reveal the path ahead and ultimately the way out."

Hope is the motivator that gives us the resilience to keep going when things seem overwhelming. Some great examples are: the Apostle Paul, who was thrown into prison, yet kept teaching about the love of



Christ; Ludwig van Beethoven, who was deaf, but wrote amazing music; Abraham Lincoln, who was raised in poverty, but became our 16th President; Albert Einstein, who was labeled a slow learner, but became one of the greatest physicists of all times.

Hope can have several meanings. It can be used when talking about something we would like to happen or wish would happen, (i.e. "I hope I get the job I just interviewed for."). It can be used to explain where we place our hope (i.e. "My hope is in the promises of God in His Word"). The use of hope in the Bible is distinctive in that it speaks of a certainty instead of a desire, as evidenced in these passages.

For I know the plans I have for you, declares the Lord, plans for welfare and not for evil, to

give you a future and a hope. (Jeremiah 29:11 ESV)

Surely there is a future, and your hope will not be cut off. (Proverbs 23:18 ESV)

For you, O Lord, are my hope, my trust, O Lord, from my youth. (Psalm 75:1 ESV)

My hope isn't wishful thinking and it is not fleeting, because I trust that God is in charge and is working in my life at all times. I experience His work daily in my life and see it, as well, in others. This kind of hope leads to joy, boldness, peace, faith and love. Martin Luther King Jr. said, "We must accept finite disappointment, but never lose infinite hope."

There are so many things in this world that can be taken from you: your loved ones, friends, your time, your health, your wealth, your energy, your freedom. Regardless of what happens, don't let anything or anyone take your hope. Start the New Year by...

Being Aware:

Think about what brings you hope in your life.

Be aware of how the things going on around you affect your hope for the future.

Realize the importance of where you place your hope.

Understand that no one can take away your hope, which will affect your attitude.

Being Intentional:

Start this year with a list of your hopes and dreams for the year.

When you find yourself experiencing fear or worry, make a list of things that you can do to make a difference in your home, your school or work place, and your community.

Model hope for those around you.

Explore the Bible and see how many promises are given by God which, by faith, will infuse hope and peace into your life.

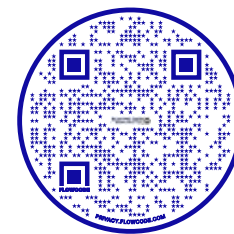
May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit. (Romans 15:13 NIV)



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Dear God



BY SEAN DIETRICH

Dear God,
 It's me again. How have you been? How is the family? Hope you had a good holiday season and that you didn't have to smite too many people who drove too slow in the left lane. Give Moses my best.
 I know you haven't heard from me in a while, and I'm sorry about that. I've been busy lately and I've forgotten to check in. But then, I hear you've been pretty busy, too.
 For example, I heard about that helicopter crash in Philadelphia yesterday. The aircraft was headed to Children's Hospital of Philadelphia with an infant onboard when it crashed in the Drexel Hill neighborhood of Upper Darby.
 There were four passengers inside: A nurse, an infant, a pilot, and a flight medic. The helicopter went down like a sack of rocks, and frankly, everyone should be dead. But they're not.
 All survived. All are in stable condition. The officials said it was a miracle. And even though nobody used Your name directly, I knew it was You.
 And just today, I got an email about Bryson, a kid with Burkitt lymphoma, stage three. A few

months ago, this cancer covered 90 percent of his body, and after four terrifying chemo rounds the kid was ready to give up.

The worst part was, the type of cancer Bryson has is so aggressive that if one cell is left after radiation treatment, the cancer could blanket him again in a matter of days. Everyone has been holding their breath.

This afternoon, that young man's grandmother wrote to tell me that doctors believe Bryson might be going into remission. Today is Bryson's 12th birthday, a birthday he'll remember forever.

You did that. I know it was You.

You were also involved in the story of Noel and her husband, Chris, who live in a heavily wooded area of Stafford County, Virginia.

During the recent snowstorm, when trees were falling down, and powerlines toppled like Tinker Toys, and traffic was stalled on I-95 like a coronary blockage, Noel's water broke and she went into labor.

The young couple tried to call for help, but no calls or texts were going through. Snow was blowing, trees were being uprooted, the electricity was out. No ambulance could reach Noel's home because of the barricades caused by the storm.

It had all the makings of a full-scale disaster. But it wasn't.

Noel's mother was able to get in touch with Fairfax County Fire Department, who connected with Stafford County Fire & Rescue. First responders made it to Noel's house on foot, climbing over fallen trees and trudging through dangerous conditions.

The medics were going to deliver Noel's baby at home, but Noel insisted on going to the hospital. And that's when the real miracle happened.

The first responders guided the young woman through the blizzard, through the woods, across frozen creek beds, plodding through a foot and a half of snow.

She finally reached the ambulance, and they made it to the hospital where Noel gave birth to a healthy baby Josephine.

That story has Your name written all over it.

And don't forget about Gus Albritton, the Vietnam veteran. In the early '80s someone broke into Gus's house in Brooksville, Florida, and stole several valuables, including his three Purple Hearts.

It was a low blow. It was lower than low. After all, they don't just give Purple Hearts out like breath mints.

Enter Jamie Bath.

Recently, Bath was at a yard sale when he saw a Purple Heart for sale. He picked up the medallion and read Gus's engraved name on the back. So he bought the service medal, looked Gus up, and mailed the medal back to him.

When Gus opened the envelope: Niagara Falls.

"I got my Purple Heart back after 38 years," said an emotional Gus. "You have to shed blood for your country to receive a Purple Heart and I've shed my share of blood for my country."

You, You, You.

The truth is, God, You do a lot of things that You'll never get credit for. Not just big things, but little ones. Beer is only one example.

And yet sometimes I forget to sit down and simply say thank you. I wish I could tell you that I'm going to be more diligent about this from now on, and that I'm going to say thank you more often. But I think we both know that I would be lying, because I'm the world's most imperfect guy. Nobody knows that better than You.

So I will simply say thank you here. Thank you for under-

standing me, and for not beating me up for my shortcomings. Help me offer that same leeway to others.

Thanks for looking out for me when I don't deserve it. Thanks for today. And for tomorrow. And for all the other days You've seen fit to give me.

Can't wait until we hang out in person.

Forever,
 —Sean

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 Musing

A Pastor's Ponderings: Will You be My ♥ Valentine?



BY PASTOR DOUG STAUFFER

Another Valentine's Day is just around the corner—February 14th. This day serves as a reminder to express our love for one another. In the U.S., roughly 190 million Valentine's Day cards are exchanged each year, not including the hundreds of millions of cards school children swap. Valentine's Day is a significant source of economic activity, with total expenditures equaling about \$20 billion per year.

So, I thought I would help

those who need a little push or some extra inspiration by offering some FREE quotes and quips. This might even help the post office to be a little less overwhelmed if you read them aloud to your special someone. First, the Bible: Husbands and wives are COMMANDED to love each other, because love is a choice we make, not a base emotion experience.

"Husbands, love your wives, even as Christ also loved the church, and gave himself for it" (Ephesians 5:25). "The aged women ... teach the young women to be sober, to love their husbands, to love their children" (Titus 2:3-4). The Bible expresses a love unequalled and unsurpassed, but sometimes people write some awesome things, too. Here are 10 that you can read aloud and not blush:

(1) "Thanks for being you and

for being mine." (2) "For you see, each day I love you more, today more than yesterday and less than tomorrow." (3) "Love does not consist of gazing at each other, but in looking outward together in the same direction." (4) "Love doesn't make the world go 'round. Love is what makes the ride worthwhile." (5) "Grow old along with me; the best is yet to be." (6) "Love is a two-way street constantly under construction." (7) "On a scale of one to ten, I'd give you a nine—and I'm the one you need." (8) "If you live to be a hundred, I want to live to be a hundred minus a day so I never have to live without you." (9) "Being someone's first love may be great, but to be their last is beyond perfect." (10) "A successful relationship requires falling in love many times, always with the same person."

The book of Proverbs also

says that a little humor is good for your heart. "A merry heart doeth good like a medicine: but a broken spirit drieth the bones" (Proverbs 17:22). So, see if these five make your heart smile:

(1) "I love being married. It's so great to find one special person you want to annoy for the rest of your life." (2) "Falling for him would be like cliff diving. It would be either the most exhilarating thing that ever happened to me or the stupidest mistake I'd ever make." (3) "If you were a transformer, you'd be Optimus Fine." (4) "Sometimes I wonder how you put up with me. Then I remember, oh I put up with you. So, we're even." (5) "What a lovely idea this Valentine's Day is: to give people we love the pictures of our internal organs like the heart."

Phyllis Diller and Dr. Seuss wrote some things about love,

too. Guess who wrote which one of these? "Never go to bed mad. Stay up and fight." AND "You know you're in love when you can't fall asleep, because reality is finally better than your dreams."

Remember that love is a choice. So, no excuses. Go find somebody to love.

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").

J.Leon Gallery Rings in New Year with New Artists

New year, new art! On Friday, January 7, 2022, J.Leon Gallery + Studio, the area's newest fine art gallery, hosted its monthly Sip N' Stroll event, where four new artists debuted in the gallery's Spring show from January 1, 2022, until April 26, 2022. The gallery welcomed artists, Mindy McClendon, Andi Scurto, Wes Hinds and MJ Montgomery to the talented lineup of featured artists.

"It is with great excitement that we introduce our January

to April show of artists," said Jason Lindblad, Owner & Artist, J.Leon Gallery + Studio. "We greatly appreciate all of the talent and creativity of each of our artists and know that people who visit the gallery will enjoy the variety of styles that they bring to the table. Guests will find inspi-

ration around graffiti, thoughts, illustrated and whimsical books, and new ceramic pieces as part of this show. We invite everyone to stop by the gallery to check out the wonderful works these creatives have to offer!"

During the Sip N' Stroll event guests received a first look at the gallery's fresh Spring art installations featuring twenty talented local and national artists. Visitors took a tour of the gallery while enjoying wine, champagne, and light eats.



(Artists from left to right) Roy Calvin Eure, Estelle Grengs, Kim Eifrid, Wed Hind, Jason Lindblad, Andi Scurto, Melanie Moore, Betsy Latham, Mindy McClendon, Gayle Campbell, Kathy Schumacher, Maxine Orange



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The 10 Best Films of 2021 and Where to Stream Them

DR. DAVID SIMMONS, PROFESSOR OF FILM STUDIES AND HUMANITIES, NWFSC

1. *West Side Story* (Steven Spielberg, ****)

What happens when arguably the best filmmaker of all time (Steven Spielberg) joins with one of the great playwrights of our day (Tony Kushner [*Angels in America*; *Caroline, or Change*]), to reimagine a musical by some of the greatest musical theater lyricists and composers (Stephen Sondheim and Leonard Bernstein), based on a play by one of the greatest writers of all time (Shakespeare)? You get this sizzling but sassy *West Side Story*, the best film of the year.

It pays tribute to its predecessor, but fixes several of its problems (such as white actors in brown makeup; here all the Sharks are Latinx performers who speak Spanish), and then flies much higher. This film looks like it was made in 1957, but is really about us today.

Spielberg's eye, synergized with Janusz Kaminski's striking cinematography, from the demolished-lower-class opening crane shots, to the sweeping cameras of the dance, to the dramatic chiaroscuro lighting of Tony/Maria's first meeting, to the expressionistic god's-eye-view shots of the rumble, to the startling closing shot, make this film an instant masterpiece.

My vote for Best Picture, Best Actress (Rachel Zegler), and Best Supporting Actress (Ariana DeBose). *In theaters.*

2. *Dune* (Denis Villeneuve, ****)

The most gorgeous cinematography of the year. Is it sometimes emotionally cold and bizarre? Yes. But it is also adept at world building and transforming Frank Herbert's interiorized novel into visual splendor. Paul Atreides (Timothy Chalamet) travels from his home, moisture-filled planet of Caladan to the barren desert planet of Arrakis with his father, Duke Leto Atreides (Oscar Isaac), and his mother, Jessica (Rebecca Ferguson). Little do they know that the planet's former capitalist exploiters of the spice mélange, led by Baron Vladimir Harkonnen (Stellan Skarsgård), have set a trap for them.

My vote for Best Cinematography, Best Adapted Screenplay, Best Production Design, and



Best Visual Effects. *Rent on Amazon/Apple/YouTube; for free on HBO Max in 2022.*

3. *The Power of the Dog* (Jane Campion, ****)

An exploration of how toxic masculinity intersects with sexuality, harming not only others, but the ones who legitimize it. Benedict Cumberbatch is Phil Burbank, a 1920's Montana rancher who constantly puts down his brother, George (Jesse Plemons), George's new wife, Rose (Kirsten Dunst), and especially Rose's son, Peter (Kodi Smit-McPhee), whom he deems too effeminate. *The Power of the Dog* shows us that even in wide-open spaces, unjust societal codes can shut down individuals, families, and communities.

My vote for Best Director (Jane Campion), Best Actor (Benedict Cumberbatch), and Best Supporting Actor (Kodi Smit-McPhee). *On Netflix.*

4. *In the Heights* (Jon M. Chu, ****)

Finally, a musical-film adaptation that trusts the casting of Broadway performers over big-name Hollywood actors who can fake it. (I'm looking at you, *The Prom*, *Les Misérables*, *Into the Woods*, *Sweeney Todd*, *Chicago*, and the supporting cast of *Dear Evan Hansen*). A rare film adaptation that is actually better than the original Broadway show, Director Jon M. Chu's visual instincts sizzle with creativity. *In the Heights* shows us the power of diverse groups who come together as a marginalized community.

My vote for Best Editing. *Stream for free on HBO Max or rent on Amazon/Apple/YouTube.*

5. *Belfast* (Kenneth Branagh, ****)

One of the best examples of moving camera suture occurs near the beginning of *Belfast*, as 9-year-old Buddy (the astounding Jude Hill) walks down his

street on Aug. 15, 1969, just as a violent outbreak of the Troubles nearly engulfs him. Belfast comes to us from the perspective of Buddy (Branagh's own historical avatar), as he struggles to understand how parental conflicts are deepened by societal ones. Caitriona Balfe is dynamic as Ma, who struggles against Pa's (Jamie Dornan) suggestion that they move the family to safer neighborhoods in another part of the Commonwealth. But the real delight is in watching Pop (Ciaran Hinds) and Granny (Judi Dench) impart both earthy wisdom and nostalgia to young Buddy.

My vote for Best Supporting Actor (Ciaran Hinds). *On Amazon/Apple/YouTube.*

6. *Mass* (Fran Kranz, ****)

The best film I saw at last January's Sundance Film Festival. Make sure you breathe before you see it, because you won't take a breath during the tense 110 minutes of its runtime. Gail (Martha Plimpton) and Jay (Jason Isaacs) meet in a room in a church basement with Linda (Ann Dowd) and Richard (Reed Birney) to wrestle with or emotionally hide from a tragedy that upended all of their lives. It's a masterclass in acting. *Mass* shows that sometimes the most holy rituals may be rooted in our ability to show forgiveness to those who share our common humanity.

My vote for Best Original Screenplay (Fran Kranz). *Stream on Amazon/Apple/Vudu.*

7. *Nightmare Alley* (Guillermo del Toro, ****)

Writer/director Guillermo del Toro (*Pan's Labyrinth*, *The Shape of Water*) knows monsters—and the monsters are us. He continues this auteur thematic unity with *Nightmare Alley*, a dark, creepy examination of Stanton Carlyle (a shiny-eyed Bradley Cooper), a young man

with tortured dreams who joins a carnival and learns how to con. The astounding cast looks like an Oscar after-party: Willem Dafoe, Toni Collette, Rooney Mara, David Strathairn, Mary Steenburgen, Richard Jenkins, but most especially Cate Blanchett, who burns up the screen as Dr. Lilith Ritter. *Nightmare Alley* is based on William Lindsay Graham's 1946 novel, which was previously made into a 1947 film noir of the same name. *In theaters.*

8. *Tick, Tick... Boom!* (Lin-Manuel Miranda, ****)

A musical theater lover's dream: a musical by Jonathan Larson (composer of *Rent*), rewritten to tell a specific piece of Larson's life, as he's trying to get his first musical mounted on Broadway. There's a huge ensemble of important Broadway performers, writers, and producers who show up in cameos. But most of all, there's the love (and the hardship) of creating art. *On Netflix.*

Continued on page 39

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 Arts & Music

Gifted Musicians Greatly Impact Our Community's Children, Seniors and Disabled

BY DEBORAH CARLSON

"Music provides a very natural and universal means of building bridges between people" mused Alon Goldstein, an Israeli born classical pianist who performs all over the world. Alon's passion to "bring Carnegie Hall free of charge" to those who may not have access to such inspired him to form Emerald Coast Music Alliance, a not-for-profit organization that hosts week-long music festivals each January, bringing in world renowned musicians from all over the country to perform in Northwest Florida schools, senior centers, organizations for the developmentally or intellectually disabled, churches and more.

Emerald Coast Music Alliance (ECMA) held its sixth Music Festival recently, scheduling 50 live performances on January 6-14, with a total of six musicians and two dancers. Joining Alon were pianists: Re-

gina Tanujaya, Crystal Jiang, Valerie Wellington and Junyi Nie. Boyan Bonev on cello returned for his second appearance as a guest musician, and the ECMA welcomed Jonathan Holden on clarinet. New to this year is the element of dance, featuring dancers Taylor Harrison and Kaitlyn Christiansen Sacco, who performed with the musicians.

A FREE concert open to the general public is held each year. This year, the concert was live on January 15 at Tyler Recital Hall, Northwest Florida State College, featuring the dancers and all musicians.

Alon calls these festivals a "win on all levels," because of the incredible impact it makes on both the audience and the performers. Guest musicians sense a "greater purpose as a musician" as they witness the power of music in how children, seniors and persons with disabilities respond to the beauty of

classical music. Some of the unforgettable moments are moving and inspirational:

A woman in a senior center who had not spoken for six months began to speak to her husband after hearing a live piano performance. Another woman declared aloud that "she felt alive again."

Apprehensive residents of a developmentally disabled facility began to slowly filter into the room where a trio of cellists played – from a beginning audience of 5 to 120 residents who had been hiding, but listening – within 15 minutes. The director of the facility said that never before had this many residents sat in one room together.

Children in a Santa Rosa Elementary school got up and spontaneously began to sway their arms and interpret the music in movement.

High school students began opening up after a performance, asking questions to the musi-



cians specifically about their instruments and how they developed their career in music.

Crystal Jiang, in her second year as one of our guest pianists, began to sing a Chinese folk song in her native language during her performance that enraptured her young audience. She asked them to visualize as she played; think of a story the music is telling, to dance or to sing. Crystal says she learns, too, from their comments and the description of emotions they feel as she plays. She invited them to sit on her lap to touch the piano keys, the personal contact that she says gives them a sense of collaboration; of performing with her. One child who was unruly became quiet and one of the most quizzically interactive after listening to a 300-year-old Bach piece. Crystal seeks to learn from her audi-

ence's responses which help her to discern if their reactions and emotions are those she is trying to convey through her music. One child told her she would be famous and asked for her autograph on his shoe in Chinese. Soon, all the children wanted her autograph!

Alon has a vision for the future of Emerald Coast Music Alliance; to expand its current role to include teaching seminars that connect young musicians in our schools with our gifted guest musicians and inspire them to pursue music.

The ECMA operates in cooperation with the Northwest Florida Symphony Orchestra and relies solely on donations to fund its festival expenses. Tax deductible donations are welcome. To learn more, visit us online at <http://emeraldcoastmusic.org>.

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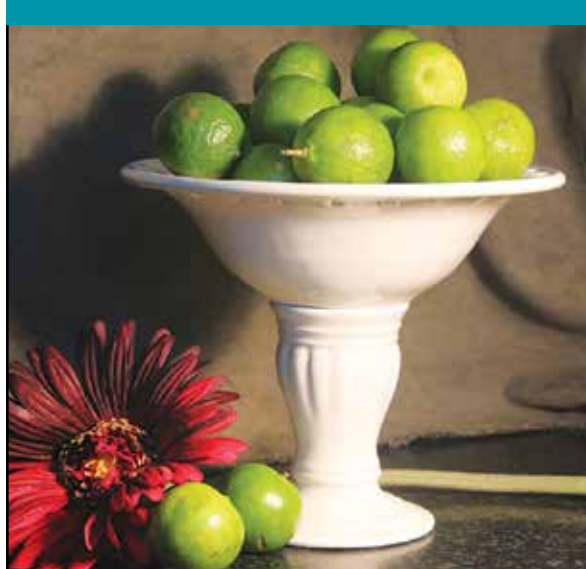


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ECTC: A Love Note to Our Community

By NATHANEAL FISHER, ECTC

Ahhh...February, the month of LOVE. In 2022, we are determined to have hope and to continue providing you, our community, with excellent professional and educational theatre.

To all of our **VIP Members** who have consistently been there for us, renewing your membership, increasing your membership level or donating on top of your membership, you are the wind beneath our wings. Thank you for all the ways you have stepped up and kept us going throughout these challenging past few years.

To all of our **Sponsors** who generously give and remain faithful supporters, your partnership means the world to us. We love it when you come to the theatre, send your clients/customers to shows and appreciate your advocacy for theatre in our community.

To all of our loyal **Patrons** and future loyal patrons, we look forward to seeing you at each show and we appreciate all of the times you have told your neighbor/cousin/friend/stylist/cashier about ECTC.

To all of our **Leading Ladies** and **Volunteers**, you are the force that keeps us going and you do it all with a smile. Thank you for all of the ways you serve and support ECTC—we salute you!

To all of our precious **Students** who bring joy and laughter to our space every day, thank you for sharing your smiles and energy with your theatre family. We find such joy every time you make a new discovery or find more and more self-confidence as you sing and act your heart out on stage.

To **YOU**, our Community here in Miramar Beach, Santa Rosa Beach, Destin and beyond, you are the heartbeat of everything we do at ECTC. Whether



Photo by Lori Saczynski

you are a VIP member, sponsor, patron, volunteer, or student, you are the reason ECTC is a living, thriving entity because of your involvement.

This month of Valentines is busy over at ECTC. So, come see a show, have a laugh and feel the love!

We have the last weekend of Miss Abigail's Guide to Dating, Mating, and Marriage February 3-6. Join Miss Abigail and Pedro as they help their live studio audience navigate the murky waters of love, and maybe find a spark or two along the way. If the cure for life is comedy, then this is the remedy you're looking for. Think Loveline meets Dr. Ruth and combine that with the personality of Miss Abigail and the charm of Paco...we'll have a love fest that's filled with joy and laughter.

The Marvelous Wonderettes is showing from February 10-13 (and March 3-6). Wipe that lipstick off your collar and time travel to the 1958 Springfield Prom with us where you can be serenaded with all the classics like "Lollipop" and "Dream Lover." Featuring over 30 classic '50s and '60s hits, The Marvelous Wonderettes will keep you smiling in this must-take musical trip down memory lane! Great music, fine wine and a good time are central to this cabaret stage addition to our professional season.

For more love and laughter, don't miss 2 Across February

18-27, an intriguing look at two strangers on the San Francisco BART train, and how a crossword puzzle teaches them each a little more about life and its unpredictability. This is the type of show ECTC fans have come to love. If you enjoyed Bakersfield Mist, Dancing Lessons and Maytag Virgin, you are going to love the comedy and connection that take place in 2 Across.

Finally, our Storyteller Se-

ries is not to be missed with your ECTC favorites on stage: Shirley Simpson as Katherine Hepburn in Katharine Hepburn and Allan Tuttle as Harry Truman in Give Em Hell Harry are all stories that share glimpses into history.

Come join us for some laughter, humor, history and fun as we celebrate the month of love! More information, registration information and ticket purchases can all happen at www.EmeraldCoastTheatre.org or call the box office at 850-684-0323.

Upcoming Schedule:

Miss Abigail's Guide to Dating, Mating & Marriage!

By Ken Davenport & Sarah Saltzberg. Mainstage Comedy. January 28 - February 6

Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

The Marvelous Wonderettes

Musical by Roger Bean. Cabaret Stage: Musical Revue. February 10-13, March 3-6
Thursdays - Saturdays at 7:30 p.m., Sundays at 2:30 p.m.

Give em Hell Harry Performed by Alan Tuttle

February 8 at 7:30pm

2 Across

Written by Jerry Mayer. Mainstage Dramatic Comedy February 18-27
Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Katharine Hepburn by Shirley Simpson

March 1 at 7:30 p.m.

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 Arts & Music

Spring Break in Paradise!

Paradise Music Festival March 11

Paradise Promotions of the Emerald Coast presents a Spectacular **SPRING BREAK** In Paradise Music Festival – March 11, 2022, at the Destin-FWB Convention Center (1250 Miracle Strip Pkwy., Fort Walton Beach). An all-day music event, it will feature three great bands performing five hours of Live Music on the Big Stage. Doors open at 3 p.m. for visitors to browse the food vendors and entertainment sections before Ted Corcoran, the Master of Ceremonies (President/CEO of the FWB Chamber Of Commerce), introduces the show's opener with Paradise Bayou Band at 4:30 p.m. with Classic

Rock, Country and Motown tunes. Cadillac Willy Band members perform their **DEAD-SPREAD** show with a tribute to **WIDESPREAD PANIC** and the **GRATEFUL DEAD** at 6:30 p.m. And at 8:30 p.m., Ron Adams (the shadow of the king) and the Memphis Echoes close the event with one the best Elvis Shows in the land. Don't be surprised if Elvis dons his Johnny Cash hat for a song or two.

Vendors will be selling T-shirts, hats, hand-made and fine jewelry, cookware and more. The entertainment section will be manned by volunteers from United For A Good Cause, Inc. raising money for

the Hope Squad peer-to-peer suicide prevention program in our schools. It will feature cornhole games, darts, marbles, face painting, stick on tats and other games – as well as over \$5000 in Door Prizes and raffles.

Tickets are **ON SALE NOW** by going to the website at www.ParadisePromotions-FL.com (Paradise Music Festival). Reserved Table Seats are \$30-\$75. General Admission is \$20 in advance; \$25 at the door. **Get your tickets soon because this event will be a sell out.**

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6:30 PM



Elvis & Johnny Cash
Ron Adams
8:30 PM

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5 – Acrylic String Pull & Swipe. 10:30am -1:30pm.- \$67.50 includes all supplies. Complete 2 different canvases. Tamika Thomas offers step-by-step instruction with these two acrylic pours.

10 – Encaustic Wax Valentines. 10am -noon. \$47.50 includes all supplies. Suggested Ages 14 and up. Corina Zalace uses richly colored beeswax and an iron! Complete 4-5 cards including envelopes.

11 – One Stroke Valentine's Flowers. 3:30-5:30pm. \$37.50 includes all supplies. Learn the ease of this unique style with certified teaching artist Sheila Mahony. No experience required.

11 – Book Signing. 5-6pm. Meet local author Eliza Scalia and hear all about her newest superhero in book #8 of her Silver Dove Series. Suggested ages 10-14 years old. Bring your other Eliza Scalia books for signing.

12 – "Dolittles." 11am – 1pm. \$47.50 includes all supplies. Libby Gibbs teaches all about Dolittles and their origin, then she helps you create your very own! Complete one canvas. 6" x 6". 6 seats only.

19 – Kid's Collage. 10am – noon. Ages 8-14. Come to Mz. Corina's Amazing Art class and make a fun collage. \$37.50 includes all supplies.

26 – Oil Florals the Impressionist Way - 10:30am – 2:30pm. Jeanette Herron, teaching artist, shares her technique for painting floral in oil. Call the gallery for details on pricing and supplies.

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Chris Mcloone – **ANIME &**



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10 BEST FILMS

continued from page 43

9. The Green Knight (David Lowery, **)**

Based on the 14th-Century poem Sir Gawain and the Green Knight, David Lowery (A Ghost Story) has constructed a brilliant modern-day fable about karma. On Christmas morning, the Green Knight

challenges any in Arthur's court to a duel, saying that any knight who can deliver a blow to him will receive the same blow in return next Christmas at the Green Chapel. Sir Gawain (Dev Patel) takes Excalibur and decapitates him, but then must go on an epic journey next year. He is given a green sash by his mother, which he will told will protect him as long as he wears

it. But there are many trials that await him on this mythic journey to death. *Stream on Amazon/Apple/YouTube.*

10. CODA (Sian Heder, *)**

A breakout hit at Sundance, this film had audiences both laughing out loud and weeping uncontrollably. Ruby (Emilia Jones), a "Child of Deaf Adults" (Marlee Matlin/Troy Kotsur),

helps with her family's fishing business in Gloucester, Mass., but joins her high school choir to be closer to a boy she likes named Miles (Ferdia Walsh-Peelo, the lead in Sing Street.) There are powerful moments where we are placed in the subjective space of the deaf characters and feel a little about what it would be like to be cut off from the social and communal cues

of their small town. Yet, it's also a film filled with joy, love, music, and humanity—just what we need right now. (Purchased at Sundance for a record-breaking \$25 million by Apple TV+). *On Apple TV+.*

To find David's full lineup of the Top 60 films of 2021 with additional commentary, visit drdavidsimmons.medium.com.

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