



OCTOBER 2022
VOL. 2, NO. 12

BAY Life

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27th Annual MKAF Festival of the Arts Celebrates Art, Music, Food and Fun

BY ZANDRA WOLFGAM

How do you frame up a festive, fall weekend on the Emerald Coast? Come take part in Mattie Kelly Arts Foundation's 27th annual Festival of the Arts.

With dozens of artists taking part, this year's free event, set for Saturday, Oct. 29 and Sunday, Oct. 30 at the scenic MKAF Cultural Arts Village in Destin, again promises to be a true celebration of art, music, food and fun.

One of the Southeast's premier art festivals, the two-day signature event features exhibits of more than 100 artists venturing from 17 states showcasing a diverse palette of artistic styles in a range of different art mediums from oil, watercolor and glass art paintings to clay pottery, ceramics, metal sculpture, mixed media, jewelry art and much more.

Art lovers of all ages can watch artists demonstrating their techniques in their tented booths, browse art from



dozens of emerging new and student artists, and get hands-on in the interactive Creative Kids station and more.

This year's poster art features Seascape, a lushly layered coastal-inspired acrylic work of award-winning 30A artist Justin Gaffrey, South Walton 2005 artist of the year. As a professional, self-taught, artist since 2001, Gaffrey draws inspiration from

nature, human nature and life experiences.

Beyond the visual arts, the Festival will feature two days of continual live music and a sampling of the local culinary arts scene. Entertaining street performers, art-themed photo opportunities, lively art drawings and the sale of colorful keepsake souvenirs — all create a family-friendly festival feel.



Esteemed judges will award \$10,000 in artist prizes in the juried and collaborative art categories. On Saturday, Festivalgoers are invited to vote for the "People's Choice" Artist Award by casting a ballot located at the Main Festival Entrance.

One must-not-miss feature

ARTS FESTIVAL
continued on page 2

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2022 Marks the 74th Annual Destin Fishing Rodeo!



BY CALI HLAVAC

For us locals, it's time to begin getting ready for this year's Fishing Rodeo season—a local tradition since 1948! And each year it gets better and better with several new events in the upcoming lineup.

New for 2022: The Extended Voyage Division will get an expansion.

RODEO
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 Community

ARTS FESTIVAL

continued from page 1

is the Collaborative Art Exhibit, which showcases the work of both emerging and seasoned artists competing for the McIlroy Awards.

Six sensational local and regional musicians and bands will perform live throughout the weekend on stage at The Dugas Pavilion. The lineup includes The Wavy Winstons, Jones &

Company, Tillman & Taff, Now & Then, Roman Street Trio and Casey Kearney.

The Festival celebrates the art of dining, too. Foodies will enjoy samplings of savory cuisine and sweet bites from area restaurants and food trucks along with craft beer and cocktails in the Beer & Wine Garden. Gather with family and friends to enjoy your meal seated at tables al fresco, while taking in the scene and listening to the stellar music line up.

Festival producer Deb Nissley guarantees there will be plenty of “new surprises” to enjoy. As for advice on how best to enjoy the Festival, she says, “Plan to spend the day and come prepared to see a lot of great art, hear great music, enjoy the outdoors and meet talented artists.”

The Festival is open to the public and runs Saturday from 9 a.m. to 5 p.m. and Sunday 10 a.m. to 4 p.m. Daily admission is free! Proceeds from MKAF

cultural events help fund ArtsReach — MKAF’s arts education community outreach programs serving K-12 students, children and adults with special needs, and the military community along the Emerald Coast. For more details follow



MKAF on social media channels and visit MKAF.org.

A Conversation with the Conductor

Demetrius Fuller Gives His Take on Sinfonia Gulf Coast’s 17th Season

BY ZANDRA WOLFGRAM

Sinfonia Gulf Coast has a stellar 2022-2023 season line up. From world-renowned vocalists and violinists to Broadway’s brightest stars, Beethoven musically mashed with rock bands. Curating a season that “sings” is an artform and Sinfonia Music & Artistic Director Demetrius Fuller is pitch perfect for the 17th year. With celebrity appearances, classical connections and innovative Northwest Florida debuts, this year’s offerings redefine the symphony experience and offer something for everyone. Zandra Wolfgram recently sat down with maestro Fuller to get his take on Season 17.

ZW: Jeremy Jordan is the Sinfonia Cabaret offering at Seagar’s (Sept. 15). Why did you invite this particular performer to wow us?

DF: Jeremy is really a multi-faceted artist. He got his start on Broadway in the original cast of Newsies, which is a wonderful show. He is a Tony and Grammy nominated artist, but more recently, he’s done a lot of film and drama. Most recently with Kerry Washington in a play on Broadway, and in the hit TV show Supergirl. He’s sort of a “triple threat” — he can sing, act and dance. Plus, he’s just an



amazing artist. He transcends all of the music genres: classical, Broadway and pop. Jeremy is a talented artist, a great musician and a nice person. I think people will really love him.

ZW: October 11 is the highly anticipated Gala Event with the incomparable Patti LaBelle. Do tell us more.

DF: Who doesn’t know Patti LaBelle? And to know her is to like her. To bring “the godmother of soul” to the stage with her 60 years in the business is a feather in our cap and an abso-

lute thrill. She’s just as nice as she could be, and she’s simply incomparable. That’s really the only word. There is nobody like Patti LaBelle. We’re honored to be able to present her and her whole band on the Sinfonia stage. She joins our special exclusive Sinfonia sorority joining Vanessa Williams, Roberta Flack, Kristin Chenoweth, Patti LuPone and Bernadette Peters.

ZW: What motivated you to create the Gala Event experience? Bernadette Peters was a showstopper for Sinfonia’s inaugural season and set at a very high bar. What prompted you stage a celebrity-studded Gala Event in a major hall like the Destin-Fort Walton Beach Convention Center?

DF: It’s a standalone event. It really has separated Sinfonia from anything else, not only in our community but along the

Gulf coast, because none of the other regional orchestras bring in the caliber of artists that Sinfonia does. Sinfonia is what I call one-stop symphony shopping. It runs the gamut — we have the gala, which is a pinnacle event, the full orchestra, Pops, chamber orchestra, chamber music, education programs, non-orchestra events, like the Cabaret and Crescendo! and wine events. So, the Gala Event really is just part of the puzzle piece that is sort of the angel on the Christmas tree, so to speak.

ZW: On October 22, the full orchestra will accompany the full film showing of the 1931 horror film based on Mary Shelley’s book, The Bride of Frankenstein. This is a different experience than a typical concert.

DF: The Bride of Frankenstein has one of the most amazing orchestral scores in film history. It’s full orchestra, so we’ll have 65 to 70 musicians on stage in the Mattie Kelly Arts Foundation’s Cultural Arts Village al fresco just before Halloween. It’s about 90 minutes. It will be fun.

ZW: December 9 we have a popular offering that is always changing. Holiday Pops is a tradition, but you always put a twist on it.

Continued on page 29



Published Monthly
Mailed FREE to the communities
of Niceville & Valparaiso

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Santa Rosa Beach, FL 32459

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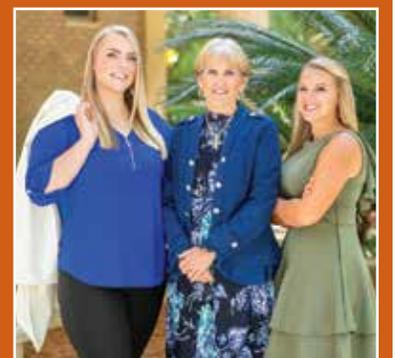


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In 2013, a local Pensacola office was established bringing a nationally respected manufacturer to the area with the added benefit of working with a local company. The local dealership has been servicing the Emerald Coast since and continues to provide quality product and guarantees on not just the lowest



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Community

Governor Funds Future Trucking Needs

By DOUG STAUFFER

Dr. Devin Stephenson and Northwest Florida State College hosted Gov. Ron DeSantis and his entourage for an announcement concerning a sizable expansion of Florida's Commercial Driver's License (CDL) training. DeSantis also announced the creation of new opportunities for apprenticeships in Florida. DeSantis awarded \$1.5 million to NWFSC to expand the capacity of CDL training programs.

These funds aim to enhance the existing CDL driver training program at its Chautauqua Center in DeFuniak Springs, including the purchase of equipment, to potentially serve 250 students in the program's first year.

He also announced nearly \$12 million to Florida school districts, colleges, state universities, and private training entities to further support the governor's workforce development initiatives. These funds



PHOTO BY DOUG STAUFFER

to get on the road in a new career. With the governor's continued support, our state colleges are perfectly positioned to meet industry demand and advance Florida's economic independence and prosperity."

DEO Secretary Dane Eagle remarked, "The Florida Department of Economic Opportunity is proud to support Gov. DeSantis in his ongoing commitment to investing in workforce development and training initiatives in high-demand industries. Nearly everything we depend on in daily life is made possible through the

trucking industry, and these strategic investments will positively impact hardworking Floridians, the trucking industry and the state's economy, while also ensuring that Florida is No. 1 in workforce development by 2030."

Michelle Dennard, CareerSource Florida President and CEO spoke next: "Florida is a critical link in our nation's supply chain, and the demand is soaring for Commercial Driver's License holders. With the leadership of Gov. Ron DeSantis and our education partners, the CareerSource Florida network is honored to help connect Floridians with the vital training needed for careers in transportation and logistics."

Michelle Burns, CareerSource Okaloosa Walton Executive Director, said, "Commercial vehicle drivers are a backbone of our economy and crucial to our continued economic growth. We are blessed to be able to increase our support for this industry and thank Gov. DeSantis for his support for our region and this vital industry."

The Governor then spoke on Biden's border policies and his reasons for sending immigrants to Martha's Vineyard."We are taking what is happening at the southern border very seriously, unlike some," he said. He pointed out that Florida is not a sanctuary state, but other states receiving these immigrants claim to be such.

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are intended to start or expand registered apprenticeship and pre-apprenticeship programs throughout the state through the Florida Pathways to Career Opportunities Grant (PCOG).

"In Florida, over the past three years, we have made significant investments into workforce education, with an emphasis on trucking and the entire transportation industry," DeSantis said. "With today's announcements, we have now

increased our CDL training capacity at state institutions from less than 1,000 prior to 2019 to more than 3,500. These investments are driving the growth of our rural communities and state as a whole."

"We already know that a traditional university path is not for every student," said Manny Diaz, Jr., Commissioner of Education. "Thanks to the leadership of Gov. DeSantis, students now have a variety of options



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Community

Niceville's Field of Valor Honors Fallen Service Members

BY ANGIE TOOLE

More than 300 flags are on display at the Mullet Festival Fairgrounds, honoring those who gave their lives in the service of their country.

The ninth annual Field of Valor, set up by the Niceville Exchange Club, recognizes those service members from the state of Florida who have fallen in combat since September 11, 2001. Some 396 flags are posted on the Niceville field, each with a tag bearing the name, photo and information about a Floridian who served in Iraq or Afghanistan who lost his or her life in action.

One local Gold Star mother, Karla Lacey, attended the Field of Valor this year, as she has in years past, to honor her son Sgt. First Class William Lacey of Laurel Hill. She works at Fort Walton Machining, which was one of the event sponsors this year, as it has in years past.

"He was brave beyond

brave," his father, John Lacey told Military Times just after his son's death in Afghanistan. "He was out there in the middle of nowhere, in hell, and he kept doing it over and over and over ... I'm just so proud of him."

Visiting the Field of Valor hasn't always been easy for the Lacey family. Karla has been attending for several years, because it has been a healing experience for her. She also volunteered to spend time as a docent at the field this year, as she has in previous years.

Tammy Summers, a Gold Star wife, also attended this year's opening ceremonies. She took photos for her Facebook page of her husband, Sgt. First Class Severin W. Summers III, who died August 2, 2009 in Operation Enduring Freedom.

On the memorial page she has created to honor his memory, she posted: "I am honored and humbled to participate in putting out flags for our fallen



military in my hometown of Niceville, FL. I placed Sev's flag out and attached his biography. Remembering him today and always!"

Don "Pockets" Pardue was the chair for this year's event. The former Marine admitted that honoring the military is a particular passion of his, espe-

cially honoring those who made the ultimate sacrifice.

Pardue served as the emcee for the opening ceremony, which included dignitaries including the mayors of Niceville and Valparaiso, as well as several military guests.

Emerald Coast Fisher House President Jim Yurack was a guest speaker Saturday. The local Fisher House receives funds from the annual fundraiser and works with the Niceville Exchange Club in fielding volunteers for the weeklong remembrance of fallen servicemembers.

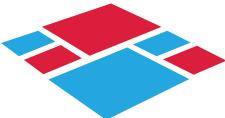
Brig. Gen. Jeffrey T. Geraghty is the Commander, 96th Test Wing, Air Force Materiel Command, Eglin Air Force Base, made remarks about the importance of remembering the events of September 11, 2001, as well as the sacrifice of servicemembers in defeating the enemies who emerged from those events.

"Continue to use today, and days beyond just today as an opportunity to pay homage to those who died serving our nation and to acknowledge the immense debt we owe them," Brig. General Geraghty said.

Lt. Col. Mike Loconsolo, commander of the 1st Battalion, 7th Special Forces Group (Airborne) at Camp "Bull" Simons, Eglin Air Force Base, FL. A native of Brooklyn, NY, the remembrance of 9-11 has special significance for Lt. Col. Loconsolo, who was a cadet at West Point on that day, and whose father worked in the north tower of the Twin Towers in NYC. His father survived the attack, but the memory was life changing for his entire family, he told his audience, and he hopes Americans never forget that day.

Col. Ed Hubbard, former Vietnam-era prisoner of war and motivational speaker, talked

Continued on page 13



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Happenings Around the Bay

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<p>01 Destin Fishing Rodeo -31 Weigh-ins daily at AJ's Destin Destin Harbor</p> <p>01 Bowling Pin Shoot 10 am Emerald Coast Indoor Shooting & Sport Niceville Tall Cotton Band Live 5 pm 3rd Planet Brewing Niceville Lightwire Theater's The Ugly Duckling 7:30 pm Grand Boulevard Miramar Beach Fall Flix: The Goonies 7:30 pm Mattie Kelly Arts Foundation Destin Godspell 7:30 pm Emerald Coast Theatre Co. Grand Blvd</p> <p>02 Godspell 2:30 pm Emerald Coast Theatre Co. Grand Blvd Dinner of Dreams 5 pm Niceville Senior Center Niceville</p> <p>04 Oils and Acrylics with Rosalyn O'Grady 10 am Artful Things Niceville</p> <p>07 44th Annual Destin Seafood Festival -09 HarborWalk Village Destin</p> <p>07 Emerald Coast Autism Center's Hole In One Golf Tournament 9 am Blackstone Golf Course DeFuniak Springs Niceville Young Professionals Golf Tournament 9 am Eglin AFB Golf Course Niceville Meg Phillips Live 6 pm 3rd Planet Brewing Niceville Baytowne Wharf Beer Fest 6 pm Baytowne Wharf Events Plaza</p> <p>08 Women's Climbing Circle 9 am Rockout Climbing Gym Destin 15 Year Anniversary Celebration 10 am Laura's Pet & Horse Supply Niceville Savor the Sound 2 pm Mattie Kelly Arts Center Niceville Baytowne Wharf Beer Fest 2 pm Baytowne Wharf Events Plaza Luke Langford Band Live 6 pm 3rd Planet Brewing Niceville</p>	<p>09 2nd Annual BrunchFest 11 am Seville Quarter Pensacola</p> <p>11 Sinfonia Gala featuring Patti LaBelle 6 pm Sandestin Golf and Beach Resort Miramar</p> <p>12 Second Wednesday Breakfast 7:30 am Niceville Community Center Niceville October Wine Tasting 5:30 pm Toast Wine Bar Niceville</p> <p>13 Concerts in the Village: Taylor Dayne 7 pm Mattie Kelly Arts Foundation Destin</p> <p>13 6th Annual Harvest Food & Wine Festival -16 6 pm Watercolor Santa Rosa Beach</p> <p>14 Arrogant Steak Off 6 pm Seville Quarter Pensacola Live Music with Fathom 6 pm 3rd Planet Brewing Niceville</p> <p>15 Breyer Horse Fun Day 10 am Laura's Pet & Horse Supply Niceville Eggs on the Beach 10 am Seascape Resort Miramar Beach Kids' Halloween Accessories with Marla Armstrong 10:30 am Artful Things Niceville Best of the Emerald Coast 6 pm Grand Boulevard Miramar Beach Duchess Live 6 pm 3rd Planet Brewing Niceville</p> <p>16 Beer Dinner 5:30 pm Toast Wine Bar Niceville</p> <p>17 OneBlood Drive 11 am McDonald's Niceville</p> <p>18 Watercolor Techniques with Theresia McInnis 12:45 pm Artful Things Niceville</p> <p>21 Luke and Kaylee Live 6 pm 3rd Planet Brewing Niceville Times of Refreshing with Tasha Cobbs Leonard 7 pm Mattie Kelly Arts Center Niceville</p>	<p>21 Business Industry Association's Home Show 2022 -22 12 pm Destin-Fort Walton Beach Convention Center Fort Walton Beach</p> <p>22 Niceville Bazaar 9 am Mullet Festival Grounds Niceville Bloody Mary Festival 11 am The Market Shops at Sandestin Mechanical Lincoln Live 6 pm 3rd Planet Brewing Niceville Catalyst Live 6 pm LJ Schooners Dockside Restaurant and Oyster Bar Niceville Northwest Florida Symphony Orchestra: Halloween Spooktacular! 7 pm Mattie Kelly Arts Center Niceville Bride of Frankenstein: Film in Concert with Sinfonia Gulf Coast 7:30 pm Mattie Kelly Arts Foundation Destin</p> <p>27 Barktober Fest with Dog-Harmony 4:30 pm Grand Boulevard Sandestin Halloween Costume Wine Tasting 5:30 pm Toast Wine Bar Niceville</p> <p>28 4-H Camp Timpoochee's 3rd Annual Family Trick Or Treat Night 7:30 pm Mattie Kelly Arts Foundation Destin Bingo Night for Lupus 6-8 pm Blount House Freeport</p> <p>29 Walk to End Alzheimer's 9 am Northwest Florida State College Niceville Cosmic Vibrations Music Festival by Outside Productions 12 pm Mattie Kelly Arts Center Amphitheatre Niceville</p> <p>30 Sunset Shrimp Boils 4 pm LJ Schooners Dockside Restaurant and Oyster Bar Niceville</p> <p>29 27th Annual Festival of the Arts -30 9 am Mattie Kelly Arts Foundation Destin</p> <p>31 Halloween on the BOOlevard Grand Boulevard Sandestin</p>
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FARMER'S MARKETS	Niceville Community - Saturdays October 1, 8, 15, 22, 29 9am-1pm Palm Plaza Niceville	Freeport Farmers Market - 1st & 3rd Sundays October 2, 16 8am Victory Blvd Freeport	Grand Boulevard Farmers Market - Saturdays October 1, 8, 15, 22, 29 9am-1pm Grand Boulevard Miramar Beach
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 Community

Hero and True American Patriot: Rear Admiral Philip Dur

BY DOUG STAUFFER

Rear Adm. Philip Dur was this month's speaker at The Fort Walton Yacht Club. Members and guests of the Okaloosa County Republican Club sat enthralled by his speech and the depth of knowledge, which covered a wide range of historical subjects and contemporary insights. He mentioned feeling at home among a group of like-minded patriotic Americans.

He applauded all those who served during the Cold War (1945–1991), the last war that America won. His speech was peppered with insights into the past, but his primary focus was on the dangerous future we face.

Philip Dur was born to a diplomat and spent most of his early years overseas. He was educated in the United States, earning undergraduate degrees in international studies followed by a Ph.D. from Harvard. As a 33-year-old commander in the United States Navy, he briefed President Ronald Reagan every day for 30 minutes for months. He thought of the president as

a genuine American, brave with love for this country and its people that knew no bounds. He believes this country needs such a leader with Reagan's stature to take us through the troubled times ahead.

He served our nation and the Navy for 30 years at the height of the Cold War and in its aftermath as the Navy struggled to redefine itself in the post-Soviet era world. Dur's career as a surface warfare officer — with a specialization in national policy — took him through a series of exceptional assignments ashore and afloat, where he was both a witness to history — and had a hand in shaping its course.

Dur provided a front-row seat to some of the pivotal events in our nation's history, from the Israeli attack on the USS Liberty



during the Arab-Israeli War in 1967 to the high-stakes diplomacy as an adviser to President Reagan during the Beirut Crisis of 1983. He was also a participant in the last great act of the Cold War with the Black Sea bumping incident between a Soviet frigate and the ship Dur was commanding — the USS Yorktown.

As a flag officer, he was the chief architect of the Navy's

strategy. Admiral Dur's story provides a concise description of the Navy's role in the Cold War from the 1960s to its end with the fall of the Soviet Union. His seat at the table during most of the critical events of that period offers an insightful perspective of policy formation and execution. His insights are vital to understanding

how the United States dealt with the complex issues in maintaining a fragile peace with the Soviet Union, which is again headline news.

Dur is a highly decorated military officer, including the Defense Distinguished Service Medal, the Navy Distinguished Service Medal, the Defense Superior Service Medal and many others. Some people in the audience are old enough

to remember the headlines of numerous events from the Cold War era, but Dur offered "The Rest of the Story." He stressed understanding the importance of freedom of choice and limits of government, and the limits of governance.

He stressed that the most critical role of government is the defense of the American people. It is a defense against foreign and internal threats — crimes against persons and property rampant in this country today. It is essential to focus on the uncertainty and dangerous future ahead. We live in a far more dangerous situation than the one inherited at the end of World War II.

As someone completely unfamiliar with the workings of the Navy, his commanding two great warships — a destroyer and a cruiser—was mind-boggling and fascinating. His stories caused his audience to sit on the edge of their seats, wanting more. His book "Between Land and Sea" is remarkable. A true American hero that I am blessed to call a friend.

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Stan began this unique type of car buying experience in 2012, and has had a major success with not only his local customer base, but also in filling customer's orders across the United States. Devon, Stan's associate, is a computer programmer and IT professional who can search for and locate vehicles from all over the United States based on each customer's individual requirements. Each vehicle purchased is graded on a five-point scale from zero to five, and only vehicles in the finest condition are chosen for Emerald Coast Motor Cars' customers.

With many years of experience in providing the highest quality cars delivered to their customers, Stan and Devon work tirelessly to ensure that each customer's unique desires are fulfilled when a vehicle is purchased through Emerald Coast Motor Cars' buying service. The success of this service can be seen by looking through their pages of stellar reviews on their website at ecmotorcars.com! A photo of the customer at the time of purchase and the customer's review are listed. These reviews are always interesting, and they show all kinds of customers and the wide variety of the vehicles sold, each uniquely fitting their customer's needs.

Over the years, Stan Hall has perfected the process of ensuring that both value and reliability are provided to customers by recommending that his customers purchase vehicles one to two years old, so that the initial depreciation of a new car purchase is realized before his sale, but with a remainder of the manufacturer's warranty still going with the vehicle. Stan believes this provides a win-win scenario for his customers looking to purchase the newest vehicle possible, while providing

the best value in the car buying experience. Fulfilling customer's vehicle orders is a top priority for Emerald Coast Motor Cars Destin. They also accept trades, purchase vehicles, and are always looking for vehicles to consign.

Stan Hall and Devon Kiss encourage everyone to check out their current inventory selection at ecmotorcars.com. If you are looking for the perfect car, truck or SUV, call Emerald Coast Motor Cars today. You will appreciate the old-fashioned customer service and incredible deals! The easiest way to get started is to call them directly: Stan Hall, (850) 830-3083, or Devon Kiss, (901) 275-1847.



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Community

Trinity Presbyterian Church Building New Sanctuary

By MIKE RUFF

Trinity Presbyterian Church, located in the heart of Valparaiso, has just embarked on the challenging journey of building a new sanctuary. Interestingly, the story of how the church arrived at this juncture is intimately intertwined with the history of the city government in Valparaiso.

The building that eventually became Trinity's first sanctuary was built in the early 1950's in the hub of "Old Valparaiso," across the street from Perrine Park.

Trinity Presbyterian Church was formed in 1984 when several families who met together for weekly Bible study began

a regular worship service in a member's home. With appreciation and love for the Reformed Christian faith, they recognized the need for a good pastor and extended a call to Pastor Mickey Schneider, who with his family moved from Jackson, Miss., in the summer of 1986 to shepherd the flock. His first pulpit at that



1950s: first sanctuary in the hub of "Old Valparaiso."



Retired Pastor Mickey Schneider opens the groundbreaking ceremony in prayer.



Pastor Ben Rossell shares a reflection from the Bible during the groundbreaking ceremony.



Left to right: Pastor Ben Rossell, Mayor Brent Smith, Pastor Mickey Schneider, Mike Clarke, Danny Grundhoefer, Mike Clarke, Jason Belcher. GROUND BREAKING PHOTOS BY ETHAN KING



time was only a shaky wooden podium in the choral room of Ruckel Jr. High School, where 14 families met for worship on Sundays. As the congregation began slow but steady growth, it moved to "larger facilities" – the school lunchroom – and later to an annex at Twin Cities Hospital.

By 1990, there was enough savings to begin looking for a more permanent worship location. Shortly thereafter, the old Valparaiso City Hall became vacant and available for purchase. Soon, a price was agreed upon and a contract signed!

One of the church's founding members and long-serving elders, Erik Stoer, recalls that

the police chief's office and a detainee's holding room were both still intact prior to church use. Remodeling plans included the installation of a new bathroom, but the plumbers had great difficulty jack hammering through the concrete slab in order to install sewage pipes, because it was unusually thick to accommodate the weight of fire trucks. Additionally, the building still contained the built-in room-size safe that the city used for storing valuable documents and other items, which Trinity decided to keep and use for its own purposes.

Two adjacent lots were purchased with the need for a larger facility in mind. In 2006, a new administrative building was completed, providing room for offices, a library, and Sunday School rooms. A large Fellowship Hall with a modern kitchen was also constructed at this time.

In 2011, Pastor Schneider announced his plans to retire and the church began to search for the man who would

be our next pastor. After several visits, Trinity celebrated as Ben Rossell responded to the call, and he and his family moved from Maryland to north Florida, with ordination and installation in April 2013 as our new pastor.

With membership approaching 200, Trinity Presbyterian now began a 10-month project that will result in the building of the new sanctuary, designed to seat 350 worshippers. The historic former Valparaiso City Hall, once housing the heart of the city's operations, and then housing weekly worship services, was torn down on Aug. 15, 2022. A new sanctuary groundbreaking ceremony was held on Aug. 22.

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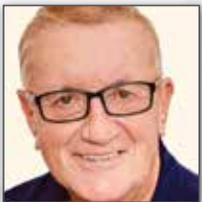
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Bay Buzz

Niceville Republican Women Federated presented two scholarships in 2022.



Stella Hurley, a 2022 Baker High School graduate, read her essay on "Why I Am a Republican" at the June 6 meeting and met members and guests at NRWF. Stella will attend the University of North Florida. From left: Lana Wood, Diana Gilbert, Stella Hurley, Lourdes

Adams, Jan Howard-NRWF President and Jane Stevens.



Brooke Lewis, a 2022 Niceville High School graduate read her essay on "Why I Am a Republican" at the July 11 meeting. Brooke will attend the University of Florida. From left: Lana Wood, Brooke Lewis, Lourdes Adams, Jane Stevens, Diana Gilbert and Jan Howard-NRWF President.



On Sept. 12, **CALM** was shovels in the ground for its **groundbreaking ceremony of CALM Village**, which will consist of seven cottages for the affordable needs of women and children in crisis. President Chanie Erb talked about how through God's guidance, a dream has become a reality for CALM.

The **City of Niceville** will dedicate and unveil **three Florida historical heritage markers** at 10 a.m. Oct. 6, in Niceville's Lion's Park. The Old Maritime City marker will depict the advent of the automobile when all commerce in the area was by water. In 1911, the steamer Belle, loaded with naval stores, sank with the loss of four lives, including local Capt. Noah Edward Burlison. The Niceville Fish Company operated by Claude Meigs and the Spence Brothers Fish Company were the leading commercial fishing industries of the Choctawhatchee Bay region, maintaining fish warehouses and fleets of boats. The Boggy Mill Company Site marker will highlight the timber and lumber industry during the early 1900s. The complex consisted of 40 acres, one of the largest lumber mills operating in the area.

The Niceville Fire 1934 marker tells of the fire that destroyed three grocery stores, a dry goods store, creamery, post office building, hotel, drug store and fish warehouses, estimated at \$100,000 then, but would be worth \$2 million now. There was no running water with which to combat the flames and it appeared for a time that the town would be destroyed until the forest firefighters and CCC workers took charge.

The Annual Niceville Bazaar will be held Oct. 22 at the Niceville Mullet Festival Grounds from 9 a.m. to 2 p.m. The organizer, Freedom Life Compass, which moves women from recovery from drug addiction to empowerment, continues on its mission to raise funds for its Freedom House Project.

ECCAC's New Niceville Center Honors Julie Porterfield

Emerald Coast Children's Advocacy Center (ECCAC) new Niceville center will be renamed "Julie Sacco Porterfield Children's Advocacy Center." The Board unanimously approved the honor for Julie due to her more than 23 years of dedication, founding and running ECCAC. Julie's response was, "I am still in awe... and incredibly humbled to be honored in such an "honoring" way. I give the glory to God. He certainly



has given me the grace, wisdom, and discernment to do my very best to make lives better for children." During summer, the original Niceville Center experienced a fire and then significant water damage from the sprinkler system. ECCAC's two centers don't house children, but are set up with a multidisciplinary team of child protection personnel, prosecutors, law enforcement, DCF, therapists, as well as ECCAC staff and volunteers to provide services at no cost to the children in a child-friendly environment. While the Niceville Center is temporarily closed, kids are still being served at temporary locations. Florida Abuse Hotline at 1-800-96-ABUSE. Visit www.eccac.org.

A Night At The Museum will be held Saturday, Nov. 5, 6:30-8:30 p.m., sponsored by Pattison Professional Counseling and Mediation Center, with wine and food from local eateries. Visit the Heritage Museum of Northwest Florida's website to discover participating restaurants. Explore the museum exhibits and watch local characters come to life to entertain all night long. The focus will be on four characters from Valparaiso's history, John Perrine, James Plew, Addie Lewis and Lula Edge, who come to life for audience participants, who move from one staging location to another with food samples and drink. Ellen Sheppard, renowned dulcimer performer, will also entertain during the evening. The evening will include a silent auction to raise money for this nonprofit. Cost is \$55 and \$50 for museum members. Visit heritage-museum.org or call (850) 678-2615 to reserve a spot.

Wealth Building Strategy #3

The Power of Compound Interest



Albert Einstein is quoted as saying, "The most powerful force in the universe is compound interest." When someone as brilliant as Big Al talks about the power of compounding, I don't know about you, but I tend to listen.

Well, here's another smart guy, this time from Kiplinger's, who says, "Time is the most powerful weapon in an investor's arsenal! Nothing comes close to it." Why? Because of the power of compounding. Here are some of his key thoughts:

- After 30 years of studying finance, I have found few eternal truths, but the most important – the Golden Rule of Accumulation – is this: Start early!
- Time is the most powerful weapon in an investor's arsenal. Nothing comes close to it.
- Let's do the numbers. The annualized return for U.S. large-company stocks (as represented by Standard & Poor's 500-stock index) for the past 80 years have been about 10 percent, not including taxes. Say your goal is to build a nest egg of \$1 million by the time you are 55. If you start at age 24 and invest \$5,000 a year at an annualized return of 10 percent, you'll reach your goal. But if you wait until you are 34 to start, you'll accumulate only \$357,000 by age 55. If you start at age 44, you'll have just \$107,000.
- How can this be? The answer lies in compounding, the fact that interest increases the value of interest as well as the value of principal. If you earn 5 percent on \$1,000, after a year you'll have \$1,050. After two years, you'll have not \$1,100 but \$1,102.50.
- As time passes, the power of compounding accelerates dramatically.
- One other important fact about compounding is that a small increase in the rate of return can produce a huge impact over time. In the case of the gift to your newborn daughter, if her portfolio returns 10 percent annually, then \$10,000 grows to \$4.5 million by the time she is 65. But if her portfolio returns 8 percent, then it grows to only \$1.4 million. If it returns 5 percent, it grows to a mere \$227,000. In other words, half the rate of return produces an account that's less than one-20th the size.

The article then ends with this conclusion:

But enough numbers. If you're a young person, all you need to know is that you must start early. If you are an older person who has young progeny or young friends, encourage them to start early. If you're particularly generous, set up a long-term trust or a Section 529 tax-advantaged college savings plan, or simply open a mutual fund account that the young person promises not to touch (or perhaps doesn't know anything about).

The piece then goes on to talk about where to invest your money. Me? I like using Roth IRAs as a savings tool. Just a great overall summary of one of the pillars of growing your net worth. Every person needs to know, understand, and apply this financial wisdom to make the most of their finances. I've been doing it for 22 years or so now and the power of compound interest is still really starting to take off – it's really making a strong impact on my net worth. I can't wait to see what it does over the next 20 years!

One of my favorite quotes about "taking action" is this:

The best time to plant a tree is 20 years ago. The second-best time is now.

If you've lost a lot of investing time because you've procrastinated, just didn't know what to do, didn't have the willpower to save, weren't able to save, or whatever reason you might come up with, stop fretting about it. It's water under the bridge. There's nothing you can do to get back that lost time. But you can still make a difference in your finances. How? Start saving today! Twenty years from now, you'll be glad you did.

Sincerely yours,

Harry Holmes

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Estate Planning Council Offers Free Seminar

More than half of Americans, an estimated 56 percent, do not have an estate plan in place, making estate planning a critically overlooked component of financial wellness. This creates hardship, financial or otherwise, that can be avoided by planning.

The Estate Planning Council of the Emerald Coast, Inc. (EPCEC) invites the public to join them on Thursday, Oct. 20, 1- 5:30 p.m. at The Island, Fort Walton Beach, for the Fifth Annual Estate Planning Day.

No matter how large or how modest, nearly everyone has an estate, but all too often individuals, couples, and families put off estate planning. People put off estate planning because they think they do not own enough, they are not old enough, it will be costly or confusing, they will have plenty of time to do it later, they do not know where to begin or who can help them, or they just do not want to think about it. Then when something happens to them, their families have to pick up the pieces.

This free event will host a panel of local professionals on topics of interest regarding estate planning. Complimentary

snacks and refreshments will be provided to all attendees and the day will culminate with a cocktail reception at The Island lobby bar. RSVP is strongly encouraged. You can register for the free event at: www.estateplanningday.eventbrite.com.

Estate planning encompasses the growth, conservation, and transfer of an individual's wealth through the creation and maintenance of an "estate plan." The purpose of estate planning is to develop a strategy that will maintain the financial security of individuals through their lifetime and ensure the intended transfer of their property and assets at death, while taking into consideration the unique circumstances of the family and the potential costs of different methods.

"Working in this industry for more than 10 years, I have seen the importance of having a proper estate plan in place," says James Wright of Carr Riggs & Ingram, and president of EPCEC. "I have seen the relief in family member's eyes when their loved ones had their affairs in order and I have also witnessed the agony and frustration of people when their loved ones did



ESTATE PLANNING COUNCIL OF THE EMERALD COAST

not have their affairs in order." "The purpose of Estate Planning Day is to bring awareness to everyone, no matter the person's age, profession or income level, the importance of having their affairs in order so they do not leave their loved ones frustrated and in agony."

To support and encourage the future of estate planning, the EPCEC founded the Kevin Helmich Restricted Scholarship, which awards \$1,500 to Northwest Florida State College students majoring in accounting, finance, or pre-law. The EPCEC has chosen to name this scholarship in memory of Kevin Helmich who, until his untimely death, was an active member and past president of the organization. Kevin was a well-regarded estate planner, a trusted adviser to his clients, and a mentor to others in his firm.

The Estate Planning Council of the Emerald Coast, Inc.

(EPCEC) is the professional "organization of choice" for multi-disciplinary estate planning professionals from across Florida's Emerald Coast. Members include accomplished Estate and Elder Law Attorneys, CPAs, Financial Advisors, Insurance Consultants and Trust Officers. The EPCEC is an affiliated council of the National Association of Estate Planners & Councils, the leading professional organization for estate planners, which provides its

2,000 Accredited Estate Planner® designees, and 275 affiliated local estate planning councils and their 30,000 members with ongoing education and a forum for professional networking. National Estate Planning Awareness Week was adopted in 2008 to help consumers understand estate planning and its need, along with how best to create a qualified team of professionals to assist in the planning process. For additional information visit www.emeraldcoastestate.org.

FIELD OF VALOR

continued from page 6

about the importance of helping others in order to overcome adversity, an important message that aligns with the Exchange Club mission to make the community a better place to live.

Other members of the community helped make the event a touching memorial to the fallen.

Local Patriot Guard Riders arrived early at the field to pay their respects, accompanied by a Niceville Police Department escort.

Niceville firefighters brought a firetruck and displayed a large flag at the field.

Albert Sousa performed the National Anthem. Sousa, the principal broker/president of Apex Mortgage, is the son of Albert and Melinda Sousa. His father is the manager of the Walker Ace Hardware in Niceville.

Niceville High School JROTC students volunteered at the field on Saturday, and their honor guard posted the colors for the singing of the national anthem and the Pledge of Allegiance.

The Rocky Bayou Christian School Chamber Choir singers performed a medley of patriotic and military branch songs. Local Scout Tommy Roberts from Niceville High School played "Taps" on the bugle to close the ceremony.

The Exchange Club of Niceville is part of the National Exchange Club and has been active for 30 years. It is the only service organization exclusively serving communities in the U.S. More than 630 local clubs throughout the U.S. and Puerto Rico provide individuals with opportunities to use their time and talents to benefit their local communities and the country as a whole. Exchange's Core Values are family, community and country. Through the Programs of Service – Americanism, Community Service, and Youth Programs – members support activities that benefit youth, promote pride in our country, and honor military and public service providers, to name a few. Exchange's National Project is the prevention of child abuse. To find out more about you can be a part of making the

Niceville/Valparaiso/Bluewater Bay area a better place to live by joining the Niceville Exchange Club, attend the next meeting (held on the second and fourth Thursday at Café Bienville), or visit the website at nicevilleexchange.club and follow us on Facebook.

 Community

Simplifying Medicare Advantage Plans for Seniors

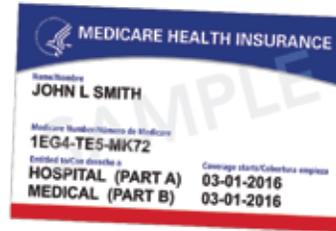
By GREG DURETTE

What could be more simple than picking the right Medicare Advantage or Medicare Supplement plan for you?! HAH! When you stop laughing (or crying), understand, you are not

alone. This is the time of year when you have the opportunity to review your Medicare coverage and make important decisions about what you will have for this coming year.

One of the suggestions I offer

to beneficiaries every year is to get started on this process now. By doing so, you'll have plenty of time to review your options before the Annual Election Period beginning on October 15th, ends on December 7th.



Choosing the right health insurance benefits can be confusing at any age but, understanding healthcare options for those 65 and older can be even more difficult. This already complex system is further muddled by the barrage of annual advertising from insurance and marketing companies. TV, snail mail, email and a whole host of celebrities are coming at you in a full-scale onslaught. Let the buyer beware!!!

I suggest these important points be considered when shopping for Medicare Advantage plans:

Choice: When it comes to Medicare, one size does not fit all - what works for your neighbor may not work for you. Take the time to learn and understand the benefits and costs of each plan so you can feel confident in your decision and health care coverage.

Care: Care starts with a strong relationship with your primary care provider. If your plan has a network, make sure to confirm your doctors and hospitals are in the network.

Reach: Make sure your plan will follow you around the country should a need or desire for travel exist. Out-of-network costs can be very high if this risk is not managed upfront.

Medications: Make sure to confirm you know your medications are not only covered but also, what copay costs may be

associated with each.

Experience: Medicare can be complex and confusing. It's important to find a seasoned agent that works for you and supports you throughout your health care journey with plan benefits and resources that can help you live more and worry less.

Since Medicare Advantage Plans are offered by insurance companies, one excellent feature is they have more freedom and motivation to include extra benefits such as vision, gym memberships, dental, hearing and more.

Celebrities are great at acting or playing sports. They do not know anything about Medicare except for what they have been told to say to a camera. Find someone local you can ask the important questions you have about your personal situation, and you will likely have a much better healthcare outcome.

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare Advantage, Supplement plans and Stand-Alone Drug Plans throughout the State and is based in Niceville. He has been in the insurance industry for over 39 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.


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Education News

NWFSC Ranks Among the Top 10 Safest Colleges in Florida

Northwest Florida State College (NWFSC) has ranked among the top 10 safest college campuses in Florida, according to Niche.com. The rankings for campus safety were established after evaluating campus and community crime rates, rates of violent crimes, and student surveys on crime. NWFSC ranked number 10 out of the 48 colleges and universities evaluated in 2022. NWFSC Executive Director of Campus Safety and Security, Chief Aaron Murray, explained that the College's investment in officer training and development has contributed significantly to its current ranking. "In the last four years, we have developed a robust response capability and built great relationships with other public safety agencies in our region," Chief Murray said. "We have added several technologies and installed additional cameras that vastly improve our ability to monitor situations and respond. We have also actively



worked with multiple departments throughout the College on emergency response training, including bleed control, active shooter responses, firearms safety, self-defense, and rape aggression defense training."

Among the newly incorporated technologies are the Unmanned Aerial Systems. Last month, the college was recognized as one of 10 colleges in the United States to have implemented security drones to improve campus safety, and it is the first in the region to implement a four-member team that can respond to any campus location and launch an aircraft to assist with emergency responses.

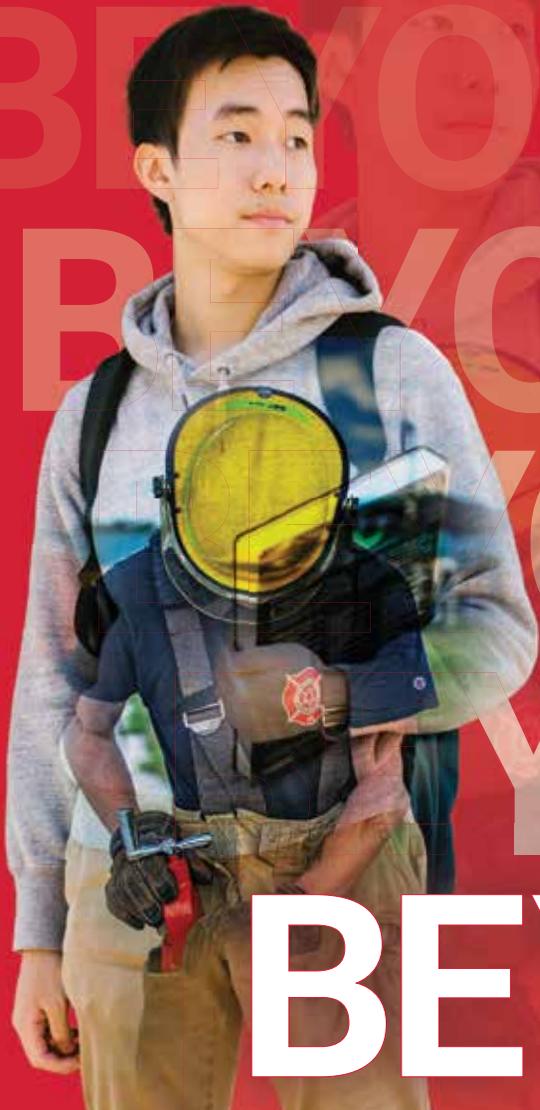
The college has also implemented a FLIR SkyWatch Mobile Surveillance and Deterrence Tower, courtesy of Florida State University, which allows officers to have a bird's eye view of outdoor events and identify security issues within a crowd; and the Raider Connect app, which turns cell phones into mobile alert devices. Once the Raider Connect app is activated, campus police officers and the emergency communications center are alerted for an immediate response. The app also provides users access to campus maps, emergency response plans, notifications, and safety training links.

For more information on NWFSC's Police Department, please contact Chief Aaron Murray at murray8@nwfsc.edu or 850-729-6888.

HCA Florida Fort Walton-Destin Hospital and OCSD Partner for Health Academy

The two entities have together launched the Health Academy of Northwest Florida, a program of the Career and Technical Education Department of Okaloosa County School District (OCSD), which provides high school juniors and seniors interested in healthcare careers the opportunity to earn industry certifications. Housed on the campus of HCA Florida Fort Walton-Destin Hospital, the first course offers a two-year Practical Nursing program. Students enrolled will learn the foundational principles of basic nursing and medical skills needed. Students at Choctawhatchee High School, Fort Walton Beach High School and Niceville High School are eligible to participate and will receive

hands-on clinical training at HCA Florida Fort Walton-Destin Hospital during their senior year. Upon completion of the two-year program, students will be eligible to earn a Certified Nursing Assistant (CNA) and/or Electrocardiogram Technician (EKG) certification, with skills needed to directly enter the workforce. Juniors who complete the program can apply for dual enrollment in the LPN program at Okaloosa Technical College during their senior year, and get a head start on earning their required course hours toward an LPN license. Students who successfully complete the program will have job placement opportunities throughout HCA Florida Healthcare and, if employed by an HCA Florida Healthcare facility, can receive tuition reimbursement if wishing to continue on their education path. It kicks off this month, utilizing classroom space at Okaloosa Technical College until construction at HCA Florida Fort Walton-Destin Hospital is completed.





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LJ Schooners

Brozinni

Brozinni Pizzeria is a family-friendly pizza place where you can get a taste of New York right here in Niceville. Now featuring the Big Apple's signature crust, its famous buttery garlic knuckles will leave you wanting more, with appetizers such as buttery garlic knuckles, bread

sticks, homemade stuffed pepperoni or sausage sticks, cheese bread, meatball sticks, pizza, Cocoons Famous smoked tuna dip and crackers/pita chips. There's also salads, build your own pizza, specialty pizzas, pasta/spaghetti, calzones, drinks and desserts. Call to order or order online at brozinnis.revelup.com.

online and have delivered.

144 Palm Blvd N, Niceville
Brozinnispizza.com
 (850) 678-7778

Chapala Mexican Restaurant

In 2014 Chapala Authentic Restaurant and Grill opened its doors with the vision of bring-

ing authentic Mexican cuisine to the people of Fort Walton Beach and surrounding areas with traditional flavors from Chapala, Mexico. It offers more than 76 entrée choices and 11 specialty margaritas along with daily lunch specials and 2-for-1 small draft beers and small margaritas every day.

1027 John Sims Pkwy., Niceville
Chapalaf1.com
info@chapalarestaurant.com

Honeybee Ice Cream and Arcade

Owner Duke Higgs loves video games, ice cream and Niceville and wants kids to have a place like those he grew up in the 80s and 90s. So, he opened Honeybee Ice Cream and Arcade which boasts 32 flavors of five-star Wisconsin ice cream and 17 ice cream roll flavors – ice cream spread out on a cold plate, chopped up and rolled up into a cup, “making it picture-worthy.” It also provides 24 flavors of snow cones and a large selection of fruit sodas and, in addition to the ice cream, milkshakes with any of the flavors, sundaes and pizza by the slice. The arcade is unique to the area with 50 working games and adding new ones ongoing. With an amazing ice cream selection and an affordable place where you can drop in a couple of quarters, Duke welcomes you to

come by and have fun for yourself.

703 John Sims Pkwy E Niceville
honeybeeicecreamandarcade.com
 (619) 565-0365

JoJo's Coffee and Goodness

Owner and operator Angela “JoJo” Stevenson invites you to enter a cafe and relaxed coffee shop atmosphere for a daily dose of “goodness.” Feel free to work on site (free WiFi) or meet up with friends or family. Stop in for cinnamon rolls, scones: cranberry orange, chocolate caramel and cheddar thyme; strawberry coffee cake; cranberry orange muffins; red velvet cookies; brownies with espresso ganache or caramelitas. Try a breakfast special with a piece of quiche or kolache-hashbrown casserole. Breakfast burritos are rolled and ready daily. Choose from andouille, bacon, chorizo or veggie. Or tantalize your taste buds with a made-to-order breakfast sandwich on croissants or bagel with two eggs and cheese and then choose if you want to add JoJo's homemade smoked jalapeño beef bologna, bacon, house smoked 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

Continued on next page



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 4-9:30
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 Cannot be combined with other discounts.

TUESDAY
Taco Tuesday
 All Day
 Two Crispy Tacos, Rice & Beans \$6.99
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 4-9:30

WEDNESDAY
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Kids Eat Free!
 4-9:30
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THURSDAY
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cinnamon latte or caramel macchiato. Some of Jojo's most popular coffees are cold: Nitro, cold brew, fruit smoothies and frozen affogatos. Of course, there's always freshly roasted coffee. Order ahead and pick up some for the office, a gathering or your next meeting! Book online at bigorangehousedesigns.com.

Hours 7:30 a.m. - 2 p.m.

Tuesday - Saturday

(850) 737-6194

4652 Hwy. 20 East, Niceville

bigorangehousedesigns.com

LJ Schooners Docks Restaurant

Welcome to LJ Schooners Docks Restaurant at the Bluewater Bay Marina Complex. Named after "LJ Schooner" (the LJ is for Lazy Jack), 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 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 bottomless Mimosas for \$10. Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free.

Join the spectacular sunset shrimp boil, last Sunday of the month, now through October and enjoy delicious local wild caught shrimp plus sausage, corn on the cob, potatoes and bread (market price). Call ahead for to-go orders.

More October fun includes: Thursday karaoke/open mic 6-10 p.m.; Thursday throwdown

SUP races, 6 p.m. Live music all month long. (See ad for dates and times.)

Dine-in, pick-up, to-go

Oyster Bar Hours: Monday-Thursday, 3 -10 p.m., Friday-Saturday, 11a.m. to midnight, Sunday, 9 a.m.-9 p.m. Happy hour daily 3- 6

p.m.. Restaurant hours: Monday-Tuesday, closed. Wednesday-Saturday 11 a.m.-9pm. Sunday 9 a.m.-9 p.m. Sunday brunch: 9 a.m.-1 p.m.

(850) 897-6400

bluewaterbaymarina.com/schooners
290 Yacht Club Dr., Unit 200,
Niceville in Bluewater Bay

It's Almost Time for the Destin Seafood Festival 2022!

Now in its 44th year, the three-day Destin Seafood Fest attracts more than 60,000 locals and visitors to our beautiful and historic Destin Harbor and the Harbor Board Walk on Harbor Blvd. during the weekend. With a sampling of Destin's finest, you'll find freshly caught local varieties of grouper, shrimp, lobster, crab cakes, gumbo, sides and even crawfish all provided by local eateries and restaurants.

Happening Fri. through Sun., Oct. 7-9, the Festival kicks off October's month-long Destin Fishing Rodeo. You need no ticket to attend and you'll get the opportunity to take in some of the best local and coastal musicians at the beach with four stages beckoning you to a variety of live rock, reggae, country, tropical tunes and more. Local Destin restaurants and eateries will be serving up their scrumptious seafood specialties on the docks and along the Harbor Boardwalk. Cold drinks, including beer and wine, are available and will keep you cooled off while you take it all in. You can stroll along the Destin Harbor enjoying the arts and crafts where artists and vendors display their jewelry, clothing, sculpture, glass, watercolors, oil paintings, designs and more.

** New for 2022! The Call To Chef - A Local Seafood Experience brings back the flare of local seafood to our Destin Seafood Festival. Located inside the larger festival, the Call to Chef will require a paid ticket to browse the local restaurant tents, sample their flavors and vote for your favorites. Chefs, bring your best app, entrée or



dessert for attendees to sample, and win up to \$5000 in prizes! The winning chefs will be invited to/honored at a Village Supper at a later date.

Learn more: <https://www.destinseafoodfest.com/local-seafood-experience>

The Festival's Roots

All of the yum and fun began in 1978 when the Destin Charter Boat Ladies Auxiliary decided to establish a festival to celebrate local fishermen. Now

Continued on next page



We are open and happy to see you!

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 Dining

SEAFOOD FESTIVAL
continued from previous page

a Destin tradition, it used to be only a one-day festival on “Kelly’s Hill,” a unique and beautiful location where folks could over-

look the Destin Harbor, the current site of HarborWalk Village. It has always been held in conjunction with the Destin Fishing Rodeo during October.

To this day, portions of the proceeds are donated to the

Destin Fisherman’s Fund to help those in need and today is hosted by area businesses in conjunction with sponsors and countless volunteers. While the festival has grown into its new home on the Destin Harbor



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- LIVE STREAMING
of SEC Football
- LOCAL EATS & SHOPPING
- PHOTO BOOTH
- CIGAR BAR

Boardwalk, the Destin Seafood Festival remains the primary fundraiser for the non-profit, Destin Charter Boat Association formed in 1954.

Tips for your best experience:

To Listen: This year’s musical entertainment, with four different stages, will have you singing, tapping and swaying to the beat. Harborwalk Village, Boathouse Oyster, AJs, and Harbor Tavern will all host local bands playing and entertaining throughout the festival. Harbor restaurants and bars will offer a full line-up of local favorites as well performing throughout the day and evening. You can bring a chair and chill or don your dancing shoes! Bands and schedule can be found online at DestinSeafoodFest.com.

To Play (For the Kids): There are Kids Zones for all ages. The East Pass Marina Kids Zone will have an array of kids vendors. There is a seating tent nearby so that you can take a break and cool down while the kids play. The HarborWalk Kids Fun Zone has Hamster balls, a rock-climbing wall and a zip line. There is a seating tent nearby also. Kids will delight

in face-painting and tattoos as well.

To Park: Parking will be available at Heron Harbor, the HarborWalk Village, the Destin Community Center, the Destin Fishing Museum as well as all local public parking lots in the area. There will also be a shuttle running through town. More information on times / routes available online.

To Attend: Admission to the Destin Seafood Festival is totally free! You will want some “moolah,” however, for all of the mouthwatering food and drinks you’ll find. Or, purchase tickets to the *new* Call To Chef event inside the East Pass Marina Parking Lot where you can sample a variety of food from local vendors for your ticket price and vote on your favorite!

Hours are Friday 4 p.m. – 10 p.m., Saturday 10 a.m. – 10 p.m. and Sunday 11 a.m. – 6 p.m.

For a site map, to participate as a chef, become a vendor and other information, visit DestinSeafoodFest.com. Email info@destinseafoodfest.com. And no matter what you do, just get to the Destin Seafood Festival for some great feasting, frolicking and fun!



LJ SCHOONERS
Dockside Restaurant & Oyster Bar

Halloween Hollywood Halloween

Pumpkin Carving Contest
Pumpkins may be dropped off at LJ Schooners at 11am Oct. 29 with judging at 6pm. No fee to enter!

Halloween Party
Saturday, Oct. 29, 6-10pm • DJ Diamond Dan • Adult Costume Contest 9pm

Trunk or Treat
Sunday, Oct. 30, 3-8pm • Shrimp Boil and Live Music by Ronnie Dean Garrett 4-8pm
Kids in costume eat free with adult entree purchase. Adults in costume receive a free domestic draft.

Golf cart and car decorating contest! Prizes 1st-3rd as voted by guests. 2pm complete staging. \$10 entry fee. Register by Oct. 27. More info at bluewaterbaymarina.com.

Furbulous Animal Adoption & Rescue 3-6pm. Meet, greet & adopt!

Events and Live Entertainment:

- October 1 • Ragamuffins 6pm
- October 7 • Shenanigans 6pm
- October 8 • Duchess 6pm
- October 14 • Emerald Roots 6pm
- October 15 • Below Alabama 6pm
- October 15 • 29th Annual Single Handed Race
- October 16 • Kevin Heidi Project Band 4pm
- October 16 • Mullet Toss 4 pm
- October 21 • Dan and Ren 6 pm
- October 22 • Catalyst 6pm
- October 25 • Traveling Painter 5:30pm
- October 28 • David Gautreau 6pm
- October 29 • DJ Diamond Dan
- October 30 • Sunset Shrimp Boil 4-8pm
- October 30 • Ronnie Dean Garrett 4pm

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

RODEO

continued from page 1

sion, adding five extra species of fish for a total of ten eligible fish. The previous leaderboard included grouper, amberjack, scamp, yellowfin tuna and big eye tuna. Being added for this year are dolphin, wahoo, Almaco Jack, snowy grouper and yellowedge grouper.

Alongside the expansion comes another award addition: **The Captain's Award** for the Extended Voyage Division. The board of Directors hopes this expansion will allow more Captains to compete in the tournament.

And yet another addition to the Rodeo in 2022 is a **Ladies, Seniors and Junior Divisions** for wahoo – alongside king mackerel, grouper, amberjack and blackfin tuna. The weigh station saw a fair amount of wahoo last year, a real crowd pleaser.

The weigh-ins happen on the docks behind AJs Seafood and Oyster bar, located on the Destin Harbor. They are free to the public and open daily from 10 a.m.-7 p.m. For boats to participate, charter and private boats must be registered at least 24 hours prior to weighing in a fish. There is no fee for anglers fishing on a registered vessel (private or charter) and shore fisherman can participate by simply bringing their catch to the scales. You can fish by kayak, paddle board, pier, bridge, jetty, shoreline and surf – whichever you prefer.

If you're planning to make a trip down to the docks, expect to see a broad spectrum of fish being weighed in. From Sharks to Amberjacks, Grouper to King Mackerel, Tunas to Marlin, the rodeo has it all. Anglers are competing for more than \$100,000 in cash and prizes, awarded for both daily and overall catches.

Even if you're not a fisherman, the energy level and excitement that comes from being at the docks for weigh ins is like nothing else you've ever experienced. Boats back into the scales, pull the fish from their boat while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boat and their team. For the best seat in the house, get there early, grab a few beers and snag a seat on the bleachers by the leaderboard or above on AJ's upper deck.



of the largest fishing tournaments along the Emerald Coast—an entire month long, spanning October 1-31st with approximately 30,000 anglers competing each year!

Events

Thursday, September 22nd

- Meet Miss Destin

Friday, September 30th

- Mandatory Captain and Mate's Meeting
- Destin Fishing Rodeo 14th Annual Kid's Wagon Boat Parade
- Reel Local Rodeo Kick-Off Party

October 2022 74th Annual

Destin Fishing Rodeo (1st – 31st)

- Weigh-Ins are everyday behind A.J.'s from 10 a.m. – 7 p.m.

Sunday, October 2

- Destin 5K Rodeo Run

October 7th, 8th, & 9th

- 44th Annual Destin Seafood Festival

Monday, October 10th

- Kids Fall Movie Festival

Sunday, October 16th

- Bruce Cheves Day

- Ringing of the Bell

Saturday, October 22nd

Larry Hatchett Fishing Foundation Day

Monday, October 31st

- Halloween on the Harbor

Cali Hlavac (said like Kay-Lee), Life Media columnist, is also owner of To Do In Destin and other businesses. She started todoindestin.com as a social

media platform, in hopes of connecting locals and visitors to all the amazing things Destin has to offer. Cali relocated to Destin in 2013 from Nebraska (Go Big Red!) to bring her entrepreneurial spirit and existing brands to the beach life. She can be reached at highfive@todoindestin.com.




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Emerald Coast Classic College Tournament Tickets Go On Sale

Tickets for the eighth annual Emerald Coast Classic college basketball tournament, presented by Global Sports, are on sale at the official tournament website www.emeraldcoastclassic.com

Tickets start at \$20 per two-game session. The Classic will be played Thanksgiving weekend Nov. 25-26, at The Arena on the campus of Northwest Florida State College. Iowa will face Clemson in a

semifinal round game at 6 p.m. Friday, Nov. 25, while TCU will play Cal at 8:30 p.m. The third-place game will be played at 3 p.m. Saturday, Nov. 26, with the championship game scheduled for a 6 p.m. tip off that Saturday.

Both Iowa and TCU played in the 2022 NCAA Tournament, with the Horned Frogs beating Seton Hall, 69-42, in the first round. TCU fell to top-seeded Arizona, 85-80, in overtime in the second round.

Iowa captured the 2022 Big Ten Conference Tournament championship, tied for fourth in the conference standings and won 26 games, the second most wins in a season in program history.

Fran McCaffery has coached Iowa to 20-plus wins eight of the last 10 seasons, including four straight years.

The Hawkeyes have compet-



ed in the last three NCAA Tournaments and have been ranked in the final Associated Press Poll each of the last three years: No. 16 in 2020, No. 8 in 2021 and No. 25 in 2022.

The Horned Frogs' second NCAA Tournament bid under coach Jamie Dixon was their fourth postseason appearance in the five seasons that postseason was held, the best in program history.

TCU has all five starters re-

turning from its 2021-22 team, which finished 21-13, its fourth 20-win season in six years under Dixon with a program-record five wins over AP Top 25 teams. TCU surged late with consecutive victories over top-10 opponents in Texas Tech and Kansas to secure a NCAA Tournament berth.

Returning starting forwards Hunter Tyson and PJ Hall will key the fortunes for Clemson, which won five of its last six games to close out the 2021-22 campaign. Brad Brownell is the winningest coach in Clemson history, earning 218 victories in 12 years while guiding the Tigers to the 2021 NCAA Tournament, 2018 Sweet 16, 2011 NCAA Tournament and three NIT appearances.

Mark Fox will enter his fourth season as the head men's basketball coach at Cal and has averaged nearly 19 wins each year in his 17-year coaching career. In previous stops at Nevada and Georgia, Fox has guided teams to five appearances in the NCAA Tournament. Cal boasts 28 postseason appearances, including 19 NCAA Tournament appearances.

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A Focus on Sleep



BY KAY LEAMAN,
HEALTH ARCHITECT

I've dealt with sleep issues over the years. What I've discovered is that getting quality sleep means developing a routine and sticking with it. I have also found a couple nutritional that have helped me sleep better. As our lives ebb and flow, so does our sleep. However, sleep is critical for our health and ignoring it, hoping it will get better, is not a healthy choice to make. Mine is a work in progress with stress being the main interrupter. So, let's dive in and learn a little more about sleep.

What is sleep? It's restful if we sleep well. It's not an idle mode. Our body and brain are working. It activates a process that helps us rest, repair and recharge.

There are 4 stages in the sleep cycle:

Between wakefulness and sleep – Everything slows down and muscles soften, heart and breathing rates decrease and brain patterns begin to change.

Light sleep – The process continues and body temperature drops.

Deepest state – It's hard to be awakened. Our heart and breathing are at their lowest point, muscles extremely relaxed. It's integral to quality sleep. If this stage is cut short we don't wake up feeling rested.

REM – Rapid eye movement sleep. In many ways it's the opposite of the other three stages. It's the dreaming stage; heart rate increases, breathing rate can quicken and become irregular, eyes move rapidly behind eyelids and brain activity livens. As a protective measure the body can experience temporary paralysis of limbs preventing the body from acting out movement about which we dream.

All 4 stages run through in succession until we wake up. Without both NREM and REM sleep our memory consolidation is harmed.

Things that can interrupt our sleep:

Caffeine, alcohol, diet (sugar intake) or eating too close to bedtime. Physical activity, stress level or emotional state, bright lights or blue light.

Things we can do:

- Put away electronics at least 30 minutes prior to going to bed. Consider removing electronics from the bedroom as the electromagnetic waves can interfere with sleep.

- Develop a consistent bedtime as this will develop a rhythm of our internal clock

- Relax by doing some light stretching

- Dim lights

- Play soft music, etc.

- Use blackout curtains (Light is the signal that turns on and off our sleep hormones).

- Instead of tossing and turning, consider getting up, take a slow walk around the house, have a sip of warm water, read for a few minutes or stretch using slow movements to relax the body. Then return to bed and focus on your breathing.

Sleep is important for a healthy immune system. Here are a few things that happen when we sleep:

- During sleep immune cells move around, creating memories.

- Immune cell effectiveness is being preserved, proliferation of white blood cells and protective immune proteins (cytokines).



- Activation of immune cells
- Differentiation of new white blood cells

- Optimization of natural killer cell function (quick-acting white blood cells of the innate immune system)

When your cells are cared for with quality sleep your supply of bodyguards are stocked, locked and ready to protect you properly.

The American College of Physicians does not recommend taking sleeping pills for a long time as they sedate the mind rather than help to naturally induce sleep. Here are some holistic options:

• Essential Oils:

Methods of use: Inhaling – diffused.

Direct application – to skin, dilution recommended using avocado oil, almond oil, etc.

Ingesting – added to food or drink, get professional advice before utilizing this method

• Oils to consider:

Lavender (diffuse), bergamot (can lower heart rate and BP and help with anxiety and stress), clary sage (may reduce cortisol levels), valerian, sandalwood, ylang ylang, jasmine, frankincense (expensive), chamomile (tea can be used in place of the oil)

• Nutrients (I can help you with these):

A high quality melatonin, magnesium tea or a stress relief supplement

Some age-related sleep issues are due to:

First part of the brain to suffer from the aging process is the same region that allows for deep sleep. This can begin as early as our 30s.

Sleep issues are linked to heart disease, Alzheimer's, diabetes, stroke and obesity. (It's important to exercise the mind and the body. There are myriad puzzles and games that exercise the mind. Learn something new like a new hobby, exercise, take a class, etc. or read.)

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There May Be a Cure for the "Blahs"



BY DR. RICHARD CHERN, M.D.

How often does this happen? You wake up but don't feel rested. You won't be productive so maybe just skip the day. You drag yourself out of bed and go through the motions. The goal is to get back home and end the day. You can watch TV, play on the phone, eat dinner and head back to bed. Surely tomorrow you'll wake up with some motivation to accomplish those long-term goals.

This happens to all of us and occurs more often the older we get. Luckily we can increase the number of those motivated days.

Before I started treating patients with hormone pellets, I first became a patient. I was hesitant initially because my levels were in the normal range and I thought I felt normal. Sometimes I lacked motivation, sometimes I took naps, sometimes I didn't want to go to work, sometimes I fell asleep on the couch. Regardless, I still took care of my responsibilities, I got the bills paid, I had some fun, and I was pretty comfortable. I did notice over time it was getting harder to have fun, harder to feel rested, and harder to take care of the responsibilities.

After some convincing, I decided to get treated. My levels prior to treatment were in the

reference range or "normal range" but they were nowhere near the optimal range. After treatment, I quickly understood I had been missing out on more than I could imagine. It's hard to describe but almost immediately I began to feel healthier, I started getting more energy, I had a desire and drive to be more active. I slept so well that the afternoon naps were no longer needed. The fog lifted and I was finally able to focus and concentrate on the important things in life.

Most people think about libido when you mention hormones but that's just one of the many many benefits of treatment. There are so many benefits to getting your hormones right it's difficult to figure out why anyone would want to go without.

Don't miss out on your opportunity to feel healthy and

alive again. Come get tested and let us talk to you about your levels. Remember, just because your levels are "normal" doesn't mean they are healthy or optimal.

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Okaloosa County Celebrates its Military Heroes in 75th Air Force Anniversary

BY DOUG STAUFFER

Okaloosa County recently gathered together to celebrate the military, first with the U.S. Air Force's 75th Anniversary celebration, followed the next day with a salute to several veterans inducted into the Florida Veterans' Hall of Fame at the Northwest Florida State College Mattie Kelly Arts Center in Niceville. The Hall of Fame event took place at Magnolia Grill in Fort Walton Beach.

Eglin Federal Credit Union and the Greater Fort Walton Beach Chamber of Commerce hosted both events. Boeing and Northwest Florida State College also sponsored the 75th-anniversary celebration.

Nine panelists discussed the role played by the Air Force during major events in U.S. military history. Topics featured many first-hand accounts from people involved in training for the Doolittle Raid on Tokyo, Operation Desert Storm, the Iran Hostage Rescue Mission, Osama bin Laden Raid, Vietnam War, Korean War, Operation Enduring Freedom Afghanistan and more.

The celebration included several special guests, including SEAC Ramón "CZ" Colón-López, the senior enlisted adviser to the Chairman of the Joint Chiefs of Staff, and Retired Capt. Dale Dy, a decorated Vietnam War Marine. Dye is the founder and head of Warriors, Inc., a technical advisory company specializing in portraying realistic military action in Hollywood films. He has offered his expertise to television shows such as the HBO mini-series "Band of Brothers" and "The Pacific."

Ted Corcoran, president and CEO of the Greater FWB Chamber, stated, "It's just amazing that our neighbors and friends were involved in these crucial military operations throughout the world." Corcoran pointed out that the Air Force, and the military as a whole, are loved in Okaloosa County.

The panelists included: Cindy Cole Chal, Col. Howard Hill, Col. Larry Ropka, Col. Bill Keeler, Chief Master Sergeant Bill Walter, Lt. Col. Kirby Lock-

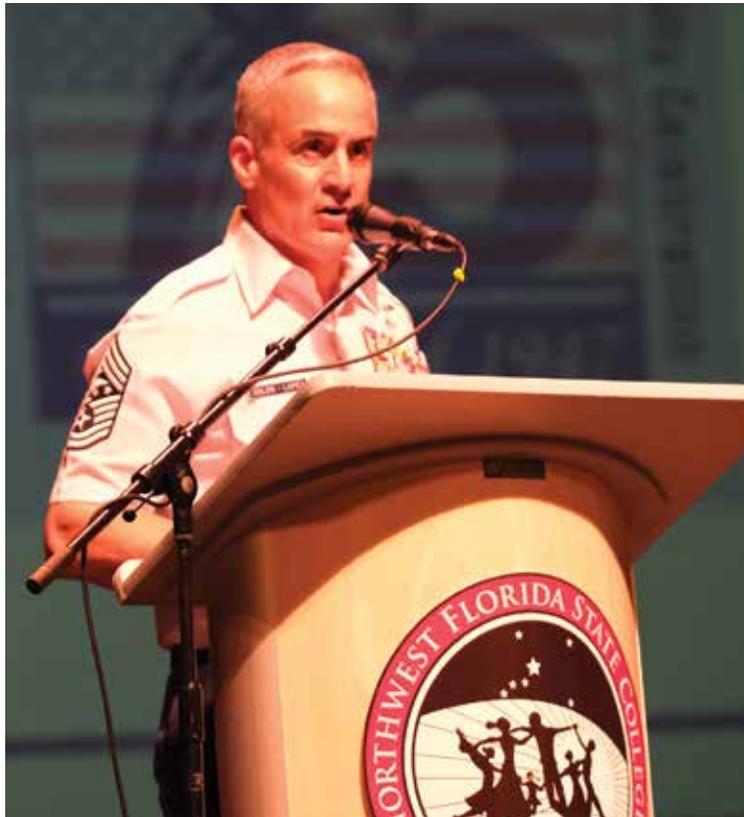


PHOTO BY DOUG STAUFFER

lear, Lt. Col. Corby Martin, Col. Allison Black and L. Gen. Marshall "Brad" Webb. The riveting stories brought the news headlines to life.

The state established the Florida Veterans' Hall of Fame

in 2013 to recognize and honor military veterans who have made a significant contribution to Florida through their years of service. Nine Okaloosa County veterans have been inducted since 2016.

Florida Department of Veterans' Affairs representative Bob Asztalos spoke about the importance of the Veteran's Hall of Fame. The chamber presented two plaques to Okaloosa County Commissioner Trey Goodwin to display in the county's two courthouses.

"This is not to recognize the veteran for their military service, it's their post-military service. It's for what they did when they

came back," said Asztalos. "It's incredible to me how veterans will go off to war, will serve this county, will do all of that, and then come back and continue to keep giving. And that is who we are honoring tonight."

Corcoran concluded by saying, "The quiet professionals that we have here in the Air Force don't pat themselves on the back very often, and it's our job to do that."

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Business

Local Pro Jimmy Thorpe Gives Back to the Community

By MARTA-ROSE THORPE

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



Vets & First Responders” – and decided to start giving what he had to give: HVAC units. Jimmy



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owns A Superior Air Conditioning Company, a local business he launched in 2003.

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

In 2015, the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. Local musician Neal James opened the lunches with the National Anthem and play background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest list grew. By Fall 2017, the event moved to Texas Roadhouse; today this appreciation lunch still takes place, now maxing out the restaurant at 380+ guests.

But Jimmy still wanted to reach

and help more veterans and first responders. In November 2019, Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as “The Rock & Roll Church”), invited Jimmy to launch a quarterly appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

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

Please help Jimmy and his team spread the word to the Vets and First Responders that you know. The next two Veterans & First Responders Appreciation Lunches take place in October. **The Okaloosa-Walton Lunch takes place on October 11** from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. **The Bay County Lunch happens on October 18** at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC.com.

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TO READ OUR LATEST ISSUE

Insights for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Inflation, interest rates and the current state of things

Inflation has had more impact over the past than at any time in almost the past 40 years. After peaking at 9.1 percent in July, inflation came in a little lower in August at 8.5 percent. Producer and import prices remained high and the supply change problems persisted. The chip shortage affected just about everything (would you believe more than 300 chips go into a car?).

Going back in history, inflation in 1981 was above 10 percent and by 1982 the unemployment rate was over 10 percent and interest rates were well above that. The USA and the world experienced two recessions in the early '80s and those followed a very difficult period of the 1970s where the markets underperformed and the economy struggled. The Dow Jones Industrial Average was higher in 1972 than it was in 1982. And then, things began to change. It started with changes in tax legislation, private and public investment and believe it or not, the decline of the US dollar. The economy grew, interest rates came down, unemployment came down, and inflation made its way down to less than 2 percent over the past two decades. Prosperity was more than norm than the exception. Fast forward to today and the Dow is over 33,000 at this writing, which is up from 742 in August of 1982.

Today, a lasting labor shortage

Investors are right to wonder just how we ended up here. There is no one answer – it is a combination of things. First is the tremendous monetary and fiscal stimulus throughout the

pandemic. That unleashed a lot of capital which many still have saved, invested or can borrow and at still historically low rates. Next, many left their jobs (38 million in 2021) and either went to other jobs or, at a significant pace, started their own businesses. Third, the combined impact of stock market and real estate markets over the past few years had many people feeling more confident of retiring early. What do these things add up to? Wage pressures, which keep inflation elevated. Investors should take note to consider those investments that have historically outpaced inflation.

Real Rates of Return or more important now

The real rate of return is what is left after inflation (and don't forget taxes). As inflation has risen many investments (cash, CDs, many bonds) have had a low to negative real return. That is not always easy to realize so investors and savers are encouraged to take a step back and consider the real return. Most people want to keep pace with inflation at the very least and to outpace it at the very best. Stocks and real estate still command the lead for returns vs inflation and other asset classes. Of course those asset classes come with higher degrees of risk and volatility.

Vanguard says bonds are back

In its recent paper "Active Fixed Income Perspectives Q3 2022: Bonds are back," Vanguard points out several key things for investors to consider. Most important of these is that bonds have had the worst performance in history over the first six months of 2022. They point out however that real returns, or positive returns, now exist. They argue "with bond yields higher than expected inflation over the next five years and beyond." We agree with their sentiment that bonds once again offer diversification and less risk for investors' portfolios after not having done so in the recent past. We also look at the returns on municipals (for those in higher tax brackets), and according to Raymond James, some of the best values may exist with maturities in the 8-20 maturity range. Raymond James also makes available to in-

vestors the important statistic of duration, which is a measure of risk for a given bond which considers its maturity and call dates.

Energy Commentary

Europe continues to adapt to the crisis and is bringing some coal-fired plants back and Norway recently vowed to out-produce Russia in natural gas supply as long as the crisis lasts. Natural gas prices at this writing are at their highest levels in the past 14 years. The implication for investors in our opinion is to continue to overweight holdings in the energy sector relative to its current weighting (in the S&P 500) which is 4.4 percent. That is significantly lower than it was just 10 years ago. Another way we see it is that despite the pandemic, and the crisis in Europe, the world continues to grow and more and more people in emerging and developing countries are increasing their standards of living. The demand for electricity might continue to grow significantly in the US. In a recent editorial, the Los Angeles Times pointed out that California alone could see energy consumption grow as much as 68 percent by 2045. They argue that in line with the electrification of cars, that would be a key driver. The world will need more energy from whatever form it may come. We also think investors should pay attention to the reemergence of nuclear power. States and countries are hard at work solving for waste storage and there is also the long-term promise of small modular reactors which create a fraction of the waste. While a lot of companies are working on that technology it is not near being scalable.

Interest rates and savings rates

Investors can finally enjoy more competitive returns on their most conservative investments. Many brokerage firms and financial institutions are now offering CDs over 3 percent for one year and many money market fund yields have increased as short-term rates have increased. Many are left wondering how long rates will continue to climb. We are not convinced that it will become a long-term trend. We agree with a lot of the sentiment we hear



and read that short term rates are likely to peak at 3.5 percent. We will have to see what the future brings.

Important Disclosures

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

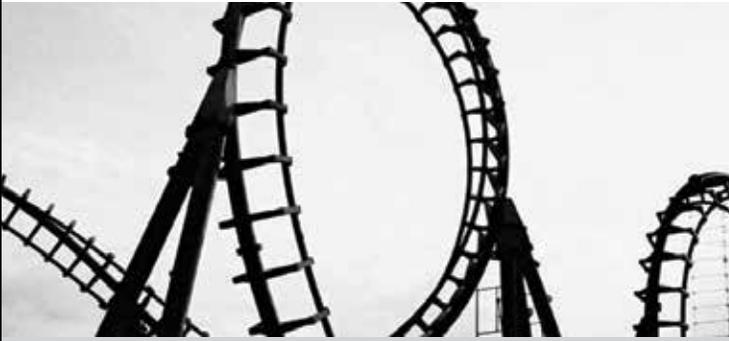
Investing in oil involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

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

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

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Maurice Stouse
Financial Advisor

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 Business

Your Customized Auto Policy Just Got More Expensive



BY JOE CAPERS,
INSURANCE ZONE

In July, we learned that Florida has the highest homeowner premiums in the country. And today it's official, we now have the highest auto rates too! The average annual premium in 2022 is \$2,560, compared to the national average of \$1,682.

In Florida and most states, auto insurance is required to register and legally operate a vehicle. Like most lines of insurance in Florida, rates have been on a rise for the past few years. It may be tempting to only purchase enough coverage to meet our state's minimum requirements. Don't do it! These low limits are not enough to protect you and your family if the worst circumstances happen.

Your car insurance policy is an important financial tool. If your car or you are involved in

a wreck, theft or natural disaster (hurricane, flood or fire), the impact on your financial viability can be substantial. Your car insurance should be tailored to protect you, other people and assets from most of the associated expenses and costs in the event you are involved in an accident. Your lender, who legally owns the car, may have their own requirements and will want to be financially protected if there is a collision or other damage.

There are six basic types of coverages for your auto, motor home, motorcycle and LSV's that are registered with the state.

Liability – Coverage that offers protection against claims alleging that a driver's negligence resulted in bodily injury or property damage to another party. This can include the driver and passengers of the other vehicle or vehicles involved, injured pedestrians and owners of the property where the accident occurred.

The more assets you need to protect, the higher the limits should be. For those with significant assets, an Umbrella policy is recommended for increased protection. In most cases the Umbrella will require minimum underlying Liability limits of \$250,000/\$500,000.

Medical Expenses – Coverage for medical expenses be-



cause of bodily injury sustained by an insured caused by an accident. This covers your medical bills (not lost wages), regardless of who is at fault in a crash. Usual limits offered \$1,000, \$5,000 and \$10,000.

Uninsured/Underinsured Motorist Coverage – This coverage pays for your and your passengers' medical bills and property damage if the driver at fault in an accident doesn't have insurance, has insufficient coverage, or the incident is a hit-and-run. It is recommended to carry limits equal to the liability limits on a Stacked (broader) Basis rather than Non-Stacked.

PIP/Personal Injury Protection - Mandated by Florida, provides medical, disability, and death benefits to you and any passengers in your vehicle. Basic PIP covers up to 80 percent of your medical ex-

penses and 60 percent of your lost wages.

Collision – Physical damage coverage for your vehicle if it is impacted by another vehicle or damaged in an accident. This coverage is usually required by a lienholder on a leased or financed vehicle.

Comprehensive – Covers damage to your vehicle caused by an event other than a collision, such as fire, theft, vandalism, hail and flood damage. Like collision, this coverage is usually required by a lienholder on a leased or financed vehicle.

Other Recommended Coverages – There are many other coverages that should be considered when reviewing your Personal Insurance Program. Included are Loss of Use or Rental Reimbursement, Roadside Assistance, Accident Forgiveness, Gap, New Car Replacement, Diminishing Deductible, Pay-Per Mile Coverage, Customized Equipment and Original Equipment Coverage.

With the popularity of Uber and Lyft, one can now obtain Rideshare Insurance. This is supplemental coverage for drivers of the ride-hailing services, which is typically inexpensive. It provides valuable coverage for situations that are not covered by a driver's personal car insurance policy. If you are a rideshare driver, please discuss options with your insurance agent.

Many of our neighbors and customers have golf carts, or LSVs (low speed vehicles). As long as they're not rented, they can be written as a separate policy, or added to your auto policy if they are licensed for road use. The rental exposure can sometimes be written under a commercial liability policy, but the coverage is not as broad as an auto policy.

Many of our neighbors and customers have teenagers who are approaching the driving age and wonder how best to insure these exposures. If you have a new driver in the household, all insurance companies recognize the increase in risk with a new driver. Some insurance carriers will not insure new drivers, while others will charge higher premiums to make up for the increased exposure. There are some measures you can take to lower your insurance rate, like taking a driving course. This will help your new driver become more familiar with the rules of the road and educate him on ways to avoid accidents. When you are a new driver, it is worth taking it slow, stick to the roads you are familiar with, and avoid getting into stressful traffic situations.

The bottom line is to talk to your agent and get customized auto coverages that fit your personal needs. Make sure you are aware of all discounts that are available. According to industry statistics, one of every three drivers are underinsured!

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Sean of the South



BY SEAN DIETRICH

This is not my story. It was told to me. In fact, I'm hearing it for the first time, just like you are.

The year was 1982. The old man climbed out of a rust-red Ford. He was ancient. He walked with a shuffle as he hobbled into the supermarket. Struggling to walk. Fighting to breathe.

A young man in the parking lot saw him get out of the rust-red Ford. He rushed ahead to help. The kid was wearing a black sports coat. Black tie. Hair slicked back. Lots of cheap cologne.

"Thank you," the old man said. "Would you be kind enough to get me a buggy?"

The kid pulled a cart from the stockyard of buggies. The old man hooked his cane over the handle and tried to catch his breath.

"What are you so dressed up for?" the old man asked.

"I'm going to a funeral."

"I'm sorry," said the man. "Family or friend?"

"Neither. It was my dad."

The old man nodded, but said nothing. He pushed his buggy into the store. Past the pneumatic doors. The store was filled with the paralyzingly lush sound of muzak. Death by violins.

The kid was following him closely because he was a good kid, and the old man was wheezing badly. He looked like he was about to fall over. Pale and gaunt. Shaky and frail.

"I'll help you shop," said the kid. "I've got some time before the funeral starts."

"Thank you," said the old man, whose face lit up like Christmas.

They pattered through the A&P together. Two strangers. When they reached the Camp-

bell's soup aisle the old man asked a question.

"You weren't close with your father?"

"No. He left my mom when I was little. He didn't want anything to do with me. I didn't even like him."

The old man nodded.

"Did you stay in touch?" he asked.

"Not really. I called him sometimes, but he never had much time for me. He had lots of problems. I was just one more."

"I'll bet that hurt you."

The kid shrugged. "I guess."

And that's when the air got weird. Everything became weird. The old man lowered his gaze at the kid. The old voice was suddenly very strong and rich. A deep baritone. And he did not sound like an oldster anymore.

"Your father loves you," said the man.

The kid looked around. He was wondering where the Allen Funt and the hidden cameras were. But the old man was still looking at him with those tap-water blue eyes.

"Your father is sorry he hurt you," said the old man. "And he loves you very much. And he wants to know if you will forgive him."

The old man was speaking present tense. Not past tense.

The kid was sufficiently weirded out now. They didn't speak to each other much after that. Shopping was pretty awkward. The old man just pointed



and the kid fetched his items. But nobody spoke.

When they got to the check-out aisle, the kid left the old man briefly to use the restroom. He jogged into the john and was gone for maybe three minutes. When he returned, the old man was gone.

The kid asked the lone cashier if she had already rang up the old man.

"What old man?" she answered. "There hasn't been anybody in this store but you."

So the young man trotted out of the building. He wandered into the vacant parking lot. There was no rust-red Ford. In fact, there weren't many cars in the parking lot at all.

The kid drove to the funeral that evening. He found his father lying in a pinewood box. He wept all over his old man. He whispered things into his father's ear. Healing things. Things he had been waiting a long time to say.

And 40 years later, when the kid told this story to me, he did

so with red rings around his eyes. He is no longer a kid anymore, but a father of three.

I asked the kid whether he thought the old man in the gro-

cery store was an angel.

"No," the kid said. "I don't think he was. I know he was."

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 Musing

A Pastor's Ponderings: Do the Ends Always Justify the Means?



BY PASTOR DOUG STAUFFER

The “ends” in this cliché represent a good outcome, while the “means” refer to the method or actions used to achieve the desired result. When a person says, “the ends justify the means,” this implies that a noble enough outcome justifies whatever measures taken to achieve the objective. The Bible teaches the exact opposite approach. For instance, the Apostle Paul vehemently de-



And (2) God expects us to keep our passions under control so that all the good we have does not end up being for nothing. “But I keep under my body, and bring it into subjection: lest that by any means, when I have preached to others, I myself should be a castaway” (1 Corinthians 9:27).

History reveals some horrid examples of things done in the name of God and religion. The means used to bring about religion’s goal of converting others to their way of thinking at all costs has no basis in scripture and no place in societies. Some religions have lied, cheated and even killed to accomplish their goal of converting people. Just like God never sanctioned this behavior in the religious sphere, He never approves this methodology in our everyday lives. Small immoralities are wrong even when used to achieve larger moralities.

The problem with the “ends justify the means” philosophy is that it puts the standards of morality into the hands of human beings and makes right and wrong subjective based on outcomes. The Bible warns against this repeatedly: “Woe unto them that call evil good, and good evil; that put darkness for light, and light for darkness; that put bitter for sweet, and sweet for bitter!” (Isaiah 5:20).

The ends-justify-the-means philosophy offers an excuse to do something we know is wrong when we view good outcomes as the pinnacle of success. Yet, true success must never be measured by results alone. Let each person endeavor to do right and live right so we may ask God’s blessing upon our every undertaking.

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”).

nied following this godless way of thinking. “And not rather, (as we be slanderously reported, and as some affirm that we say,) let us do evil, that good may come? whose damnation is just.” (Romans 3:8).

Paul never encouraged anyone to do wrong so long as good followed. Godly decisions are determined by what we do and how we do it. Does God care only about what we accomplish for him, not how we achieve it, or do the means and the outcome concern him? God doesn’t just want us to achieve a good outcome regardless of cost. He wants us to bring glory to him in how that good materializes. When we strategize independent of God, we rob him of his rightful place. Interestingly, God may lead us to do the very thing we were going to do on our

own, but when we do it without God’s leading, our self-reliance becomes sinful.

It is essential to recognize that achieving a good idea is not necessarily God’s design. The path God desires for each person to take is the path where he is the pilot. God’s work must be done God’s way. Dr. Bob Jones, Sr., once famously said, “It is never right to do wrong in order to get a chance to do right.” Oh, if this could be the world’s mantra or, at a minimum, the church’s protocol.

Two biblical points encapsulate these truths: (1) God rewards only those who endeavor to live, work and function biblically. “And if a man also strive for masteries, yet is he not crowned, except he strive lawfully” (2 Timothy 2:5).

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DEMETRIUS

continued from page 2

DF: Yes, this year, we “doowopify” our Holiday Pops with the Doo Wop Project. This is a group of guys who were originals in the Jersey Boys off Broadway. Doo Wop is just a great art form. It is as much an American musical staple as jazz, and rock and roll. These guys take a piece of music and make it their own. They will perform everybody’s favorite holiday tunes but will also take pop songs and a handful of popular tunes and “doowopify” them. They will perform a wide gamut of songs that people from all age groups are going to know. Plus, the full orchestra will play favorites like Stille Nacht and more, so it will be a great seasonal concert.

ZW: January 21 we shake off the winter blues with Get Happy and celebrate the centennial of Judy Garland’s birth.

DF: Who doesn’t love the legend, Judy Garland? This is a great production because it showcases the string section of the orchestra and basically a jazz band along with superstar vocalist Jessica Vosk. She performed Elphaba in Wicked on Broadway. If you’ve heard her sing, you know she has amazing pipes, and is just a powerhouse. You will feel as though you are seeing Judy Garland singing live with the orchestra. There’s a multimedia component that showcases vintage footage of The Judy Garland Show with tons of outtakes with Dean Martin, Sammy Davis Jr. and Frank Sinatra that make an entertaining trip down memory lane. It will be a fun concert to experience because we are creating a clubby, dinner theater at-



mosphere with café tables. You can do that or opt for regular seating.

ZW: March 11 is the Classical Connections concert featuring violinist Geneva Lewis. Tell us about her.

DF: Classical Connections is the “meat and potatoes” classical portion of what Sinfonia does and Geneva Lewis is an extraordinary young talented violinist. She’s the winner of the 2020 Concert Artist Guild annual competition and a recipient of a 2021 Avery Fisher career grant, which is a major award and a big deal in the classical music world. She’s a remarkable artist and she’s doing Mendelssohn’s Concerto for Violin which is one of the staples of the violin repertoire. Her performance is one not to miss. She is going to working with the Sinfonia Youth Orchestra doing outreach in our local schools as well.

ZW: Capping the season (April 29) is Beethoven versus Coldplay. This sounds like another perfect example of how you are redefining the symphony experience. Tell us what people can expect.

DF: Beethoven is immortal.

When you pair or mash Beethoven up with something on the pop scene, like Coldplay it’s unexpected. For this concert, they’re not just playing a piece by Beethoven and a piece by Coldplay side by side. This is a melding, a mashup of the internal, interwoven musical notation with vocalists and it is remarkable. It’s an incredible way to listen to and rethink how music is connected. Steve Hackman, the producer, is a brilliant musician, composer, and arranger. It’s totally unique, but it’s accessible. How many people from the age of 15 don’t know Coldplay? So, again, we hope this innovative offering brings in some new faces.

ZW: At the heart of Sinfonia’s mission is music education. Tell us why.

DF: Our mission states succinctly that we “entertain, educate, inspire the community” and we aim to do that with everything we do. Education is the centerpiece of Sinfonia. It was founded not only for its entertainment value, but for the fact that Northwest Florida needed an organization that could be the proponent for arts education in schools, specifically

music education. We all know arts education is on a continual decline in all public schools. We’ve been more fortunate here in Northwest Florida, compared to some areas but in many cases these students receive.

We have a String Quartet, a resident Brass Quintet, and a Woodwind Quintet in residence — all going out to schools and the community and providing outreach and community engagement.

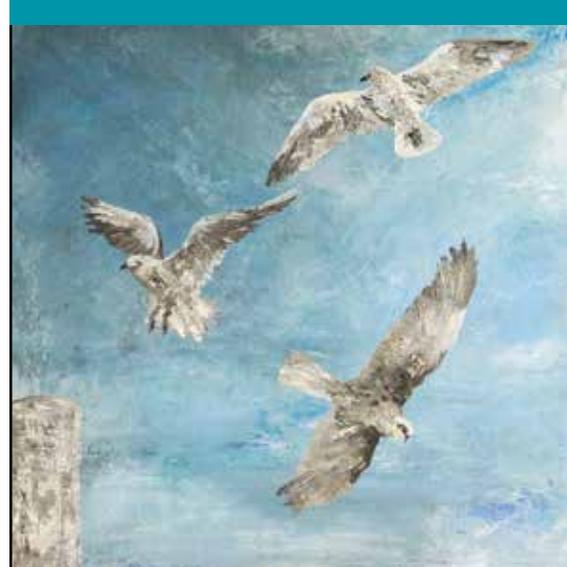
This year, we are reintroducing the Paint the Music project, which is a great cross-genre program that includes both visual arts and the musical arts. Kids

receive a recording of what they will ultimately hear live at a Sinfonia concert, and they visually interpret what they hear on to paper. We take their artwork and display it at a concert. (Look for the Paint the Music exhibit at Get Happy in January.) The following Monday, the kids will sit in the convention center to see Beethoven Lives Upstairs, a theatrical mini musical featuring actors and singers sharing the lifetime of Beethoven with more than 30 excerpts of his music.

ZW: Congratulations, this is indeed a stellar 17th season.

Purchase tickets online at SinfoniaGulfCoast.org or call (850) 460-8800.

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 Arts & Music

Emerald Coast Theatre Company's Centerline of Love

In high school, my drama teacher showed me how to draw a ground plan to design a set. He taught me that every set designer starts their ground plan by drawing a centerline. This is a vertical dotted line down the center of the page, ending with the letters CL, usually drawn with the top of the L inside the C and the horizontal part below. In my youth and exuberance of learning all about theater, that image always stuck with me... the centerline.

Fast forward a few decades (or more) to a spring day last year... I was taking a walk out in the open air, enjoying nature and making a valiant effort to relax. I enjoy listening to music when I walk – sometimes worship music, sometimes indie folk or sometimes laid back jazz like Jamie Cullum. On this particular day, I was allowing Spotify to present some new songs alongside my usual favorites. Rebeca Lake, ECTC's Set and Lighting Designer, had recently introduced the wonders of Spotify to me (showing my age here) as a great way to learn about other artists and songs that are similar to what I'm already

listening to.

This particular day I was deep in thought, meditating and contemplating through a particular work puzzle that needed solving. As I'm walking along this beautiful trail, deep in reverie and listening to this new music, a song came on that provided an astounding moment of clarity. I had an astounding moment of clarity.

Here are the captivating words to this song that brought such an incredible feeling in that moment:

Everyday
We go to war again
We assume we know so much more than them
Before we hear what they have to say
Headline breaks
We start to hate again
Calling them names again
We give our peace away
I hope they see it
Cause I wanna see it
I hope we believe it
I wanna see
I wanna see the love
All around you
All around you



I wanna know
I wanna know
That love
Is all around you
It's all around you

My mind's eye went to seeing all the children and teens who come to ECTC on a weekly basis. I want to see the love all around them. I thought of the volunteers and other patrons that come and find community at ECTC...I want to see the love all around them, too. The families who come for shows or to support siblings...I want them to see the love there too. My beautiful staff who pour their heart and soul into ECTC everyday...I want to see the love all around them too!

I had to find out who wrote

these soul piercing words. The song is See the Love by The Brilliance. As the song continued it was like I was having a divine moment with the Creator, and my thoughts went back to high school and what my drama teacher had taught me.

The image of the centerline materialized in my mind as I listened intently. I pondered the centerline of that early set design draft, and then thought of the carpenter's plumbline and cornerstone. As these images were going through my head the thought very clearly came to me that the centerline of ECTC is love! If whatever we do operates out of love, then we are on the right track.

Fast forward several years, and as we are planning our 10th-season, Godspell comes up in discussion. Godspell is based on the teachings of Jesus which, as presented in Godspell, challenge us to love and build community. The entire premise of the show is based on this foundational commandment, "Thou shalt love the Lord, your God, with all your heart and all your soul. This is

the greatest commandment. And the second is like it: Thou shalt love thy neighbor as thyself. All the rest of the law, and all the prophets have written, is based on these first two."

The connection between Godspell and the building of ECTC over the last nine years is undeniably the building of community and the loving of others, the centerline of love. As we build the set, enact the Godspell story, and sing the songs, our whole focus has been just that – a centerline of love. Our mission through Godspell and ECTC is to create a community of love. When Rebeca drew that CL for the Godspell ground plan and when she does it for every other set that our professional actors and our students perform on, every show that our patrons and families come see, all of it starts with the centerline of love.

When you come to Emerald Coast Theatre Company, will you see the love? Gosh, I hope so.

~ Nathanael Fisher, Producing Artistic Director/CoFounder, Godspell Director

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Artful Things Niceville

Visit www.artfulthingsniceville.com

ille.com for the most up to date schedule. Call the gallery at 850-

729-2600 to reserve seating for the following workshops:

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1-Clay Pumpkins! with Marcy Eady. 10:30 am - 12:30 pm. \$37.50. Supplies included!

8-One-Stroke Pumpkins with Sheila Mahony. 10:30 am - 2:30 pm. \$37.50 supplies included! La Chama Venez food truck on site!

13-Chain Pull with Tami-ka Thomas. 10:30 am - 1:30 pm. \$67.50 supplies included for 2 pieces of art.

15-Kids' Halloween Accessories with Marla Armstrong. 10:30 am - 12:30 pm. \$47.50 including all supplies.

20-Ornaments with Tami-ka Thomas! 10:30 am - 1:30 pm. \$57.50 all supplies included for six ornaments!

22-The Illuminated Letter with Elia Saxer. 10:30 - 1:30 pm. \$75 supplies included.

27-Halloween Lino-Cut with Christopher McCloone. 10:30 - 1:30 pm. \$65 all supplies included.

See details on Facebook: Artful Things Niceville, Events. 10% off art supplies for ongoing and workshop students.

Ongoing Classes:

Rosalyn O'grady – Oil or Acrylics. Tuesday mornings 10 am – noon. \$20 per session plus supplies. ogradyttr@cox.net. www.RosalynOgrady.com

Theresa Mcinnis – Watercolor Techniques. Tuesday afternoons 12:45-3 pm. \$27.50 plus supplies. www.TheresiaMcInnis.com. Email theresiamcinnis@gmail.com to register.

Charlotte Arnold – Open Studio with Live Model. Wednesday mornings 10:30am-1:30pm. Uninstructed-\$15, limited to 6 seats. Bring your own supplies, your medium and an easel. Sign up: 850-729-2600

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Sheila Mahony- One-Stroke Basics—Thursday mornings. 10:30 am- 12:30 pm. \$37.50. Certain supplies required to be purchased from instructor,

Continued on next page

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- 30-You are my sunshine! Sunflower painting with JoJo; \$32.10
- 30-Hocus Pocus Cookie Decorating; \$21.40
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October

- Oct 1-Open Studio Leather & Pearls; \$21.30
- Oct 4-#Homeschool Kids Club w/ Reiko; "Lighting Bug"; \$19.70
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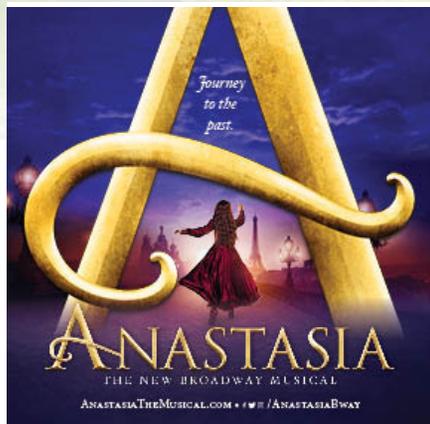
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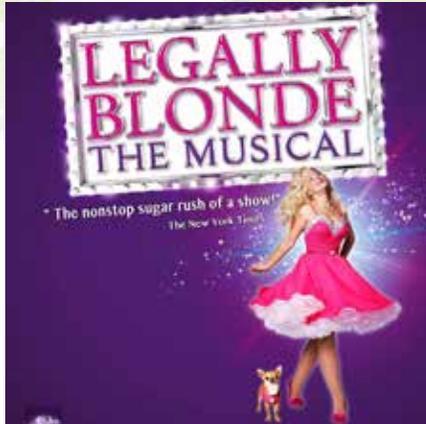
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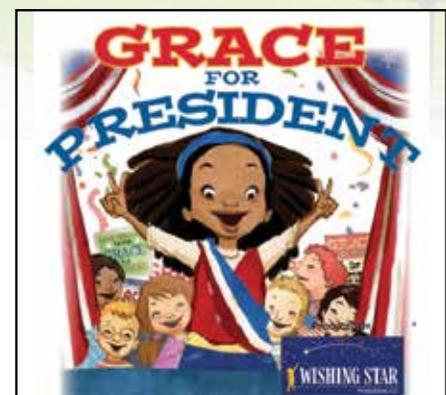
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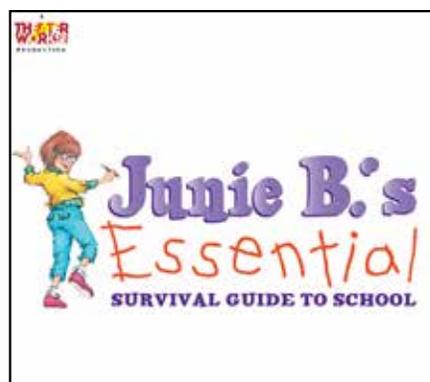
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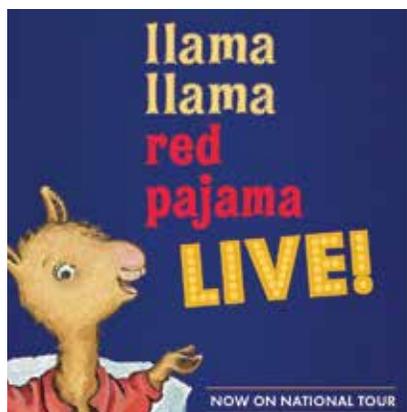
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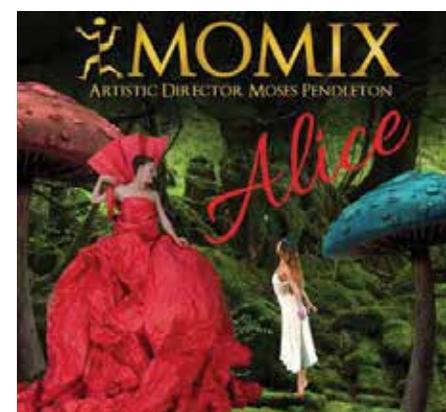
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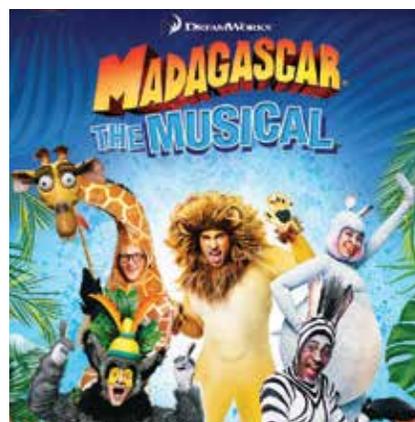
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