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BAY Life

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Postal Customer Local

You Can Be a Hometown Hero for Those in Need

BY LORI LEATH SMITH

Are you looking for ways to help our community? As always during the holiday season, there is an ongoing need for giving. Many children don't have enough food to eat over a weekend, much less over Thanksgiving, and have to return to school hungry. Some don't even have beds. Many homeless veterans go without a warm meal all year long. Okaloosa County has a food insecurity rate of 13.6 percent among children younger than 18. In Walton County, it is 14.1 percent (source: Feeding America). There are families in our area who are struggling to get by. They can be blessed by an extra boost this holiday season. Fortunately, we live in a compassionate community that pulls together for its own. We have some amazing organizations ready to give this Thanksgiving and you can help them help others.

During the Thanksgiving and Christmas holidays,



Sharing & Caring of Niceville, an all-volunteer agency, partners with area churches and civic organizations to provide meals and gifts for families, specifically coordinating community efforts to meet emergency needs of individuals and families in the Niceville-Valparaiso-Choctaw Beach area. Normal hours are Monday-Thursday 9 a.m.-2 p.m. and Friday 9 a.m.-noon. Donations needed include

non-perishable food, toiletries, diapers, laundry and dish soap. Monetary donations are used to purchase perishable food such as milk and eggs. You can also donate holiday toys, holiday foods or adopt a family from the Angel Tree. To volunteer or for more information, contact them at (850) 678-8459, info@sharing-n-caring.org or visit www.sharing-n-caring.org/. Sign-up for Thanksgiving is usually



around mid-November and Christmas by the second week of December.

Have you ever had to sleep without a bed? Put some sparkle into a child's holiday this year. **A Bed 4 Me** invites you to help provide beds for children in Okaloosa and Walton counties this season. Five dollars buys a pillow; \$50 buys

HERO

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Mended Hearts of Gold

BY LISA WOODRUM

Did you know that heart disease is the leading cause of death in the U.S., with almost half of all people living with some form of cardiovascular disease? Also, congenital heart disease is the No. 1 birth defect in the U.S.

To answer this need, Mended Hearts (MH) is a national and community-based non-profit organization that has been offering the gift of hope to millions of heart disease patients, their families and caregivers for 70 years. MH's local Chapter 399, based out of HCA Florida Fort Walton-Destin Hospital, is dedicated to "inspiring hope and improving the quality of life for heart patients and their families through ongoing peer-to-peer support" through their volunteers. These post-heart patients' motive is to serve with empathy those who are walking through this trial, living the Golden Rule: Doing for others what they would desire to be done for them.

The president, David Richards,

MENDED HEARTS

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Community

HERO

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bedding; \$125 buys a bed and \$250 sponsors a full bed kit and helps with operational expenses. A Bed 4 Me has provided beds to 2,000 children in our community since 2016, but is always in need of our support. To help, visit abed4me.org where you can donate in any amount.

Food For Thought (FFT) provides five year-round programs to bridge the meal gap in the lives of the food-insecure children they serve, but it's especially needed during the holidays. Last year, our communities gave more than \$20,000 to support FFT holiday services! FFT served more than 3,200 children, distributed more than 33,000 food items and was supported by 250 volunteer hours just for Thanksgiving alone. Families supported by Food for Thought programs across Walton and Okaloosa counties will be provided food to prepare a traditional Thanksgiving meal along with food to support their students' needs while they are out of school for a week, which



is about 10 meals they will miss. To enroll, email support@fftfl.org. To volunteer or donate, please visit www.fftfl.org. You can also sponsor a family at Thanksgiving.

You can help Sharing and Caring provide holiday meals to local families by donating non-perishable goods to **Crosspoint's Niceville or Bluewater Bay** campuses. Bring any of the following items to either church's worship venues from Sunday, Oct. 24 – Sunday, Nov. 6: stuffing, cranberry sauce, canned sweet potatoes, canned corn, canned green beans, dry Jell-o or pudding, canned pumpkin, instant mashed potatoes, evaporated milk, boxed pie

crust, rice or canned fruit. Please include a hand-written note of encouragement and blessing written directly onto the cans or boxes with marker. You can learn about all of Crosspoint's holiday outreach partnerships for all five campuses by visiting crosspoint.church/missions.

Destiny Worship Center Fort Walton Beach is providing Thanksgiving meals for families in need. You can help by picking up a Thanksgiving bag from Oct. 22 (Saturday) – Nov. 19 (Saturday). Purchase and fill the bag with the list of items on the bag and drop off at the Destiny Campus NO LATER THAN Nov. 13. Thanksgiving bag assembly day is Tuesday,

Nov. 15, 9 a.m. in the sanctuary. Consider joining on Saturday, Nov. 19 to deliver to families in our area. Please sign up in the foyer.

The **Church on Bayshore** is offering a community-wide Thanksgiving Day meal from 11 a.m. - 2 p.m. If you're homebound, meals are available for delivery. You simply need to RSVP for the meal to receive a delivered meal or to volunteer. Email the ministry coordinator at charlotte@churchonbayshore.org or call the church office at (850) 678-4621. By doing this for the community, Church on Bayshore is keeping with its vision to see people "Believe in Jesus, Belong to God's Family, and Become who God created them to be." Visit www.churchonbayshore.org for more information.

Caring and Sharing of South Walton will provide holiday food items to local families from Nov. 14-16, the week before Thanksgiving. Families are asked to pre-register by filling out an eligibility form to qualify them for assistance. They must

live in Walton County. Families will receive items for a traditional holiday meal and Caring and Sharing's regular pantry food items. Caring and Sharing is expecting close to 500 families to pick up meals. It is looking for volunteers to help pack Thanksgiving bags and to hand out food the week of pickup. If you're interested in donating or volunteering, contact them at (850) 267-2866 or email carly@caringandsharingsowal.org for more information.



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MENDED HEARTS

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said, "Our local community chapter is here to help people understand that there can be a rich, rewarding life after a heart disease diagnosis. MH volunteers listen, share their experiences and talk to other heart patients about non-medical concerns." MH fills the gap where many patients and caregivers would otherwise feel isolated, anxious and confused.

David and his compassionate team are like minded and like hearted, as they are familiar with the infirmity of heart disease in their personal lives. Volunteers receive free accredited training and certification, equipping them to talk with patients, fam-

ilies and caregivers by phone, email and in-person hospital/home visits, encouraging and educating them. It is common for patients to feel confidence, relief and a sense of control over their condition as a result of the compassionate education received. Examples of topics range from generalized processes of healing and cardiac rehab, anxiety, nutrition, exercise, direction to areas of assistance and more.

Dr. Zarate of Okaloosa Heart & Vascular has enjoyed a three-year relationship with MH. Likewise, The Meridian has worked with them for five years. MH welcomes doctors and facility administrators to contact them to consider and discuss the possibility of a cooperative relationship to serve their patients



and families.

To raise awareness of their presence in the community and

garner new volunteers, MH needs more post-heart patient volunteers. It plans to man a booth at the American Heart Association Heart Walk on Nov. 19 at Northwest Florida State College grounds starting at 8 a.m.

Whether you are a patient, caregiver, family member, doctor or facility administrator, Mended Hearts, Chapter 399 of Northwest Florida welcomes your inquiry. Likewise, those who have heart event experience and desire to join the ranks of MH can reach David Richards to learn the (free, online) simple process of training and certification by reaching him at (850)582-6026 or mendedhearts399@mail.com.

Happy Thanksgiving!

From the Cathy Alley Team: Corin, Cathy & Tiffany
C: 850.585.2303 | eracj@cox.net



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"Only in America"

BY DOUG STAUFFER

Mentor, tech entrepreneur, presidential appointee, philanthropist, visionary, author and our Hometown Hero, Dr. Paul Hsu is a man who will inspire you to have a renewed belief in America's future. Listen to him speak or read his book to find out how visionaries invest in the future. Listening to him describe his American journey is riveting and inspiring, a story of American exceptionalism. He believes that as a first generation immigrant to this country, he became a shepherd of the American dream.

Dr. Hsu was the September RCOC speaker at the Fort Walton Yacht Club. Everyone in the audience was treated to two free books, including "Guardians of the Dream." He is a busy man with family commitments but adheres to the principles he preaches.

Dr. Hsu believes in building relationships and cultivated many on this night. Relationship building is one of the principles that made him a successful entrepreneur and person. In business,

he connected dots that did not exist because he was courageous enough never to give up. He did not seek to get rich but to create from his heart. He believes immigrants are successful because they are generally hungrier and greater risk-takers, having overcome hardship, rejection and setbacks. Their unique stressors make them stronger and more adept at accepting and thriving through adversity.

Entrepreneurs have exceptional confidence and strong self-esteem and are visionaries with courage. One of his mentor's advice was to ensure that people will like you because you are likable. He cares about others. The Bible offers the same advice: "A man who has friends must himself be friendly" (Proverbs 18:24a).

Even within the economic instability in a polarized society, he believes an argument needs to be made for optimism. His story provides hope for parents of wayward children. Dr. Hsu grew up disliking being told what to do and hating school; he became defiant. His mom in-

spired him by telling him always to be able to look into the mirror with no regrets.

He especially liked a quote from Ronald Reagan concerning immigration that went something like this. People who go to live in France don't become Frenchmen. Those who go to live in Germany or Italy can't become German or Italian. Yet, Reagan pointed out that anyone from any corner of the world can come to live in the United States and become an American. This is true from America's origins because this country was created as an immigrant nation. Dr. Hsu believes that immigrants need to assimilate. He does not think of himself as a Chinese-American but simply as an American. He believes in the ability to dream big and follow through with the determination to reach your dreams.

America remains the most welcoming place for legal immigrants. America is the only country where an immigrant can be embraced as an insider. This unique aspect is not found

in any other country. He believes in America's five core values of freedom, ingenuity, integrity, opportunity and inclusion, elements lacking in most other countries. Most countries have widespread bribery as just another aspect of doing business. America has an infrastructure built around fair play and ethics, based on the rule of law and common decency.

Dr. Hsu started his first business in his garage. American children must get interested in math again. He believed he really needed to do something about solving the problem by inspiring youth to consider engineering degrees. He believes Artificial Intelligence (AI) will dominate the next 10 years. Robots will take 80 percent of the workload and 3D printing will dominate manufacturing.

Amanda Negron, Executive director at HSU Educational Foundation, discussed the foundation, whose mission is to encourage excellence in teaching and inspire innovation in the classroom. She said she believes in this community and the edu-



cation given to our children. "If you like what we are doing, roll up your sleeves," she said. "We create space and get out of the way." A foundation principle involves growing up future talent and filling the void where needed. They do this through the STEM workforce program—Science, Technology, Engineering, and Math (STEM) programs raise interest and inspire students to prepare for careers of future demand. Check things out at www.hsu-foundation.org. It may surprise you what is happening here in Okaloosa County, and it will undoubtedly inspire you and give you hope for future generations.





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BEYOND



Stories from the 75th Anniversary Air Force Celebration

BY KELLY MURPHY-REDD

Descending by parachute, Howard Hill saw someone with a rifle running down the dirt road in his direction. When he landed, two men in militia outfits and pith helmets stood 10 feet away, looking down the sights of their rifles with bayonets. Forty to fifty more came out from the brush hollering. The Vietnamese government was offering villagers 110 lbs. of rice for every prisoner. It was December 1967.

Trying to take off Howard's gear, the militia couldn't figure out the buckles, so they cut the straps with knives. Accidentally hitting the life preserver, the CO2 cartridges exploded. The militia stabbed wildly at the preservers to deflate them. Howard hoped they wouldn't stab him. They took his flight suit and boots. They returned them mi-

nus the boot laces.

His front-seater Jim landed in the woods, was captured, and brought in wearing only underwear and a t-shirt. Elbows bound behind his back, walking along the road to the village, they passed a group of women and children at a gate staring at them. Howard felt embarrassed for Jim and signaled to a guard asking about Jim's flight suit. The guard said, "Him shoot, you no shoot."

Led to an open area, told to sit and bow their heads, people gathered around them. An old man hit Howard in the head. The crowd loved it. At night, they were taken to a room, given a cup of water, a dish of brownish coarse sugar with dried pumpkin powder, and a piece of baguette. Then, tied up even tighter and blindfolded for hours, Howard massaged

his numb left arm with his right hand. He couldn't lose circulation and possibly get gangrene.

The guards stood him up and walked him to the door, where he felt cool air and heard the crowd noise. Still blindfolded, Howard was punched and kicked as they led him outside. A woman screamed and slapped his face. The crowd roared approval.

Guards threw Howard on top of Jim in a jeep and drove to a creek. When he asked if anyone spoke English, the guards whacked him. They crossed the creek flanked on both sides by villagers. Kids threw dirt clods at them and kept hitting the guard. Howard wondered if he could overpower his guard, but had no gear and no place to go.

A helicopter took them to the Hanoi Hilton. It was hard to believe only four months and one day earlier, Howard married his wife Libby.

Arriving at the Hanoi Hilton, he was blindfolded again and taken to a room where he stood for a long time. Then the blindfold was taken off, he was untied, and interrogated through the night. Military information is perishable. They need to get it quickly. When he refused to answer questions, he was bound into a tight ball with ropes. Morning came, the interrogation stopped, and he laid down in the corner to sleep. They returned in the afternoon to begin again.

In February 1968, three prisoners were released early. They violated the code of conduct by accepting special favors from the enemy and signing propaganda statements. In August, Howard's front-seater Jim and



two others violated the code and were released. It was meant to demoralize the rest of them.

Howard and his roommate were shown copies of the signed statements and given quill pens. Told they could go home too; they refused. Twelve prisoners were given early release. Only one was honorable because the POW senior ranking officer ordered him to go and make public what was going on. Howard believed this helped their treatment. Those who left in February memorized names on 104 flight suits from doing laundry and provided the names to the U.S. Upon release, Jim confirmed Howard was captured.

Howard began prison life in a 5 x 7-foot room and subsequently, moved to an 8 x 8 and a 14 x 14. POWs slept on raised concrete slabs or hardwood slats. A bare light bulb was always on so the guards could see them.

POWs were given a rice mat, two blankets, a mosquito net, (Guards took that away if they were mad at you.), two pairs

of underwear, two t-shirts, two pairs of trousers, two jackets, one pair of socks, and a pair of sandals made out of tires with inner tube straps. They also received a hand towel, a liter jug of boiled water twice a day, a bar of lye soap, a tube of toothpaste to last three months, an enamel dish, three cigarettes a day, and a fan on a bamboo stick.

A five-gallon galvanized bucket was the toilet and coarse paper was used for toilet paper. They figured out that using their sandals as toilet seats could prevent the inevitable ringworm from the rim of the bucket and the imprint of the rim on their butts. Toothpaste also killed ringworm. They emptied the buckets into the open sewage ditch in the shower area. A shower was usually allowed every morning in an open-air, bamboo-walled area using a small rubber bucket with a rope attached to scoop water out of a cistern or well to pour on themselves. No showers on Sundays when they weren't allowed out or if the guards were mad at them.

At 6 a.m. the gong rang for the POWs to get up, fold their blankets, nets, and mat, and set them at the head of the bed. The guards played the same Radio Hanoi program from the night before about the glorious victories of the Vietnamese. After lunch, the guards took a siesta. Not allowed to communicate with each other, the POWs secretly communicated during siesta, but the guards got smart and tried to listen. Supper was in the evening. At 8 p.m. taps played, and it was time to go to

Continued on page 6

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 Community

STORIES

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bed. The POWs developed a tap code to communicate when in their rooms. Keeping watch on the guards from their windows, they would communicate verbally as much as possible.

After the Son Tay Raid in November 1970, the POWs moved into Hoa Lo, the central prison in Hanoi. With 50 in a room once and no room for everyone to lay out their mats, some of the men taught classes. There were language classes, math, and even ballroom dancing.

Meals consisted of soup made with pumpkin, kohlrabi, or turnips, a bowl of rice, or baguette. There might be meat or flat fermented fish. One room washed dishes for a building housing 20. They figured out they could write on the bottom of the bowls. They also used the

end of toothpaste tubes to write on the coarse paper.

Work detail included dredging sludge from the sewage ditch for the garden, washing dishes, making coal balls out of mud and soft coal used in the kitchen, or sweeping. Dredging sludge or making coal balls entitled you to a second shower. Guards asked three rooms of POWs to dig bomb shelters for the guards. Two said they would. The third refused. The third room POWs were beaten and had to dig. The POWs saying they would dig were left alone. The guards like to keep them off balance.

Interrogations were called “quizzes” by POWs. Sitting on a small stool, if the guards didn’t like what they said, they were hit and knocked off the stool. They had to “stand” on their knees with their arms up in the air for hours. During surprise room inspections, guards would frisk



them, throw around their belongings, and plant contraband. Senior officers got it the worst. Treatment depended on which camp you were in.

Howard moved camps a few times. In 1969, he was in an old French movie studio where the Vietnamese held Christmas Eve Service for propaganda. East Germans filmed it. U.S. Intelligence obtained a copy and blew up every other frame into 5x7 still photos. At a gathering in 1970, the League of American Families spread the photos out on tables. Howard’s wife, Libby, walked by and saw a picture of Howard.

One of the nicknames given to the interrogators was Judas-Maker. Another, Stag, spoke

fluent English. Stag would stand outside under the POWs’ windows and try to get them to talk by sounding like an American to get them in trouble.

In May 1972, four-and-a-half years into captivity, Howard and others were discussing how long the war would continue. They agreed it would go on for another 10-15 years. Howard said they knew they would go home, they just didn’t know when. They had faith in their country. That faith was rewarded when in March 1973 they were released.

Howard says it was worse for the families not knowing whether their loved ones were alive or dead. Divorces and suicides were common among those re-

turning. Howard says he was just so glad to be home.

He has no hatred or animosity for the Vietnamese. He says they were doing their jobs, and he was doing his. “There is no sense in feeling sorry for yourself. Someone always has it worse. And good can be found in everything,” says Howard.

He still feels the same sentiment used to sign off each time he and his fellow prisoners communicated by tap code, GBU GBA, for “God Bless You, God Bless America.”

Howard Hill moved to Okaloosa County in 1991. He served as an Okaloosa County school board member from November 1996 to November 2010. He has served as President of the PAL Soccer League since January 24, 1994. The Niceville soccer field is named in his honor.

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Happenings Around the Bay

NOVEMBER 2022

- 01

Oils and Acrylics with Rosalyn O’Grady
10 am | Artful Things | Niceville

Boppa Chua! A History of the 1950s & 60s
6 pm | Niceville Community Center | Niceville
- 04

A Dinner in the Courtyard
5:30 pm | Niceville Senior Center | Niceville

Live Music with Purple Monkey
6 pm | 3rd Planet Brewing | Niceville

Musical Theatre Night
7:30 pm | Mattie Kelly Arts Center | Niceville
- 05

Holiday Bazaar
9 am | Edge Elementary School | Niceville

Freeport Bayfest
10 am | Freeport Sports Complex | Freeport

Holiday Open Air Art Day
11 am | Artful Things | Niceville

Raider Rides Veterans Appreciation Event
12 pm | Mattie Kelly Arts Center | Niceville

Night At The Museum
6:30 pm | Heritage Museum of Northwest Florida | Valparaiso
- 06

Live Music with Adam Ezra Group
5 pm | 3rd Planet Brewing | Niceville
- 08

Emerald Coast Autism Fundraiser Dinner
6-9 pm | Crust Artisan Bakery | Santa Rosa Beach
- 09

Niceville Chamber 2nd Wed Breakfast
7:30 am | Niceville Community Center

National Tempranillo Day Wine Tasting
5:30 pm | Toast Wine Bar | Niceville
- 10

BIA Cornhole Tournament
Kitchen and Bath Center | Fort Walton Beach

Gallery Three Year Anniversary
4 pm | Artful Things | Niceville

MKAF 10th Annual Wine Walkabout
5:30 pm | Ruth’s Chris Steak House | Destin

Northwest Florida Symphony Orchestra:
A Tribute to our Heroes
7:30 PM | Mattie Kelly Arts Center | Niceville
- 11

Christmas Open House
10 am | Lou Lou Beans Gift Shop | Freeport

Degas Pastel Society Biennial Exhibition
Opening Receptions
6 pm | Mattie Kelly Arts Center | Niceville

Gathering in the Garden
6 pm | Point Washington Preserve | SRB

Live Music with Those Guys FL
6 pm | 3rd Planet Brewing | Niceville
- 12

Pioneer Day
10 am | Fred Gannon Rocky Bayou State Park

Women’s Climbing Circle
9 am | Rock Out Climbing Gym | Destin

HolySmokes Amateur BBQ Cookoff
11 am | Immanuel Anglican Church | Destin

Christmas Tree Gnomes with Sheila Mahony
6 pm | Artful Things | Niceville

Live Music with Emerald Roots
6 pm | 3rd Planet Brewing | Niceville
- 13

Epic Bakery Festival
1 pm | Main Street | DeFuniak Springs

Beer Dinner
5:30 pm | Taste Wine Bar | Niceville
- 17

Annual Christmas Open House
5 pm | Katie’s House of Flowers and Gifts | Niceville
- 18

Coastal White Christmas Holiday Lights Kick-Off
4 pm | Grand Boulevard | Miramar Beach

Division Recital
3 pm | Tyler Recital Hall on NWFSC Campus | Niceville

Live Music with Purple Monkey
6pm | Horse Power Pavillion | Freeport

Live Music with Jared Herzog
6 pm | 3rd Planet Brewing | Niceville

The Nutcracker
7:30 pm | Mattie Kelly Arts Center | Niceville
- 18

Santa Arrival
7 pm | Main Street | Destin Commons
- 19

Twin Cities Pavilion Christmas Market
8 am-1 pm | 1053 John Sims Pky | Niceville

2022 Okaloosa Walton Heart Walk
7 am | Northwest Florida State College | Niceville

Chili Cookoff Benefitting CALM
4-7 pm | LJ Schooners | Bluewater Bay

Summer Haze Winter Fest
Noon-9 pm | Distillary 98 | Santa Rosa Beach

Craft & Vendor Fair
11 am | 3rd Planet Brewing | Niceville

Thankssending
Rock Out Climbing Gym | Destin

The Nutcracker
7:30 pm | Mattie Kelly Arts Center | Niceville
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The Nutcracker
7:30 pm | Mattie Kelly Arts Center | Niceville
- 22

Coastal White Christmas Open House
3 pm | Grand Boulevard | Miramar Beach
- 25

Live Music with Fathom
6 pm | 3rd Planet Brewing | Niceville

Emerald Coast Classic
11 am | Northwest Florida State College | Niceville
- 26

Emerald Coast Classic - Finals
3 pm | Northwest Florida State College | Niceville

Here Comes Santa
6-9 pm | Baytowne Wharf | Miramar Beach

Holiday on the Harbor
1-4 pm | Main Stage | Harborwalk Village

Duchess Live
6 pm | 3rd Planet Brewing | Niceville
- 30

“Paint the Bay” — The Traveling Painter
4:30 pm | LJ Schooners | Niceville

Wine Tasting
5:30 pm | Toast Wine Bar

Live Music with Catalyst
6 pm | LJ Schooners | Bluewater Bay/Niceville

FARMER’S
MARKETS

Niceville Community - Saturdays
November 5, 12, 19, 26
9am-1pm | Palm Plaza | Niceville

Freeport Farmers Market - 1st & 3rd Sundays
November 6, 20
8am | Victory Blvd | Freeport

Grand Boulevard Farmers Market - Saturdays
November 5, 12, 19, 26
9am-1pm | Grand Boulevard | Miramar Beach



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Bay Buzz Events

Holiday Bazaar | Nov. 5, 9 a.m.-3 p.m. | Edge Elementary School



Lula J. Edge Elementary School plans its second annual Holiday Bazaar. There will be food and sweets trucks, face painting, raffles, a silent auction and more to make holiday shopping a breeze! The Edge Elementary PTO will auction off six pieces of artwork created in collaboration with the kindergarten through fifth grade classes. Roughly 600 students came together to create this art, one collage per grade level, with

volunteer assistance from Artful Things Niceville. This event will directly support Edge Elementary School PTO's fundraising efforts to purchase sun shades for the school's playground. Support our community and elementary school and get a head start on the holidays!

Night at the Museum | Nov. 5, 6:30-8:30 p.m. 115 Westview Ave. Valparaiso

The Heritage Museum's annual Night at the Museum will feature live performances from the cast celebrating the 100th anniversary of Valparaiso. Participants will enjoy wine tasting paired with appetizers from local restaurants while they hear about the lives of our founding fathers; John Prine, Lula Edge, Addie Lewis and James Plew. Attendees can explore the museum exhibits and participate in a silent auction. Call the museum at (850) 678-2615 to purchase tax deductible tickets. \$55 non-members; \$50 members.

Raider Rides Veterans Appreciation Event

Northwest Florida State College (NWFS) invites you to make a pit stop at the MKAC Amphitheater on Nov. 5, Noon-3 p.m., as it honor veterans and their families. This FREE car show is open to all makes and models. Children's power wheels are also welcome. Registration is required. This family-friendly event will include bounce houses, cornhole games, foodtrucks, vendors and more! Attendees will also have opportunities to learn about NWFS's programs.

Blue Angels Homecoming Show | Nov 11, 8 a.m. - Nov 12, 3 p.m.

The Blue Angels return home for the NAS Pensacola Homecoming Air Show. Gates open at 8 a.m.; show begins at 9:30 a.m. The Blue Angels will fly on Friday and Saturday, during the day shows, around 2 p.m. Admission, parking and blanket seating are FREE. Preferred seating areas are available with paid admission

Pioneer Day | Nov. 12, 10 a.m.-3 p.m. | Fred Gannon Rocky Bayou State Park



Sponsored by The Friends of Emerald Coast State Parks, Fred Gannon Rocky Bayou State Park will hold Pioneer Day Saturday, Nov. 12, 10 a.m.-3 p.m. at the Park in Niceville, 4281 State Road 20. The event is included with paid park admission of \$5. Activities include blacksmithing, candle-making, antiques, corn shucking, restored chuckwagon, storytelling, old-fashioned games and archaeology. Learn more at FECSP/PioneerDay.org or call (850) 833-9144.

Epic Bakery Competition Nov. 13, 1-3 p.m. | Main Street, Defuniak Springs

Benefiting the Boys & Girls Clubs of the Emerald Coast (BGCEC), competing teams provide samples to attendees and compete for the Best Baked Goods in Town, plus live DJ for an epic kid-friendly dance party and blind donut tasting at the kid zone. Tickets: \$10 for adults; \$5 for kids (3-12).

Summer Haze Winter Fest | Nov. 19 & 20 | Distillery 98 (Noon) & Idyll Hounds (12:30 p.m.)

Southern Sound Music Alliance presents this year's Summer Haze Winter Fest featuring some of the area's favorite local and regional musicians. A portion of the proceeds benefits the Emerald Coast Children's Advocacy Center. Come out and enjoy a full day of music on two stages from Mari Gleason, the Cosmic Rascals, Hunter & Tony, Tanner Gray, 12Eleven, Firewater Tent

Continued on page 12

36058 Emerald Coast Parkway (Across from Regatta Bay) Destin | 850-837-2600 | EccoMotors.com

I Am the Real Forrest Gump

By DOUG STAUFFER

"You don't lose until you quit trying!" is an oft-repeated quote from Sammy Davis. You might recognize that name, but this Sammy is not an entertainer, he's a Vietnam War American hero.

I love to meet inspiring people, but there is always more to the story. These two interrelated stories involve sacrifice, service, honor and selflessness. They illustrate how catastrophic events produce future opportunities – both inspired by and through love. Some events in life are extraordinary; for me, they mainly involve my interactions with genuinely amazing people. We should never take for granted the wonderful people who cross our paths.

Brian and Kathy Haugen asked Sammy Davis to be the keynote speaker in a fundraiser for the Taylor Haugen Foundation. Before that event, I was blessed to attend a private luncheon with Sammy and Dixie Davis, Gen. (Rep.) Patt Maney, Col. Jason Grandy and Col. Brian Haugen. Yes, the conversation was indescribable.

In 1965, after high school graduation, Sammy L. Davis enlisted in the Army and volunteered to go to Vietnam. Because his father had been an artilleryman in World War II, he volunteered for the same and was assigned to the 4th Artillery. Davis said he did not go to war to kill people but wanted his dad to be proud of him. He went to war because he loved his daddy, his grandpas, and his country.

The United States was involved in Vietnam from 1965 to 1973, with more than 2 million Americans serving in uniform, including my father. I have met several Medal of Honor recipients, including Gary Beikirch and Woody Williams. This story is about Sgt. 1st Class Sammy L. Davis, another Medal of Honor recipient.

A handful of those 2 million servicemen distinguished themselves with acts of valor. Their actions were considered so far above and beyond the call of duty that they received the highest military honor for valor in combat—the Medal of Honor. Only 248 Vietnam soldiers were presented with the medal, making it a highly exclusive award. Davis was one of those 248.



More than half of the medals were awarded posthumously.


Because Davis shared a name with the famous entertainer, his fellow soldiers sometimes chided him. Many years after his time in the Army, he would again be attached to another entertainer – Tom Hanks as Forrest Gump.

Those familiar with the story of Sammy Davis knew he was the "real" Forrest Gump Medal of Honor recipient portrayed in the movie.

Early on Nov. 18, 1967, Davis's unit was helicoptered into an area west of Cai Lay in the Mekong Delta to set up a forward fire-support base – Fire-base Cudgel – offering support for the infantrymen operating in the area. Battery C consisted of 11 guns and 42 men.

The following day, at 2 a.m., Battery C came under heavy

Continued on page 17



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Please join us for a **free** inspiring speaking engagement with Brigadier General (U.S. Army, Retired) John Adams. He holds Masters' degrees in International Relations (Boston University), English (University of Massachusetts), and Strategic Studies (U.S. Army War College). He taught English at West Point from 1988-90 and has taught National Security Policy as an Adjunct Instructor in Political Science at the University of Arizona South. He is proficient in French, Dutch, German, and Croatian.

Thursday, November 10

John speaks about his experience during 9/11 while working at the Pentagon on September 11, 2001. While stationed at the Pentagon, he was the Deputy Director for European Policy in the Office of the Secretary of Defense and participated in immediate disaster recovery operations at the crash site as well as coordinated international support for the US diplomatic and military response.

John is a veteran of Operation Desert Storm (1991), Operation Guardian Assistance in Rwanda (1996), and served extensively on official business throughout the Balkans from 1998-2003. He served on temporary duty in both Iraq and Afghanistan in 2004. As a military attaché in Belgium, Rwanda, Croatia, and South Korea, he provided political-military advice to U.S. Ambassadors, U.S. Government authorities in Washington, visiting U.S. Government delegations, and he also represented the United States with foreign government officials regarding national and regional issues.



 Community

Bay Buzz

New Mural Brings Bold and Exciting Energy to Niceville

Congratulations to the City of Niceville on the unveiling of its new mural and ADA-Accessible Kayak Launch at Turkey Creek! Designed by Niceville-based artist and Francis Roy Agency Art Director Janae Erickson, it is one of the artists' largest art installations to date, visible from John Sims Parkway at Turkey Creek Park. Janae partnered with The City of

Niceville to create an expansive mural highlighting the history and vibrance of our community—a historical masterpiece that residents and visitors will enjoy for many years to come.

Janae is a Graphic Designer and Illustrator with more than 10 years of experience. She establishes design styles to reflect each client's branding story. She has created award-winning comprehensive brand identities for J. Leon Gallery and Mattie Kelly Arts Foundation. In addition



PHOTO BY FRANCIS ROY AGENCY

tion to building brand identities, Janae creates ad campaigns, social media graphics, animations, websites, magazines and illustrations in various styles to fit the client's needs. She enjoys problem solving to help clients accomplish their goals from a visual perspective.

Before working at Frances Roy Agency, Janae spent six years at Marc-Michaels Interior Design as a Graphic Artist. She provided visual renderings of room interiors and floor plans as well as creating web content and magazine ads. She graduated from the University of Central Florida with a Bachelor of Fine Arts.

Impact100 NWF Announces 2022 Grant Finalists

Impact100 of Northwest Florida, Inc. has selected 10 organizations as finalists to receive grant funding this year. At its November annual meeting, members will select from the finalists five nonprofits that will each receive a \$100,000 grant award.

Arts & Culture: Stage Crafters Community Theatre Inc. – “The Show Must Go On...” Save Our Communi-

ty Theatre's Home and Boys & Girls Clubs of the Emerald Coast – Sea Breeze Wind Ensemble.

Education: FloridaOne DMAT Inc. – Training First Responders and Crestview Area Shelter for the Homeless – The Impact Village Opportunity Zone (Phase 1).

Environment, Recreation & Preservation: Friends of the Freeport Public Library – Words on Wheels: Stocking the Walton County Bookmobile and Pyramid, Inc. – Outdoor Recreation Equity for Individuals with Disabilities.

Family: The Salvation Army – Mobile Kitchen for Disaster & Community Assistance and Healing Hoof Steps – Expanding Access to Alternative Mental Health Treatments.

Health & Wellness: Healing Paws for Warriors – Save a Veteran, Rescue a Dog: Mobile Support and Heart of the Bride – Emerald Coast CarePortal: Rescuing Families in Crisis.

The **Sand Dunes Chapter of Embroiderers' Guild of America** celebrates various forms of hand embroidery Sun., Nov. 13 & 20, 1:30-4:30 p.m. at the Parish Hall, Holy Name of

Jesus Catholic Church, 1200 Valparaiso Blvd, Niceville. Visitors are welcome. Call 850-496-3466.

Terri Steadman has become the President of the Board of Directors for **Crisis Aid for Littles and Moms (CALM) Organization, Inc.** An avid CALM volunteer, House Manager and Life Skills trainer, Terri has been with the organization since before the official beginning of the 501c3 non-profit. She was also elected to the Executive Board as Vice President and Treasurer. Terri is a wife and mom and a leader of the Single Mom Group at Crosspoint Niceville and at South Crestview. Contact her at president@nicevillecalm.com.

HCA Florida Twin Cities Hospital Auxiliary will hold its annual Christmas Sale on Nov. 1 and 2 in the hospital Gift Shop. Open at 7 am., on that Tuesday, there will also be a bake sale in the hospital lobby. All funds raised will fund scholarships for students pursuing a degree in the medical field. 2190 Highway 85 N. Niceville.



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Thankfulness Benefits Our Lives and Community



Caring & Sharing of South Walton is thankful for our dedicated volunteers and donors who make it possible for us to serve 500 local families each month!

~ *Carly Barnes, Executive Director Caring & Sharing Walton County*

I'm thankful to be working in the arts. I'm grateful to feel a sense of purpose in what I do for a living.

~ *Zandra Wolfgram, Mattie Kelly Arts Foundation and Sinfonia Gulf Coast Director of Marketing & Communications*

"I'm so thankful to be living in such a beautiful place where I enjoy personal freedoms. Not all in our world are so fortunate."

~ *Gina Maus, Local Resident and Ms. Senior World contestant*

I'm thankful I still have my parents, my kids are healthy and happy, and my business is thriving with a beautiful community of love and healing.

~ *Amy Milligan, CRYO850*

I am thankful for our close community working for inclusion for all and I am thankful for good health and happiness for my family and friends.

~ *Steve Barber, Publisher, Scarlett Magazine*

At Journey Bravely, we are grateful for family, friends, the community, sunshine, beautiful ocean, health and the opportunity to help others live the more whole lives they desire.

~ *Stephenie Craig, LCSW, Journey Bravely Coaching & Counseling*

I'm grateful to be a Christian artist and writer who gets to serve my family, friends, and community through my work.

~ *Michelle Ruschman, Jewelry Artisan, Writer, Artist, Speaker*

I am grateful for so many things—friends, colleagues and the endlessly amazing experience of living in this paradise we call home. But most of all, family. We are so blessed to be surrounded by it all.

~ *Gregory Durette, Florida Health Connector*

I'm thankful for many things: My health in the wake of major shoulder surgery, the VA, which picked up the \$80,000 tab, my

wonderful lady friend and, most of all, Jesus Christ, who, despite all indications to the contrary, thinks I'm worth saving.

~ *Kenneth Books, Life Media Editor and Writer*

I am incredibly lucky to have been married for 32 years to my beautiful bride, Anna, and to

have an excellent relationship with my adult son. I love living in a beautiful place where other leaders have encouraged me to grow my leadership coaching company.

~ *Bill Mason, ACC, Professional Coach, Trainer and Speaker*

Excited to share God in personal ways to hurting moms and thankful to our community that supports our housing mission, CALM Village vision and Furniture Resale Store.

~ *Terri Steadman, CALM President*

Continued on next page

November — the month of Thanksgiving — that time of year when we gather with friends and family to ritually offer thanks and appreciation for all that comes our way. It causes me to pause and reflect upon people whom I am thankful for and to intentionally make myself aware of benefits I've received. It also reminds me to strive to cultivate gratitude daily, not make it a ritual at the Thanksgiving Day table only. By so doing, I've learned I'll experience greater happiness, have more positive emotions, relish good experiences, improve my health, deal with adversity much better and build strong relationships. And with a heart of thankfulness, you can, too!

Our Bay Life team is dedicated to serving you and our community and are thankful for your participation, editorial contributions and support. Without you, Bay Life would not have the same flavor, popularity and appeal—you make all the difference!

~ *Lori Leath Smith, Publisher*

Each November, we offer the opportunity to share what you're thankful for on these pages.

So, we asked, "What are you thankful for this year?"

I'm thankful that my family is healthy.

~ *Laura Coale, Eglin Federal Credit Union VP of Marketing and Public Relations*

I am thankful for being a part of a school district who has skilled and passionate teachers, staff and administrators who wake each morning with a heart for students and a willingness to be difference makers in the lives of kids.

~ *Marcus D. Chambers, Superintendent, Okaloosa County School District*

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 Community

BAY BUZZ EVENTS

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Revival, The Neon Tears, Chris Alvarado Trio, Boukou Groove and Deltaphonic! Multiple food trucks and a Holiday Sip & Shop with local art vendors will add to the experience. **ADDED NEW EVENT:** The first Soul Sunday event will be held at The Bay, 2-4 p.m., featuring Blue eyed Soul singer and American Idol winner Taylor Hicks along with local legends Tim Jackson and Donnie Sundal! This event is a ticketed, VIP only event. Summer Haze Winter Fest is presented by Southern Sound Music Alliance, Emerald Coast Children's Advocacy Center, Distillery 98, Idyll Hounds Brewing Company and The Bay. Sponsors for the second annual

Winter Fest include: Neptune Studios, Driftwood Guitars, Kenny D's, McNeese Title, Corcoran Reverie, Bote Board, Humbleman Studio, WineView, Vacayzen, Central Square Records, To Do in Destin, The UPS Store of Freeport, The Perfect Pig, The Red Bar, Beach Hits Radio and Visit South Walton. For more information, visit www.southernsoundalliance.com/summer-haze-music-festival.

**November
Choctawhatchee
Audubon Society events!
Walton's Wonderful
Wetland Plants | Nov. 3, 7
p.m. | Crosspoint Church
Niceville**

Jeff Talbert, Project Coordinator, Atlanta Botanical Gar-

den's Department of Conservation and Research, will talk about some of the more unusual plants that contribute to our area's most biologically diverse ecosystems.

**Joint Field Trip and Trail
Upkeep | Nov. 5, 7 a.m.
| Audubon Laidlaw
Preserve, northern
Washington Cty.**

Leader Ron Houser ((850) 774-9733) will take participants through a pristine preserve of hardwood hammocks and pine forests to see many woodland species. Depart at 7 a.m. from the CVS, Oak Creek Shopping Center parking lot, Niceville, or meet at 7:45 a.m. in the Publix parking lot on Hwy. 331 in Freeport. From there, carpool to Vernon to join Bay County

Audubon members at 9 a.m. at the Vernon Park of C.E. Miller Landing. Bring a sack lunch, bug spray, wear closed-toed shoes and long pants. Bring binoculars, camera, water and apply sunscreen for this birding excursion.

**Field Trip to the Destin
Beaches & Birding Spots |
Nov. 26, 7:30 a.m.**

Led by expert birder, Bruce Purdy (305) 926-6030, meet at 7:30 a.m. for a car caravan beginning at the CVS parking lot on 98 and Main Street, Destin. Discover gulls, terns and shorebirds. When birding wear muted colors, closed-toed shoes, long pants and a hat. Bring binoculars, scope, and/or camera; water, snacks, for this 2-3-hour birding excursion.

All walks and programs are free and open to people of all ages. Visit Choctawhatchee-audubon.org for information.

**10th annual Wine
Walkabout | Nov. 10, 5:30
p.m. | Ruth's Chris Steak
House Destin**

Chef Ruston Johnson has created a special menu featuring multiple culinary stations with heavy hors d'oeuvres paired with select fine wines courtesy of a variety of vintners.

Wine Walkabout guests will



enjoy savoring hors d'oeuvres, tasting stations, visiting with vintners from exclusive wineries, trying their luck at a wine pull, bidding in a silent auction and more. Live entertainment will feature the award-winning jazz artist, Michael J. Thomas, and pianist Cam Ray.

Tickets are \$95 per person or \$75 for MKAF members. After the Walkabout reception, stay for an intimate Wine Walkabout dinner featuring a specially curated wine pairing dinner by Chef Russ Johnson. Tickets for the dinner are \$295 per person and include the Wine Walkabout.

Tickets: www.mkaf.org. Proceeds will fund the MKAF's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth, and active/veteran military suffering from visible and invisible injuries in our community.

Wealth Building Strategy #4 Don't Get a Job, Create a Job



There are three main types of jobs you can create for yourself:

- **Creating a position in an existing company.** This is a good option that can secure you steady pay and good benefits if you are lucky enough to be hired on. Keep your eyes open and pay attention to areas where the company may be able to use more help. For example, if you were knowledgeable about computers and a company were using obsolete technology, you could propose to the company a job where you could update their computer systems and continually monitor and maintain them

afterward. However, this is probably the most difficult type of job to create for yourself as the company must be able to afford to hire you as well as be interested in the services you have to offer. You will likely be rejected by a few companies before you find one that will hire you. So remain positive.

- **Freelance.** Freelance jobs are, in a basic sense, when you are hired on a temporary contract to perform certain duties for a company. You do your job; they pay you a sum. This type of job is great if you want to travel the world, as you can look for jobs anywhere and like to move around. You can also choose how little or how much you want to work, depending on how much you want to earn and how much time off you want. However, you usually need to be skilled in a field that typically hires freelancers. Photography and writing are the most common types of freelance jobs.

- **Start your own business.** Whether it be cutting lawns in your neighbourhood or selling services to companies worldwide, this is probably the most surefire way to create a job for yourself. Having your own business (side hustle) can be very rewarding. The key to starting a successful business (as a business that isn't successful is simply a drain on your funds) is to find a need or void in the market that you could fill. Do you have a great invention, or could you improve on an existing one? Do you love food and want to open a trendy restaurant? Are you great at making jewelry and want to sell it on Spotify? Whatever you do, be prepared to invest a significant amount of time and money into your business before you make a profit. Don't try to copy other businesses: this is seldom successful and may lead to your bankruptcy or, even worse, a pricey lawsuit.

A side note: If you happen to want to start a business in financial services, I might have a great opportunity for you.

Sincerely yours,

Harry Holmes

(909) 238-3359

www.holmestaxco.com



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THANKFUL

continued from previous page

The Heritage Museum is thankful for the visitors, members and volunteers who continue to help keep history alive in Northwest Florida. Call to join as a member or volunteer at 850-678-2615 or stop by at 115 Westview Ave., Valparaiso.

~ Kelly Rodriguez, Museum Associate, Heritage Museum of NWFL

I am so very thankful for the love and support our community has shown to the Children's Advocacy Center since our fire and flood in July!

~ Julie Porterfield, CEO, Emerald Coast Children's Advocacy Center

I'm thankful to be a homeowner in Freeport! I'm thankful for my kids, and this incredible community that is always ready to support one another.

~ Tracy Louthain, Freeport resident

I am thankful for a wonderful family, a happy home, dear

friends and a loving God. I am especially thankful to have been healed of cancer this year!

~ Larry Cowsert, Operations, Parrot Head Yachts

I am thankful for a community that rallies together to help those in need! "Love thy neighbor as thyself." Mark 12:31

~ Jill Tanner, Clutch Media Works

Artful Things Niceville is so grateful for the community support that has allowed our gallery to flourish over the past three years.

~ Share Norville, Artful Things Niceville

I am just very grateful that we have a God of Mercy and Grace. I have needed a lot of both this past year.

~ Al Niedbalski, Business Empowered Niceville



Florida Recognizes Niceville's Rich History

BY DOUG STAUFFER

The City of Niceville celebrated the community's rich history with the unveiling of three Florida historical heritage markers at Lions Park in Niceville on Oct. 6. State Rep. Patt Maney was the keynote speaker.

The three current markers are the "Old Maritime City" marker, the Boggy Mill Company Site marker and the Niceville Fire 1934 marker. The attractive, informative signs are located at three locations on Bayshore Drive. The stories cover the places and people who created the Niceville community.

The project has been in the making for years. The Old Maritime City marker is located at the Niceville Landing (old fish company site), the Boggy Mill marker at Lions Park (part of the old mill site) and the Niceville Fire 1934 marker is near Katie's House of Flowers (the site of the fire).

Niceville Historian Elisa



Mitchiner said the Old Maritime City marker depicts that all commerce in the area was by water until the advent of the automobile. Products from local sawmills, shingle mills and turpentine stills were transported across Choctawhatchee Bay to

Pensacola. In 1911, the steamer Belle 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



PHOTOS BY DOUG STAUFFER

fishing industries of the Choctawhatchee Bay region, maintaining fish warehouses and fleets of boats.

The Boggy Mill Company marker highlights the timber and lumber industry during the early 1900s. The complex con-

sisted of 40 acres, one of the largest lumber mills operating in the area in the early 1900s.

The Niceville Fire 1934 marker tells of the blaze that destroyed three grocery stores, a dry goods store, creamery, post office building, hotel, drug store and fish warehouses, with damage estimated at \$100,000 (worth \$2 million in 2021). 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 historic markers are part of the state's historical markers program, Mitchiner said. The text for the markers is based on warranty deeds and period newspaper accounts. There are seven markers in Okaloosa County with three of those now located in Niceville. Check out the Niceville history website at www.boggyflorida.com.



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Medicare Open Enrollment is Here! Now What?!



By GREG DURETTE

It's finally here again...Medicare Open Enrollment or more precisely, the Annual Election Period (AEP). Every year, from October 15th to December 7th, Medicare eligible folks are able to do pretty much anything they want with their coverage. Some of my previous columns have addressed many of the details of those options but, simply put, you can add, drop or change virtually any plan and change to or from any insurance company.

Piece of cake right? Wrong! The reason is, many folks do not want to relive the information overload they experienced when first becoming eligible. Remembering the volume of phone calls, emails and mountains of regular mail would understand-

ably send anyone running for cover!

Please know, this time will be different. First of all, you now have had some time to experience what the plan you originally selected, can or cannot do for you. Were you happy with the premium? Were all your doctors in the network? Were all your prescriptions covered at a reasonable cost? Did you get any of the extra benefits like Dental, Vision, Hearing, Tele-Health, At Home Care, Caregiver Support or Over-the-Counter cash allowances?

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2023.

The problem for many folks becomes, where can they get this information without re-igniting the aforementioned onslaught. The answer - YOU need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

Calling Joe Namath will likely cause that onslaught to re-ignite as the company he represents simply gets you to call so they can SELL your information to any and all agents around the country willing to pay to get access to you. In fact, many of

these types of advertisements do exactly the same thing. Call them all and get ready to buy the jumbo size mailbox and voice-mail box!

Instead, look for advertising from local folks you know will be able to get you what you are looking for. They WON'T SELL your information to strangers. This simple tip will allow you to rest assured that you will not be overwhelmed again.

Once you have decided which person or place to call, do it but, be ready to answer a few questions about what you currently have, what you are paying (some plans can be as little as \$0 per month!) and what it is you would like to improve or change with a

new plan. Also, make sure you are ready to answer questions about your doctors and prescriptions so you can make sure what you are considering changing to will provide you with all you expect. You are looking for no surprises so, also have a few questions of your own!

The bottom-line message is this; be not afraid. This time of year (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment.

Reach out and look to how you can possibly make things better for you. Your health may change from year to year but, your need for excellent health insurance remains a constant.

Follow these simple steps and make 2023 your best health insurance year yet!

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



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The company, headquartered in Bay Minette, Alabama, has been in operation since 1986 and now has over 40 locations nationwide. The founder started EcoView with goals of progressing the industry from plain wood windows to the exceptionally energy efficient vinyl replacement windows installed today.

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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and restrictions on their warranties. EcoView makes sure their customers can trust their purchase and experience with the company.

Having foundations in the south, EcoView offers products specifically designed for the region and climate. Each window features high-performing glass that can prevent up to 72% of



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As EcoView focuses on what is best for homes in the Southeast, they set themselves apart by providing customers with top-of-the-line products in storm protection: the ViWin-tech Shoreline Series of windows. This product has been engineered specifically for Florida homes to meet one of the most stringent building code specifications ever made in the USA:

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Welcome to LJ Schooners Dockside Restaurant located at the spectacular 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 offers a magnificent view of the water, marina and unparalleled sunset any time of year. There are, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits. Don't miss the 4th Annual Chili Cook-Off benefiting CALM, Sat., Nov. 19, 4–7 p.m.

Wednesday, Nov. 9 is Prime Rib Night with a Wine Tasting from 5-9 p.m. 10 oz. steak with Chef's Feature Potato, Seasonal Veggies, Salad and Roll. \$24.95

Dine-in, pick-up, to-go. Oyster Bar Hours: Monday-Thursday 3-10 p.m., Friday-Saturday 11 a.m.-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.-9 p.m.. Sunday, 9 a.m.-9 p.m.. Sunday brunch: 9 a.m.-1 p.m.

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November Holiday Happenings Around the Bay

Dust off those skates and get ready for the holidays at The **Village of Baytowne Wharf's Baytowne on Ice**. Ice rink is open Sun., Oct. 30th - Sunday, Feb. 5th. Hours vary daily. Visit BaytowneWharf.com.



the **holiday parade down Main Street in Destin Commons** to light the biggest Christmas Tree on the Emerald Coast. Have fun with free face painting and photo opportunities with Rudolph and Frosty characters all set to festive holiday tunes. The parade starts at 7 p.m. and fireworks will immediately follow.

Greet the season with **Holiday Open Air Art Day** at Artful Things Niceville Sat, Nov 5, 11 a.m. - 3 p.m. with Cafe Rico food truck, guest vendors and book signings! Shop for unique, local offerings for your holiday gifts and enjoy socializing with area creatives at Artful Things Niceville!

Kick off the Christmas season on Nov. 18 when Santa rides in

in Sandestin. Stroll the beautifully decorated streets of Baytowne Wharf enjoying an evening full of holiday spirit, delicious appetizers and sparkling wine from 4-6 p.m. featuring more than 30 champagnes and delicious appetizers at featured Village restaurants. There's also plenty of holiday cheer, carolers, bubbles and ends with Baytowne Wharf's choreographed light show, 12 Nights of Lights. Tickets: www.baytownesparklingwinefest.com.

Santa arrives at Bass Pro Shops in Destin Commons Sat., Nov. 19, and will be there until Dec. 24. There's also free games, crafts and free, 4x6 professional photos with Santa. <https://www.basspro.com/shop/en/santas-wonderland>.

Here Comes Santa Claus, Sat., Nov. 26, 6-9 p.m. right down Baytowne Lane! Cheer Santa on as he makes his way to the Event Plaza Lawn to light up the Village Christmas Tree! Santa will start his horse drawn carriage journey into Baytowne Wharf at 6 p.m. and parade around the Village. Then he'll flip a switch to officially light up the Christmas tree for the holiday season!

The fireworks light the sky immediately after around 6:15-6:30. There's also face-painting, kids crafts and, after the fireworks, visits and photos with Santa! Visit www.baytownewharf.com.

Holiday on the Harbor kicks off every year with Santa's grand arrival at Harborwalk Village. Visit with Santa at Harborwalk Village beginning Sat., Nov. 26, where Santa and Mrs. Clause

Continued on page 31

THE REAL FORREST GUMP

continued from page 9

mortar attack. Thirty minutes later, a reinforced battalion, estimated at 1,500 Vietcong soldiers, launched an intense ground assault. Fortunately, a river separating the two forces hampered the enemy's advance. Davis' squad operated a 105 mm Howitzer that fired shells containing 18,000 metal flechettes. A "beehive" round turns the Howitzer shells into a shot-gun blast.

An enemy rocket-propelled grenade scored a direct hit on the howitzer, knocking the crew from the weapon, blowing Davis sideways into a foxhole, and knocking him unconscious. He was later struck by friendly fire, which caused him to regain consciousness, and Davis credits this hit with saving his life.

More than 30 razor-sharp

one-inch beehive darts passed through his buttocks. Tom Hanks was superimposed over Davis' head in the footage of President Johnson presenting Davis with the Medal of Honor.

Convinced that the heavily outnumbered Americans couldn't survive the attack, Davis fired off at least one round from the damaged artillery piece before being overrun. He struggled to his feet, rammed a shell into the gun, and fired point-blank at the Vietcong advancing five deep directly in front of the weapon; the beehive round cut them down.

His wounds included a perforated kidney, crushed ribs, a broken vertebra, ripped flesh from the beehive darts and burns all over his body. He ignored his injuries and crossed the river under heavy fire to rescue three wounded American soldiers. He kept fighting the enemy until they retreated. Only 12 of the 42 soldiers survived that battle.

His book, "You Don't Lose Until You Quit Trying," chronicles his life.

Later in the day, Davis was shot in the thigh by an enemy AK-47, earning his second purple heart.

When there were no more rounds left, he fired a white phosphorus shell, and then the last round he fired was a "propaganda shell" filled with leaflets.

At this point, he heard yelling from the other side of the river and realized that American soldiers were stranded and needed help. Despite not knowing how to swim, he descended into the water and paddled across on an air mattress, making two trips to bring the three American soldiers to safety. He provided covering fire as another soldier helped the most gravely wounded soldier across the river, then pulled the other two through the water on the air mattress to the fire base.



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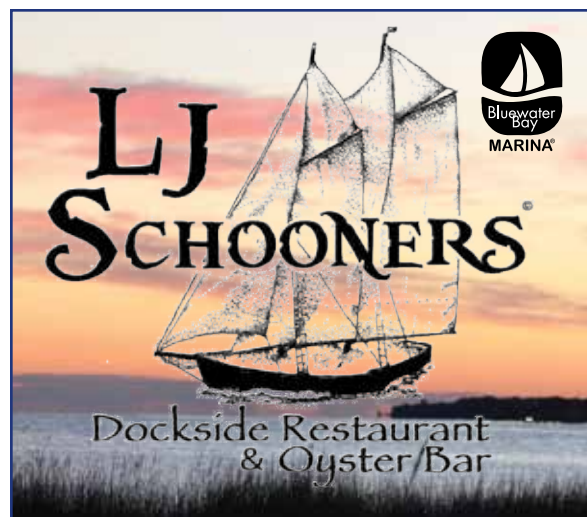


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Prime Rib Dinner Special

Wednesday Nov. 9, Dec. 14, Jan. 11, Feb. 8

10 oz. prime rib steak, chef's featured potato, seasonal veggies, salad and roll - \$24.95. **Wine Tasting** 5-7pm.

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Restaurant Hours: Mon.-Tues. Closed, Wed.-Sat. 11am to 9pm, Sun. 9am to 4pm, Sunday Brunch 9am to 1pm

Special Events and Live Entertainment:

Nov. 2: Chess Night 6pm
Nov. 5: The Remedy 6-10pm
Nov. 9: Prime Rib Night 5-9pm
Nov. 9: Wine Tasting 5-7pm
Nov. 12: Call the Law 6-10pm
Nov. 19: Chili Cook-off Benefiting CALM 4-7pm
Nov. 19: Fathom 7-10pm
Nov. 25: Jared Herzog 6-10pm
Nov. 26: Catalyst 6-10pm
Nov. 30: The Traveling Painter 5:30pm
Dec. 17: Santa Paddle Parade 12pm
Dec. 17: Boat Parade 5:30pm

New Alert System Developed to Find Missing and Endangered Boaters

A new “Aqua Alert” system has been developed after a kayaker disappeared last year in the Gulf. It will notify Emergency Responders and Okaloosa County residents of missing or endangered boaters or kayakers and aid in the search.

It was launched as the result of a collaborative effort between

the City of Destin, the Okaloosa County Sheriff’s Office and the Okaloosa County Board of County Commissioners.

The Aqua Alert idea was conceived by Minnesota resident and Destin snowbird Judy Schink after her husband, 61-year old Dave Schink, disappeared while kayaking in the Gulf of Mexico February 13th,

2021. During a search and rescue operation, Dave’s kayak was discovered 20 miles offshore of Destin, but tragically he was never located.

Legacy Fisherman Mayor Gary Jarvis said, “Judy has been a lighthouse in her own family’s storm. I admire her strength in sharing her husband’s story and I have been blessed to help





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9/2	Vanguard	Home
9/9	Fort Walton Beach	Home
9/16	Chiles	Home
9/23	Choctawhatchee	Away
9/30	Crestview	Away
10/7	Pine Forest	Away
10/21	Leon	Away
10/27	Mosley	Home



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facilitate making her family’s concept come to fruition. It is our hope that Aqua Alert will prevent future tragedies and become a successful, lifesaving tool on the water.”

Here’s how it works: When a boater is reported missing, a preliminary investigation will be done to determine if the disappearance poses a credible threat to the person’s welfare and safety. If it is determined by the OCSO Shift Supervisor the boater is missing and endangered, and a sufficient description of the missing person and/or vessel with a travel plan is known, the Shift Supervisor will approve an Aqua Alert. The OCSO Special Operations Unit will be notified along with the Coast Guard and Florida Fish and Wildlife Commission. If safe conditions exist, a search and rescue will be launched. The Aqua Alert information will also be distributed to the public through the OCSO’s Sheriff’s App mobile phone notification system, as well as social media. The information is then available to those who want to voluntarily help keep an eye out for any sighting.

“Okaloosa County is home to some of the most popular boating areas in the U.S.,” said Sheriff Eric Aden. “Having a rapid way to get out detailed information when a life is in danger will mean potentially thousands of additional eyes on the water to help.”

“The safety of our community is paramount,” said Okaloosa Board of County Commissioners Chairman Mel Ponder. “A rapid response to water-based emergencies can save lives, therefore increased awareness can improve the chances of a successful water rescue.”

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Emerald Coast Classic Right Around the Corner

BY MIKE MAHON

The countdown has begun for one of the premier sporting events in the area as the eighth annual Emerald Coast Classic college basketball tournament fast approaches.

Eight teams will compete in the tournament, which will be held at Raider Arena on the campus of Northwest Florida State College Nov. 25-26.

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

Fans can purchase tickets on line by visiting www.emeraldcoastclassic.com clicking on the ticket link. Session tickets gets fans into both games of the session.

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 overall games, the second most wins in a season in program history.

For the third time in program history, TCU is nationally ranked to start the season. The Horned Frogs appeared at No. 14 in the Associated Press preseason poll on Monday. Iowa also received votes in several preseason polls as well.

"The reputation of our tournament has allowed us to attract teams from the premier basketball conferences in the country," said tournament director Maury Hanks, chief executive officer of Global Sports. "And this year is no exception with TCU being ranked in the top 20 of several preseason polls. We strive to bring the best college basketball teams possible to the Emerald Coast of Florida. Fans are also going to see some of the top collegiate players in the country this year."

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

Iowa's fortunes will be built around forward Kris Murray, named to the Preseason All-Big Ten team, and redshirt junior forward Patrick McCaffery, who is the leading returning scorer at 10.5 points per game, Murray was Iowa's leading scorer (9.7) and rebounder (4.3) off the bench last season.

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.

The Horned Frogs return all five starters from last season's team. Included in the returners are Preseason Big 12 Player of the Year Mike Miles Jr., and Preseason All-Big 12 Confer-



ence forward Emanuel Miller.

Miles is the Big 12's top returning scorer after averaging 15.2 points. He also averaged 3.8 assists to become the Big 12's only player to finish in the top six in points (fifth) and assists (sixth). Miles was named to the 2022 All-Big 12 Tournament Team and the NABC All-District 8 second team and to the USBWA All-Region VII Team.

TCU forward Emanuel Miller earned his first preseason honor, as he was selected Pre-



season All-Big 12 honorable mention. The senior ranked averaged 10.3 points and ranked 10th in the Big 12 with 6.2 rebounds per game.

TCU won the 2017 Emerald Coast Classic title, beating St. Bonaventure in the championship. Iowa played in the 2016 Emerald Coast Classic.

Both Cal and Clemson are looking to parlay preseason foreign summer tours of playing basketball in Europe into paths toward success this winter.

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.

Hall was named preseason second-team All-ACC by league media. Hall, playing through a foot injury for most of the season, averaged a team-and-career best 15.5 points last year, while averaging 5.8 rebounds.

Mark Fox will enter his fourth season as head 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.

Forward Sam Alajiki returns after becoming the first Cal player to earn Pac-12 All-Freshman team honors since 2015-16 last year.

For more information about the tournament or for tickets, visit www.emeraldcoastclassic.com.



Salute a Veteran

BY ANGIE TOOLE

For the past several years, the Emerald Coast Exchange Club (ECEC) has held its Salute-A-Veteran event at the Air Armament Museum, recognizing local veterans and active-duty service members in the area with a flag display and tags purchased by sponsors to recognize the service and heroism of friends, family members and local icons.

This year, club members plan to hold the event for an entire week, starting with an opening ceremony on Sat., Nov. 5, through Sat., Nov. 12. "This display of hundreds of flags along the right of way at one of the busiest roadways in Okaloosa County is always inspiring to the community and is a great opportunity for all of us to show our appreciation for the freedoms our service members have protected," said Spence Parkin, chair for the 2022 event.

Funds raised from this event by the ECEC will go to promote Americanism and fund veterans' projects in the community. "As a club, we also recognize youth in our community, and stand as advocates for the prevention of



child abuse," said Club President Ron Toole. "Our programs of service support our Core Values: family, community and country."

"We also hope to sponsor a Freedom Shrine in a local school this year to inspire local schoolchildren with copies of foundational documents from our nation's history," Toole said. "Other patriotic events we participate in include help-



ing homeless veterans; giving local children a flag when they recite the flag; and promoting patriotism among our youth by sponsoring them at a state-wide Americanism speech contest."

In September, the Emerald Coast Exchange Club distributed 432 American flags to children at the Fort Walton Beach High School military night as part of their Give A Kid A Flag program. "We are asking for donations from your business to help support these and other worthy causes our organization undertakes," Parkin said. "In return, your business will be recognized at the event, in our promotional material, social media and signage, as well as through recognition of individual veter-



ans and active service members of your choice. This could be a wonderful opportunity for you to recognize veterans in your company, as well as those veterans or active-duty members with whom you do business or work alongside."

Sponsorships are at several different levels:

Diamond Level Sponsors (\$2,500): The opportunity to recognize 20 veterans of their choice on flags at the event. Logos featured prominently on sponsor listing on event programs, on display at the

grounds, in remarks at the event and online.

Platinum Level Sponsors (\$1,000): The opportunity to recognize 15 veterans of their choice on flags at the event. Logos included on sponsor listing on event programs, on display at the grounds, in remarks at the event and online.

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Silver Level Sponsors (\$250): The opportunity to recognize five veterans of their choice on flags at the event. Logos included on our sponsor listing on event programs, on display at the grounds, in remarks at the event and online.

Bronze Level Sponsors (\$100): The opportunity to recognize one veteran of their choice on flags at the event. Logos included on sponsor listing on event programs, on display at the grounds, in remarks at the event and online.

All sponsors of \$250 and above can make donations through the National Exchange Club Foundation via a Pass Through Grant, which will provide paperwork from the national level to make their contribution tax deductible.

Those interested in sponsoring a veteran to be honored on a flag may sign up at <https://emeraldcost.exchangefundraising.org/salute-a-veteran-2022/Campaign/Details>.

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Make-A-Wish (and Watch it Manifest)

Area resident, Amelia Cool-ey, is age 4 and currently battling Leukemia. But, her love of animals helps her to keep going. So, her wish to be a zookeeper was granted this summer as the Make-A-Wish Foundation and Zoo Miami teamed up to make Amelia's dream come true.

Amelia, along with her parents, grandparents and her baby brother got to experience this once-in-a lifetime wish. They went to Zoo Miami where they were even allowed into restricted access areas and interacted with a lot of the zoo residents, including a giant turtle, a giraffe and her favorite animal, a sloth. They also toured the Miami Children's museum.

"We had an incredible time," said Amelia's mom. "Thank you so much for all of your hard work going into this week. Amelia had the time of her life. The zoo went above and beyond and the memories we made will last us a lifetime. Again, we cannot thank you enough. We will forever be grateful to you and The Make A Wish Foundation and are looking forward to always



being connected to your organization so we can help other kids' wishes come true. We have first-hand experience on how it positively affects the kids."

White-Wilson Medical Center's Free Power Your Parenting Series Concludes with Life-Saving Skills

White-Wilson Medical Center is concluding its engaging and informative Power Your Parenting series with its final session of the year, Emergency Basics. Registration is now open for this free class that will focus on how parents can best prepare for unforeseen medical events and accidents. Join Thursday, November 3 at White-Wilson's main campus in Fort Walton Beach, 1005 Mar Walt Drive, from 5:30 p.m. to 6:30 p.m.

Pediatrician Dr. David Erickson will discuss everything from basic first aid tips to emergency response strategies. He will be joined by First Responder Jeffrey Pendleton and the two will share their experiences and work to prepare parents and caregivers on how to best respond when it matters most. This parent-on-

ly class is free to attend, and refreshments and door prizes will be provided. "In this class, we'll review accident prevention and reaction techniques that parents should know in the event of an urgent situation. We'll share our experiences in the field and hopefully, parents will leave more confident to react calmly and effectively," said Dr. Erickson.

The class is free and open to parents, grandparents, caregivers and community members. You do not have to be a White-Wilson patient to attend. However, they do ask that due to the sensitive nature of these topics, children do not accompany their parents. Registration is required. Visit white-wilson.com or the White-Wilson Medical Center's Facebook page.

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NW Florida Daily News



Estrogen In Men Is Dangerous... When It's Too Low!



BY DR. RICHARD CHERN, MD

Are there any men out there who are tired, irritable, have trouble sleeping, headaches, brain fog, dry cracked skin, depression, anxiety, high cholesterol or high triglycerides? These are just some problems associated with **low** Estrogen levels levels. As I've discussed previously,

testosterone breaks down into estrogen and this estrogen helps to relieve these symptoms and much more. Additionally, Estrogen protects against heart attacks, strokes and some cancers!

I'm sure you've seen stories about the ripped body builder who drops dead at forty from a heart attack! Do you know why this happens? These guys block their testosterone from converting into estrogen so their testosterone levels can stay abnormally high. They do not die from the elevated testosterone, they die from the low Estrogen! Estrogen works so well to prevent heart attacks that when these younger guys block it for years they quickly build up plaques in their heart and drop dead.

So what does that have to do with us non-body builders who don't block their estrogen? Well, low Estrogen is nearly as bad as no estrogen. As we age our testosterone drops. Low testosterone means low Estrogen. Low estrogen means big problems!

You don't hear about women dying from strokes and heart attacks at fifty years old. Just the men. Why? Low Estrogen!

So what do we do at The Hormone Restoration Center? Well, we don't put estrogen in men! We **add** testosterone which helps with testosterone symptoms and estrogen symptoms because the testosterone will slowly convert into estrogen and then the heart is happy, the brain is happy and we're happy.

Now remember, it's normal for our testosterone and estrogen to fall over time so when your doctor says your labs are normal that does not mean they are optimal!

At The Hormone Restoration Center, we optimize your your hormones so you can have optimal health!

Did you know your risk for Alzheimer's goes up if your testosterone is **BELOW** 900? Are you going to be happy with a "NORMAL" level of 550? I'm not! Did you know your risk of aggressive prostate cancer goes up when your testosterone is **BELOW** 840? Are you going to be happy with a "NORMAL" level of 400? I'm not! Did you know that all causes of mortality

(that means dead!) goes up with testosterone levels below 600? Are you going to be happy with a testosterone of 375? I'm not! Ask your doctor if a testosterone level of 375 is normal. Ask what an optimal level for health is? They probably won't have an answer.

Of course women need estrogen too and maybe we can discuss that next month. But if your husband is tired, irritable, can't sleep, can't find his wallet, his keys or his reading glasses then you better get him to The Hormone Restoration Center and let us fix him up. Call us today for an appointment. 850-837-1271.

Understanding Shingles



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BY KAY LEAMAN,
HEALTH ARCHITECT

The same virus that causes chickenpox, shingles or Herpes Zoster (VZ) is a reactivation of the dormant VZ within the nervous system. This virus can live in the nervous system for years before being triggered. So, if you've had chickenpox, you carry the virus.

Shingles begins as a sensitive red patch/rash on the skin which blisters and appears as a stripe on one side of the body. It can also be very painful and itchy. The striping is due to the break-out following the path of the

infected nerve under the skin. These nerves can be located on both sides of the torso, neck and face. One can also experience fever, headaches, fatigue or weakness and severe cases can affect the eye and meninges (covering of the brain). Some cases are "uncomplicated" and typically clear up within three weeks, give or take. The virus has been known to last up to eight weeks.

There are risk factors which can aid in VZ being activated:

- Being over 60 years of age
- Stress
- Chronic lack of sleep
- Being nutritionally deficient
- Use of steroids or other meds that suppress the immune system
- Having a disease that weakens the immune system such as HIV, AIDS or cancer
- Having chemo or radiation therapy

Continued on next page

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BY TODD CRAIG,
JOURNEY BRAVELY

One of the most difficult seasons of my life were the two years I had hopes and dreams that I was too scared to share with other people. The truth is, I wasn't even brave enough to acknowledge them to myself. It was time to move from one chapter of life to the next, but I thought I didn't know how I wanted to begin writing the next chapter. I kept talking myself out of the things that were stirring within me. However, when I got brave enough to acknowledge and share my dreams, amazing things began to happen.

Life, relationships, and even work become adventures to be lived when you name your dreams and ambitions. When you are brave enough to do this,

you take the first steps on an exciting journey of growth. Struggling on where to start?

6 Practices to Help Clarify Your Dreams

Focus on the potential, not the problem

The tendency to focus on the problems of life leads to anxious thoughts that anchor you to status quo thinking. When you allow yourself space to imagine the life you want to live, you begin to develop a passion and desire that can move you forward. As I've written before, one of the most powerful and important questions to wrestle with is, "What do I want.... really?"

Postpone edits

The discipline of dreaming requires postponing edits. Many of us choose to live a limited life because we edit chapters in our life story that haven't been written yet. Focusing on potential and allowing ourselves to dream makes us vulnerable to disruption or disappointment. So, we prematurely edit what could be magnificent stories in favor of a settled life.

Resist either/or thinking

We have been told ad nauseum, "you can't have your cake

and eat it too." While this is true in some situations, there is a temptation to over apply this. As you imagine what is possible give yourself permission and hold yourself accountable to keeping a both/and mindset. Either/ or thinking comes from a scarcity mindset; there is only one cake. An abundance mindset allows both/and thinking, I can eat my cake and bake more.

Figure out what first.... how later

Don't limit your future based on your current capabilities. It's so tempting when you begin to imagine what is possible to quickly begin wondering how to make it happen. When you do this, you shut the door on imagining what is possible and shift to problem solving. You don't have to know how to get there yet. If you already had the skills and knew how to get the outcome you wanted, you would have already done it. When you keep your attention focused on what you desire to be true, you will naturally begin gathering evidence of the behaviors and attitudes that lead you towards that vision or away from it. Getting clear on what you want will contribute, over

time, to the clarity of how to get there. When focused on the problem you say, "I don't know how." When focused on the possibility you say, "I don't know how... yet."

Leverage what ifs

"What if" thinking can be a blessing or a curse entirely based on how you apply it. When you imagine "what if?" in a negative way you paralyze yourself with fear. What if I can't? What if it fails? While these may be possibilities, so are the positive "what ifs". What if I can? What if it all works out? The challenge here is to intentionally focus on the positive.

Be patient, enjoy the journey and make room for serendipity

Dreams shrink when they are rushed. If your vision is big, it will take time. Keep the view in front of you and take the next right step. You don't have to have it all figured out. And, again, if your dream is big enough, you probably won't have it all figured out. We tend to overestimate what we can accomplish in a short amount of time and grossly underesti-



mate what is possible in the long term. Resist the temptation to shrink your dream to fit who you are today. Instead, allow yourself space and time to grow into your dream. Celebrate the steps you take along the way and enjoy those unexplainable moments of serendipity that happen along the way.

One of our great joys in working with people is to witness those moments of transformation when a lightbulb goes on and clients begin to imagine and believe what is possible. Visit us at www.journeybravely.com and let's discuss how we can help you on your journey.

SHINGLES

continued from previous page

There is no cure for shingles. Vaccines should be discussed with your doctor if you have a high risk factor.

The following therapies can help in relieving symptoms: Rest, cold compresses, calamine lotion, colloidal oatmeal baths (ground whole rolled oats to a fine powder. Added to water it should dissolve in with little to no stirring. Be careful as it can make the tub slippery. After soaking, rinse off with lukewarm water and pat dry. If you don't have a tub you can make a poultice using cotton cloths) oral Benadryl as well as lidocaine patches (helps reduce itching) and non-steroidal anti inflammatory drugs such as ibuprofen. Narcotics may be necessary to ease the pain and anti-viral medication (acyclovir, valacyclovir, famciclovir) can reduce the course of a shingles outbreak.

Using essential oils have also been used with good results. Oils with antiviral properties are Ravensara, tea tree and lav-

ender. Tamanu oil can be used as a carrier oil and can have skin healing properties. Bergamot and helichrysum are also good oils for consideration. Essential oils are very potent and should not be used until you have spoken with a professional.

In closing, I would like to share a quote from a long-time physician. "Over the course of the past 23 years that I have been recommending nutraceuticals, I have found that many

people with shingles appear to get relief, and may possibly reduce the course of the outbreak, with the use of quality micronutrient nutritional supplements. They may also help reduce the occurrence of post-herpetic neuralgia, which is a painful condition that remains after shingles is resolved."

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Insights for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER
Focus on the US Dollar

Former U.S. Treasury Secretary James Baker commented some time ago that one of the greatest challenges to the union is that America is seen through our current account deficits and, even more importantly, the debt to GDP ratio. That ratio is at its highest level since the end of World War II. He argued that that is unsustainable. It eventually will significantly erode the standards of living for any country, let alone our own. A country can either significantly cut spending (along with other austerity measures), raise taxes or default on its debt. None of these are in the best interest of the country and none are politically, economically or socially acceptable. The answer, just as it was after WWII, is for the U.S. to inflate its way out of that ratio. In other words, let the dollar continue to inflate. That is not saying, however, that the current levels of inflation are acceptable or the answer.

The Fed's Two-Tiered Mandates

The Federal Reserve is not shy about communicating its double mandate of a target of low inflation – they state 2 percent and full employment. Most consider full employment to be an unemployment rate of 4 percent. We are currently at approximately 3.5 percent unemployment, with a severe labor shortage and two job openings for every one person looking for a job. Inflation, by way of CPI is at 8.3 percent.

The Fed's Target Inflation Rate is with PCEPI not CPI

Most of the media report inflation from the US Labor Department's monthly reading known as the Consumer Price Index or CPI. It is consumer driven, is only from urban areas and gives its largest weighting

to housing (or shelter). Investors should take note that the Fed uses the Personal Consumption Expenditures Price Index or PCEPI as its measure of inflation. This is important for investors because PCEPI is 6.1 percent and CPI is 8.3 percent at this writing. The Fed is somewhat closer to its target by way of PCEPI. The PCEPI gives a lower weighting to housing and is from a broader spectrum including producers and non-profits. The Fed feels it is a better indicator of inflation since it was introduced in 2012 (and is from the US Department of Commerce).

What About the Unemployment Rate

Fidelity Investments recently commented that for inflation to come down, unemployment would have to go up as high as 6.5 percent for the Fed to get to its inflation target. That is because this historically low unemployment is driving wages higher at an accelerating rate, thus driving inflation. The question is whether politicians and society would accept that. The answer is probably not. Add to that you see that higher rates of employment (because of fewer dollars in the economy) might release more stimulus with unemployment assistance. The more things change the more they stay the same.

The Impact This Has on Interest Rates and Yields

So, the Fed has tried to reduce inflation by raising short term rates, known as the Federal Funds rate to a new target of 3-3.25 percent. It has also begun to let those Treasury bonds (and Mortgage-Backed Securities) it bought during the pandemic mature (hence reducing the supply of money or liquidity out there). The immediate impact of this will be 1) U.S. banks increase what they earn on overnight deposits with the Fed or other banks and might therefore lend less (an intended outcome) 2) U.S. banks have an increased source of revenue (making the financial sector more valuable in our opinion) 3) Money Market Mutual Fund yields should continue to climb 4) CD yields, mainly shorter term, should continue to climb 5) the domino effect is felt in the Treasury market and ultimately mortgage rates 6) the economy should continue to slow. Risk averse investors can avoid mar-

ket volatility by moving in to or accumulating assets in the cash equivalent type investments. One caveat: Take caution as to the real rate of return with inflation currently reading as high as it is. More risky assets such as stocks and real estate continue to be (despite their current volatility and price woes) the leaders in outpacing inflation and with the real rate of return.

Is it Different This Time?

We have quoted before the words of the great investor, Sir John Templeton. He suggested that investors take note of the four most expensive words in investing; "This time it's different." Reading the news and listening to the commentators, most investors are finding themselves tested and somehow believing that this time it is different. Peter Lynch (another great investor) often called that "background noise." We don't think this time is different. We look to history as a greater indicator of where things are and where they are likely to be in the long run. The economy is slowing, earnings are coming down. Stocks follow earnings. There is a winter coming or it has arrived. But spring will come again, and no one knows exactly when that will be, so best to be positioned for recovery vs. trying to time it (which is close to impossible). Some people get frustrated when they constantly hear it best to hold or wait and not give up hope at the worst possible time. We also take note that if you want to build your health you have to be consistent and respect diet and exercise. If you want to build your wealth, you must be consistent with buying and holding and or reallocating when necessary. We remind investors however that not one size fits all: Goals, Risk Tolerance (comfort level) are always the most important.

Our Current Thinking and Suggestions for Investors

The U.S. dollar will start to come down as foreign central banks will begin to sell their holdings of U.S. dollars. Japan has already begun doing this. The U.S. dollar, at this writing is at decades high and is up 16 percent ytd. That hurts other economies and the earnings of many US companies who are multinational (many of America's largest companies get revenues from



overseas and their products and services are much more costly with a higher dollar hence hurting their earnings).

A cheaper dollar could mean stronger returns in emerging markets and with other currencies. Investors can buy mutual funds that invest in both and buy the individual securities. This is more speculative however, so caution is urged.

Inflation will continue to moderate. The Fed will coordinate further rate hikes with respect to PCEPI, not CPI.

Unemployment will rise, which will further reduce upward pressure on interest rates.

There is value with municipal bond yields and rates. The swift move in rates is producing yields, and we think values, not seen in more than 10 years. Investors in higher tax brackets could benefit by locking in these higher tax-free yields. Add to that most states are in strong financial shape and running surpluses.

The demand for housing (40 percent of the CPI and close to 20 percent of the PCEPI) will remain resilient but the opportunity to buy a home will remain muted with higher mortgage rates. Many would-be home buyers are forced to rent since they cannot afford to buy at these rates, keeping rents higher. Fewer new housing units are being built keeping some of that pressure on. Commercial real estate (office space) which is overbuilt could see some relief if landlords see opportunity in converting office space into condos and apartments to meet that demand. Real estate income investments or funds could provide attractive opportunities for suitable investors.

War, cyber warfare, cybersecurity and raised uncertainty with China: The Early Warning Report, in its August edition, continues to highlight the large defense and cybersecurity stocks

for the foreseeable future.

Demographic trends: Will huge countries such as China reverse their population growth? Author Peter Zeina in his book "The End of The World is Just the Beginning" ponders this. That could have implications in the next few decades for demand, inflation and interest rates.

Health Care – surprisingly, inflation for health care costs has not been at the rate of PCEPI or CPI. The labor shortage is even more intense in this sector (37,000 fewer nurses than before the pandemic began). We think that economic environments such as this warrant an increased exposure to health care stocks or funds.

Power, or electricity consumption along with shortages, will continue to grow substantially. The world continues to grow its affluence and its standard of living. That means greater demand for power. Data centers (think the cloud), EVs, cleaner water and sanitation for the world, greater indoor climate control et al continue to drive that up. This has implications for continued fossil fuel demand (and hence the energy sector) as well as renewed demand for nuclear energy and companies that operate nuclear facilities. Oil prices will remain at \$80-90 per barrel and hence continued strong earnings for oil companies. We think there will be a renewed emphasis on nuclear technology and construction. Expanded demand is also seen for natural gas and even coal for the foreseeable future. Wind and solar will continue to grow but so will the challenges (and opportunities) for the rare earth materials needed to build them.

Artificial intelligence and robotics technology and production will accelerate. This is one innovation that has accelerated due to labor shortages and high-

Continued on next page

Business News



Bron Ringstad of Niceville has been named **VP of Branch Operations at Eglin Federal Credit Union**. Bron earned his bachelor's degree in business management from Florida State University and has been a manager for the Credit Union since 2009. In his new role, he will continue the work he has been doing by providing employee development and support to branch personnel while focusing on financial education of products and services, membership growth and positive member experiences.



Vertex Solutions is among the top 50 second-stage companies in Florida selected as a **12th Annual GrowFL Florida Companies to Watch honoree**, a statewide competition that identifies companies expected to see significant growth over the next several years. Representing Okaloosa County, it is the only Northwest Florida based company on the list. The Crestview/Fort Walton Beach/Destin metro has one of the fastest growing high-tech sectors in the U.S., ranked No. 3 in the country. Companies were judged on criteria including growth in number of employees, impact of the business in the job market, increase in sales and/or unit volume, current and past financial reports, innovativeness of the product or service, response to adversity

and contributions to aid community-oriented projects.

To qualify for the award, companies must be headquartered in Florida and have between 6 and 150 and revenue between \$750,000 and \$100 million. From 2018 through 2021, these companies generated \$1 billion in revenue and added 881 employees, reflecting a 96 percent increase in revenue and a 104 percent increase in jobs for the four-year period.



Step One Automotive Group has been named a **Champions of Charity**

honoree by AutoSuccess. The Champions of Charity program recognizes automotive industry companies that are making a difference in their communities, businesses and beyond with their charitable acts and donations. "This program was derived from our years of observations of charitable deeds on all sides of the automotive industry," said AutoSuccess Publisher Susan Givens. "For us at Step One Automotive Group, leaving a legacy in the communities we serve is part of our mission as an organization and something that we take very seriously," said Maureen Bierman, Step One Automotive Group director of

marketing and communications.

Step One partners with charitable organizations, including the HSU Foundation, Boys & Girls Clubs of the Emerald Coast, Destin Charity Wine Auction Foundation, Saving with Soul Pet Rescue, Emerald Coast Children's Advocacy Center, local military groups and many more.

The class of 15 honorees appears in a special section of the magazine's September issue as well as online at AutoSuccessOnline.com and in various social media promotions across multiple platforms.

INSIGHTS

continued from previous page

er labor costs. Those are the areas that technology companies can grow and expand and increase their earnings. Self-driving EVs and trucks still need to refine their programming but are coming faster than originally thought.

Lastly, the market is doing a lot of the Fed's work and that is bringing asset prices, earnings, and ultimately inflation down. We are in or entering recession and yields will soon peak and by late 2023 will start to come down. Investors should always be cautious and prudent to not get overly influenced by the media-driven anxiety. Long term, buy and hold and patient investors have typically fared the best.

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8122.

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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.

Investors should consider the investment objectives, risks, charges, and expenses of an exchange traded fund carefully before investing. The prospectus contains this and other information and should be read carefully before investing. The prospectus is available from your investment professional. The companies engaged in the communications and technology industries are subject to fierce competition and their products and services may be subject to rapid

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

Investing in emerging markets can be riskier than investing in well established foreign markets. Investing involves risk and investors may incur a profit or a loss. Investments in municipal securities may not be appropriate for all investors, particularly for those who do not stand to benefit from the tax status of the investment. Investing in specific sectors, such as healthcare, involves additional risk such a limited diversification. Real estate investments can be subject to different and greater risks than more diversified investments. Declines in the value of real estate, economic conditions, property taxes, tax laws and interest rates all present potential risks to real estate investments. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and many not be suitable for all investors.

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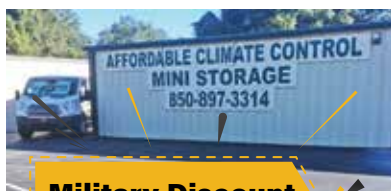
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By JOE CAPERS,
INSURANCE ZONE

If you plan on running a successful business, then you should definitely plan on getting business insurance. Without this coverage, you may end up having to pay out-of-pocket for property damage, accidents, or lawsuits from unhappy clients. Needless to say, all of these very real possibilities can be devastating for both your business and your personal finances. Depending on what you do, some clients

won't want to work with you unless you are insured, especially if you're in a business where you work on a client's property and are at risk for causing damage. And in some cases, the state may legally require you to carry some type of business insurance coverage.

Whether you are a sole proprietor, partnership, LLC, joint venture or corporation, the type of business insurance you'll need depends on the type of business you own, the services you pro-



vide, and how many employees you might have. All of this information will be used to help provide you with recommendations for the type of business insurance you'll need. Other basic criteria to determine the proper business insurance program will be your specific trade, physical location, number of employees, estimated revenue and the services provided.

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

Property insurance for both the building and contents owned by the company. This includes furniture, fixtures and inventory. Your policy should always be written on the Special Form which is broader coverage, changing the policy from a named peril to an open peril policy. Being in the height of hurricane season, securing wind and flood is essential for maximum protection.

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

Liability coverage, which protects your company's legal responsibility for the harm done to others. This harm can be triggered by you or your employees for what they do or fail to do in your operations that may cause bodily injury or property damage due to an error in providing a service, faulty installation or defective product. It also covers the cost of your defense as businesses can be sued even if they are not negligent or did nothing wrong.

In conjunction with the BOP, additional coverages can be purchased, depending on the type of business you have and your

exposures. You should always consult your agent and purchase the correct coverages for your particular risk.

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

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

Crime Insurance to protect your business against burglary, forgery, computer fraud, employee dishonesty and other crimes.

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

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

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

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

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

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

Being a business owner is stressful. Make sure you have all the coverage and protection you need so you can focus on being successful instead of worrying about what might happen to your business if disaster comes to visit.

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A Pastor's Ponderings: When the Ends Justify the Means (Part 2)



BY PASTOR DOUG STAUFFER

I cannot count the number of times I have cautioned people to check their motives. Why do you do what you do? The “ends justifying the means” usually involves doing something questionable to achieve a positive outcome. Those who justify wrongdoing by pointing to the positive good believe in situational ethics. Societal norms continue shifting further away from holiness and godliness; thus, societies are drifting far from the Creator and his intended purposes and will.

People often say you don't question results, but God always questions them. Human beings may not be bothered by how results are achieved, but God cares. He objects to the methods when the processes fail to uphold biblical principles.

God's attributes are many but summarized as holy, just, and good. In turn, his followers are called to be holy in our conduct, thus reflecting his true character. Peter offers the world God's true standard. “But as he which hath called you is holy, so be ye holy in all manner of conversation; Because it is written, Be ye holy; for I am holy” (1 Peter 1:15-16). The Bible commands Christians to be holy because our Maker and Redeemer is holy.

We can rationalize any action with a strong enough motivation. God doesn't just want us to make “good” decisions in a vacuum. He wants us to be led by him as we make those decisions. When we are not actively seeking his counsel, terrible choices will follow. Society's greatest “genius” sometimes revolves around justifying bad behavior.

The ends don't justify the means when we rely on anything other than God for our victories. A case in point: King Asa. This king displayed fantastic leadership

skills by saving his people from the enemy. By anyone's standard other than God's, Asa did an excellent thing, but the ends do not justify the means. Here is a synopsis of the story:

When King Baasha of Israel, a neighbor, came against Judah, Asa entered into a military alliance with Syria. Syria was a military power, so a military alliance seemed wise and prudent, but not to God (2 Chronicles 16:2-6). God disapproved of his method. Although the treaty worked and Syria successfully helped Judah against Israel, God pointed out that Asa had done foolishly. The rest of his reign would find no time of peace because he had acted foolishly.

“For the eyes of the Lord run to and fro throughout the whole earth, to shew himself strong in the behalf of them whose heart is perfect toward him. Herein thou hast done foolishly: therefore from henceforth thou shalt have wars” (2 Chronicles 16:9).

Asa used Benhadad, king of Syria, in place of God's protection. Early in his reign, he had trusted God against the army of Zerah, the Ethiopian. Statistically, Judah was no match for the Ethiopians. The Ethiopians came against Judah with an army of 1 million men and 300 chariots (2 Chronicles 14:8-15). Yet, Asa's army of 580,000 men routed an army almost twice its size. Why? Because that time, Asa trusted God and cried to him, knowing



that it is within God's power to help those with no power.

The Ethiopians were superior. King Asa of Judah admitted as much. He trusted God and went in his name against the Ethiopians, a superior army. God won the battle against the Ethiopians; the powerful fled before the weak, and the weak pursued the powerful. God gave the victory to Judah.

In Asa's thirty-sixth year on the throne, he was now much more proficient in the art of governing. His experience produced in him the confidence to trust in man and self. He decided to replace his trust in God with trust in a powerful man. Asa should have known better, and God judged him for allowing the ends to justify the means. Leaders today need to be like Jeremiah, who said that the Lord was his strength, fortress, and refuge (Jeremiah 16:19a). Motives are important so always ask yourself, “Why am I doing what I am doing?”

Dr. Doug Stauffer is pastor of

Faith Independent Baptist Church. He

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



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Musing



Dear Sean: Sleepless in New York

BY SEAN DIETRICH

My doctor gave me some very bad news. I can't even bring myself to talk about it. I'm so scared right now. I don't know why God is doing all this to me. I am so angry with God right now. I hate God.

Thanks,
SLEEPLESS-IN-NEW-YORK

DEAR SLEEPLESS:

About 300 years ago, my wife and I were newlyweds, riding in the passenger seat of our crappy '88 Nissan Altima. My wife was driving.

My wife always drives. I'm pretty sure this was written in our wedding vows somewhere.

We were on our way home from Walmart, after buying gro-

ceries. And we were having an intense argument.

As newlyweds, we didn't have much money. So buying groceries was a tedious ordeal for us. We would wander aisles, meticulously counting pennies, painstakingly deciding which products to forego, and which items were necessary for the success of our marriage.

On this particular shopping trip I was heavily in favor of buying a case of Pabst Blue Ribbon for our marriage.

My wife, however, said it would be a cold day in Hades before we wasted hard-earned cash on beer. She wanted instead to buy scented candles that were roughly the size of municipal fire hydrants which made our apartment smell like a brothel.

We got into an argument right in the middle of the store. It was the nuclear explosion of arguments. The kind of newlywed argument that lasted throughout the checkout line, the parking lot, and on the ride home.

So there we were, in the car. On the highway. We got so mad at each other that at some point my wife stopped the car and

kicked me out onto the desolate two-lane road.

I was certain she was only trying to make her point. She wouldn't actually leave me here on an empty highway, would she?

Yes, she would.

She slammed the door, stamped on the gas, and introduced me to the Florida state bird. She squealed off into the night like a bat out of Walmart. And I was all alone.

On my 11-mile walk home that evening, I began replaying our argument, play by play.

In the distance, I saw the neon glow of a beer joint, lighting up the darkness. I stopped inside to hydrate myself. I pulled up a stool and ordered an ice cold Ovaltine.

After about my third Ovaltine, I was feeling like a complete fool about our argument. I realized that I loved my wife. I was sorry I'd yelled. I was sorry I'd acted selfishly.

I asked the bartender where the payphone was and I called our apartment, ready to apologize.

But nobody answered. I

called a few more times. Still, no answer. I kept calling and calling. Nothing.

Finally, I dialed our next-door neighbor, Miss Jeanne. Elderly Miss Jeanne answered the phone in a voice loud enough to fracture commercial porcelain.

"WHO IS THIS?" she shouted.

I asked Miss Jeanne if my wife had gotten home recently.

"I ALREADY DONATED!" Miss Jeanne shouted. "PUT ME ON YOUR DO-NOT-CALL LIST!"

"Please, Miss Jean! This is your next door neighbor."

"I AM NOT INTERESTED IN YOUR WATCHTOWER SOCIETY!"

Miss Jeanne had to mute "Matlock" on TV before she finally got the gist of what I was asking. Whereupon Miss Jeanne told me that, yes, my wife had come home briefly, but she'd left in a hurried rush.

"Where did she go?" I asked Miss Jeanne.

"She's out looking for you," said the old woman.

I hung up the phone. I ordered one more Ovaltine, then

paid my tab.

"What're you suddenly so happy about?" the bartender asked.

"She loves me," I said.

I left the bar and started walking home along the highway shoulder again, trying very hard to look pitiful. Hoping she'd find me.

She did. When my wife pulled alongside me, she leapt out of the vehicle. We hugged and kissed right there on the shoulder of the highway. Random trucks whizzing by.

We cried a little. We pressed our foreheads together and apologized with tears and snot.

And finally, my wife withdrew and held my face tenderly in her hands. She looked at me with wet eyes and said, "Why do you smell like beer?"

I am not an eloquent man. I don't know what kind of misery you're going through. And truthfully, I think we can all agree that I don't know much about God. I do, however, know this:

He's out looking for you right now.



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ECTC Presents Two "Students on Stage" Events

Education Theatre Programming Performances

Jr. Company, Emerald Coast Theatre Company's (ECTC) High School theatre program, presents The Edgar Allan Poe Afterlife Radio Show on Friday, Oct. 28, 7:30 p.m. and Sat., Oct. 29, 2:30 p.m. A tap at a chamber door and the beat of a hideous heart evoke the very best and creepiest of Edgar Allan Poe. So, when Poe sets out to keep his stories alive from beyond the grave, an otherworldly radio studio proves just the thing. Wandering spirits gather to play the roles in Poe's most classic works from "The Cask of the Amontillado" to "The Fall of the House of Usher." The production will feature the talents of Walker Rivard, Mattie Livingston, Savannah Herndon, Alexander Koehler, Carly Parker, Alexa Whitten, Ethan Craig, Olivia Volquartsen, Jaydin Baine, and Selah Metzger. Tickets are \$12 - \$18 and available at emeraldcoasttheatre.org. These students are scary talented! We are so proud of the work that our Jr. Company members are doing...you're sure to see them on the mainstage in our professional season soon," said Nathanael Fisher, Producing Artistic Director. Director: Heath Carroll; Managing Director: Trenton Bainbridge; Technical Designer: Rebeca Lake; Lighting Designer: Brayden Gainey; Technical Director: Drake Miller; Costume design: Tara Padgett; Properties: Tara Padgett; Stage Manager: Phillip Padgett.



Beauty and The Beast JR Performed by Students on Stage



Students steal the show in these Education Theatre Programming productions with all of your favorite characters such as Mrs. Potts, Lumiere, Cogsworth and Belle and the Beast. Students get to act, dance and sing on a professionally designed set with lights, sound and fun costumes! The "Bigs" (Tuesday's Class) will perform Fri., Nov. 4, 7 p.m.; the "Bigs" (Wednesday's Class) will perform Sat., Nov. 5, 11:30 a.m. and the "Littles" will perform Sat., Nov. 5, 3:30 p.m. Tickets are \$8-\$14. Teens (6th - 8th Grade) will perform Sat., Nov. 12 at 5 p.m. and 7:30 p.m. Teens (9th - 12th Grade) will perform Fri., Nov. 11, 7:30 p.m. and Sat., Nov. 12, noon. Tickets are \$12 - \$18 and available at emeraldcoasttheatre.org.

Director: Tara Padgett/Phillip Padgett/Linda Del Grego; Managing Director: Trenton Bainbridge; Technical Designer: Rebeca Lake; Technical Director: Drake Miller; Costume design: Tara Padgett; Costume Construction: Tara Padgett, Samantha Savoie; Properties: Tara Padgett; Stage Manager: Phillip Padgett

"Our talented kids and teens are such a joy to watch on stage. I'm proud of how hard our students work to make their show a success," said Anna Fisher, Associate Artistic and Education Director. "Our satellite program at The Florida Chautauqua Theatre in Defuniak Springs has doubled in size this fall! We are so excited to collaborate with FCT and offer our talented students in the north of the county a place to shine," said Anna.

Call (850) 684-0323 and visit www.emeraldcoasttheatre.org.

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The November calendar offers a variety of paintings—from seasonally-inspired landscapes to decorative DIY wood board signs, funny self-portraits, and more! Sign up at painting-withatwist.com/studio/fort-walton-beach/calendar.

HOLIDAY POPS feat. The Doo Wop Project



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HOLIDAY

continued from page 17

will be at the main stage from 1-4 p.m. Kids will enjoy crafts, face painting and a Rudolph-themed treasure hunt on Santa’s arrival day. All of Santa’s guests will receive a special treat and a FREE 4x6 photo.

Hosted by the City of DeFuniak Springs, starting the day after Thanksgiving, Chipley Park lights up with the annual **Christmas Reflection Displays**, a light display like no other in our area with over 10 million lights reflecting on the lake and throughout the park. You can view the lights by walking, driving or even taking a horse-drawn carriage ride. Admission is \$5 per

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The **Festival of Trees at Grand Boulevard** at Sandestin runs from the Tuesday before Thanksgiving through Christmas Day. Participating non-profit organizations compete to win cash prizes totaling \$7,000. Cast your vote for the People’s Choice award. Festival of Trees is an an-

nual event in the park at Grand Boulevard shopping center showcasing uniquely decorated Christmas trees from 12 local, non-profit organizations.

Main Street DeFuniak Springs brings back **Merry Main Street** Nov. 26! Free to attend, Merry Main Street boasts live music and theatrical performances, an outdoor market, food

trucks, rides on the Choctaw Express Train, visits with Santa and Mrs. Claus, kids character appearances by The Character Clubhouse, and more family fun – all taking place outdoors along Baldwin Ave. in downtown DeFuniak Springs. Events occur every Friday and Saturday up to Christmas. https://bit.ly/MSD_MerryMain, Info@main-streetdfs.org, (850) 296-9051.

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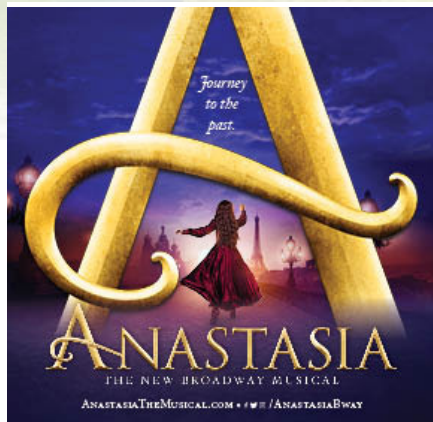
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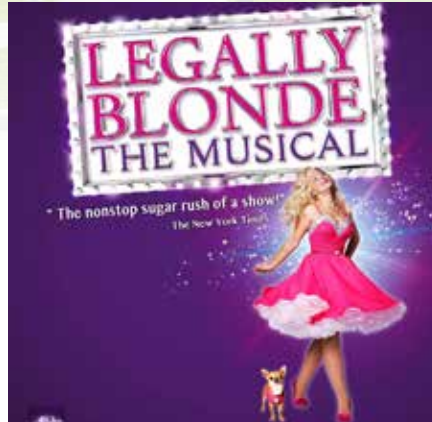
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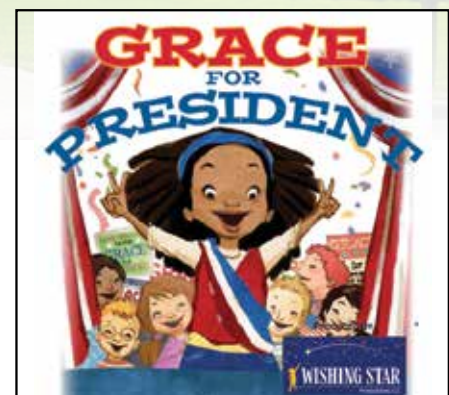
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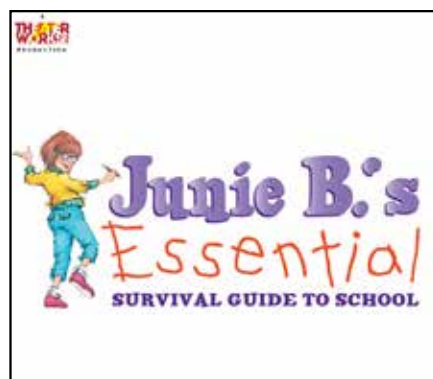
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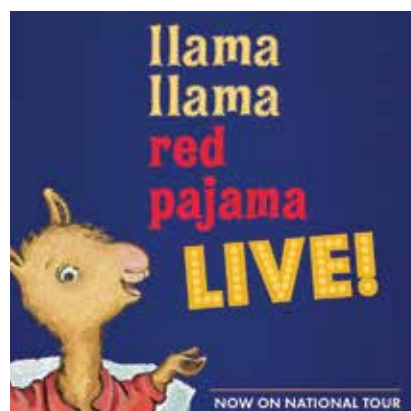
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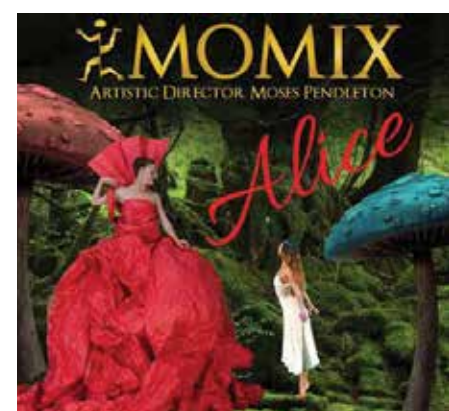
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