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# BAY Life

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## Embrace Florida Kids Tees Up for Second Golf Soiree

By CHRISTOPHER MANSON

Embrace Florida Kids is an offshoot of Embrace Alabama Kids, a faith-based organization that has been helping children and families since 1890. Director of Development and Community Relations Ramsey Lawrence has been speaking to churches and civic organizations and spreading the word about the nonprofit's Florida arm since 2020.

Embrace Florida Kids has four programs. "First, we teach people how to parent," says Lawrence. "People who are dealing with addiction and communication problems. It's one-on-one intense parenting intervention. We have a 96 percent success rate."

The nonprofit also licenses adults that wish to become foster parents. They offer residential homes, including one located in Milton for girls ages 12 to 18 "who have been in the foster care program, but have had too much trauma in their lives," says Law-



rence. And there is a higher education program for any child that has been in foster care or alternative living situations (with grandparents or other relatives, for example) and wishes to attend college. "We'll coach and tutor them and assist with tuition."

Lawrence says these programs benefit local children throughout Bay, Okaloosa, Walton, Santa Rosa and Escambia counties.

On Monday, April 7, join

Embrace Florida Kids for its Second Annual A Walk Down Magnolia Lane at the WaterColor Lakehouse in Santa Rosa Beach. The golf-themed soiree will feature a tournament-themed menu, signature cocktails, live music from local favorite Jacob Mohr and a live Calcutta, during which tournament participants are "auctioned off" and money is collected in a prize fund. Dress is golf attire and smart casual; attendees are encour-



aged to don golf's royal colors of green and yellow. Purchase tickets at [walkdownmagnoli-lane.org](http://walkdownmagnoli-lane.org).

Doors open for cocktails at 5 p.m., followed by golf activities at 6 and the live Calcutta at 7:15. This year's

**EMBRACE**  
*continued on page 2*

## SSUS Begins Journey to Our Area to Become the World's Largest Artificial Reef!



America's Flagship, the SS United States (SSUS), has now begun her journey to our own Emerald Coast, successfully moving from Pier 82 to Pier 80 in preparation for her departure from Philadelphia, Pa.

After Okaloosa County's Tourist Development Department, Destin-Fort Walton Beach completed the necessary safety requirements by

**SSUS**  
*continued on page 2*



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Community

EMBRACE

continued from page 1

event sponsors include Good News Church, Shoreline Title, Peaceful Family Oklahoma, Hill Coleman LLC, Liufau McCall, Hancock Whitney and Review Harvest. Sponsorship opportunities are still available, and participants will receive badges to attend the event, recognition on promotional materials, and a number of additional benefits. If interested, email Lawrence at ramsey.lawrence@embrace-flkids.org or call 850.533.9968.



According to Vie Magazine, 2024's inaugural event, held at Regatta Bay Golf & Yacht Club in Destin, raised over \$78,000. Musician Mohr, who returns following a successful appearance at last year's soiree, says,



PHOTOS COURTESY OF EMBRACE FLORIDA KIDS

"I'm excited and proud to be a part of another Embrace Florida Kids event. This organization literally stands in the gap for children and families in crisis. It's easy for us to go about our lives with relatively few problems and forget there are

young people bravely dealing with all sorts of trauma. I love that they focus on keeping families together. More and more, we see the disintegration of a family unit being the harbinger for multitudes of trouble."

He adds that last year's A Walk Down Magnolia Lane was "a veritable Who's Who of Destin and South Walton business people and philanthropists. The entertainment is decent, and the opportunity to help a great organization that does such important work will just make you feel good. I hope to see some

old friends and make some new ones."

Embrace Florida Kids' Program Center is located at 5414 U.S. 90 in Pace, Florida. The nonprofit provides comfort and safety to abused, neglected and traumatized children, young mothers and struggling families through group homes, foster care programs and family preservation services throughout Northwest Florida and Alabama. Call 800.239.3575 or visit embracekids.org to learn more.

SSUS

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local, state and federal agencies, the journey began to move the SSUS from her current docking area in south Philadelphia to a

docking area in Mobile, Ala., where preparations to ready the ship to become the World's Largest Artificial Reef will continue.

The SSUS has departed Philadelphia after 30 years, and,

at the time of this printing, she was being chaperoned by multiple tug boats while making her way down the Delaware River and into the Atlantic Ocean. As with any project of this magnitude, the schedule is tentative



with dates, times and other logistics subject to change, due to many factors.

The SSUS' amazing journey to Mobile is expected to take about two weeks. Upon arrival, the vessel will continue its rebirth into an artificial reef as contractors remove hazardous material, including non-metal parts and fuel to ensure this deployment is clean and not harmful to the environment it aims to benefit. Modifications will also be made to ensure that when the vessel is deployed, it will land upright underwater. The preparation process will take about 12 months.

The exact location along the Gulf Coast for the vessel's deployment has not been set, but it is expected to be about 20 nautical miles south of the Destin-Fort Walton Beach area.

As the World's Largest Artificial Reef, the story of the SSUS will be told to thousands of divers from around the world as they explore her unique design and features. She will also benefit her surrounding ecosystem and become home to countless marine species that will thrive from the presence of her structure. Due to the size and the depth, she will be home to a wide variety of marine life from iconic reef fish such as red snapper to pelagic species of fish like wahoo. This new artificial reef will provide bountiful fishing and diving opportunities for the local, visiting and charter industries.

Okaloosa County will continue to partner with the SSUS Conservancy as it pivots to develop a land-based museum in Destin-Fort Walton Beach that will celebrate and commemorate the nation's flagship. The County will provide the Conservancy with regular project updates and will support the museum planning process which will incorporate iconic features from

Continued on page 22

**EC** emerald coast theatre company  
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# Toasting Hope with Bailey Brigade

BY HEATHER BENNETT EYE

We've all been affected by cancer. Cancer has touched us whether it's a dear friend, a loved one, or a personal diagnosis. Michele Bailey, founder of Bailey Brigade, and her family were affected in a big way when her husband Scott, a father of three, passed away in December 2021 from a rare salivary gland cancer. He was only 54 years old.

Bailey Brigade was started to honor Scott and support locals battling all types of cancer. All money donated goes to help patients from The Emerald Coast. "Every dollar raised here is helping your neighbor," stated Michele. They work closely with the oncology team at Ascension Sacred Heart Cancer Care at Santa Rosa Beach. "They have the most incredible spirits and are so loving to the patients," said Michele.

In the two years since they started, Bailey Brigade has provided four scholarships for those wanting to go into the medical field, hundreds of chemo care backpacks for cancer patients

that contain self-care and hydration items along with letters of encouragement from local school kids and community members, held multiple fundraisers, and raised thousands of dollars in co-pay assistance, and now transportation assistance.

For their latest fundraiser in November 2024, Toasting Hope, Bailey Brigade teamed up with the 30A Distilling Co. to produce a charitable spirit. The bourbon, originally a single barrel from Indiana, had been resting at Sugarfield Spirits in Gonzales, Louisiana before making its way to 30A. The seven-year-old bourbon was transferred to an Orange Flavored Rum barrel to finish for two weeks. The final product is a unique 118 proof, limited-edition bourbon. The Bailey Brigade Board members hand-labeled and numbered the 195 bottles produced. Each bottle comes in a handcrafted wooden box to protect and display the bourbon. One hundred dollars of the \$175 retail price goes directly to Bailey Brigade to support their mission.

You can purchase a bottle at

the 30A Distillery Co. (605 N County Hwy 393, Bldg 15-B, Santa Rosa Beach) during their tasting room hours, or contact Michele directly. "This is an exceptional bourbon. One of a kind, there's only one like it, and when it's gone, it's gone," stated Michele. "It makes a perfect old fashioned." You can learn more about the bourbon on the Bailey Brigade website or by visiting the 30A Distillery Co. website at [www.30adistillingco.com](http://www.30adistillingco.com) under About Our Spirits.

Bailey Brigade also partnered with South Walton High School for several fundraiser nights at local sporting events, where they sold Bailey Brigade merchandise, and all ticket sales went to the non-profit as well. This fall Bailey Brigade was invited to the Flutterby Festival by the Cultural Arts Alliance where kids painted rocks with messages of encouragement to add to their chemo care backpacks.

The goal for Bailey Brigade is to be able to continue funding the assistance they have in place, and eventually expand. To reach this goal, Michele would love to



have consistent donations and fundraising, ongoing signature events in the community and to partner with local businesses who support the mission behind Bailey Brigade. "If you are a local business that believes no one should go through cancer alone, and want to partner with us, please call. We're determined to find a way to continue to be able to help local cancer patients," said Michele. "Everybody is just one diagnosis away from being the person in the chair."

Another way to help is to volunteer your time and skills. If you are interested in social media, website content or grant

writing, Bailey Brigade is also looking for volunteers to assist with social posts, maintaining their website and writing blogs, and grant writing to help secure additional funding. These volunteer positions could be great for either someone with years of experience looking to get involved in the community, or students looking to gain community service hours for Bright Futures.

For more information about Bailey Brigade and their army of hope and love, please visit their website at [www.baileybrigade.com](http://www.baileybrigade.com) and follow them on Instagram @baileybrigadefl. To reach Michele, please call (850) 586-1382.

Remember to get your bottle of bourbon before they are all gone!



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# Scouting America Gulf Coast Council Celebrates 115 Years

Scouting America, formerly Boy Scouts of America, is the nation's foremost youth program, providing young people with unique opportunities focused on character development, leadership, fun and outdoor exploration. The non-profit's mission is to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout Oath and Law. The Scout Law states that a Scout is trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean, and reverent. The Scout Oath states, "On my honor I will do my best to do my duty to God and my country and to obey the Scout Law; to help other people at all times; to keep myself physically strong, mentally awake, and morally straight."

Our own Gulf Coast Council serves more than 2,500 youth throughout eight counties in the Florida panhandle and three counties in Alabama.

On February 8, the organization celebrated its 115th birthday, marking a pivotal moment in its journey as it officially adopts its new name, Scouting America. The organization continues to adapt to meet the evolving needs of young people, ensuring that future generations will have the opportunity to benefit from this transformative program.

For more than a century,

Scouting America's mission has remained the same: to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout Oath and Law. Whether it's a camping trip, a pinewood derby car race, or a trail hike, every adventure encourages personal growth by teaching youth how to set goals and achieve them with determination. As we look to the future, Scouting America is dedicated to providing young people with the values, skills, and experiences they need to thrive in a rapidly changing world.

"Scouting America has helped instill timeless values for multiple generations of Americans," said Roger Krone, Scouting America president and CEO. "In an increasingly complex and interconnected world, the values and skills instilled by Scouting are more critical than ever, and the need for strong character, ethical decision-making, and effective leadership remains paramount. As we celebrate 115 years of service to our nation, we are reaffirming our commitment to providing a safe and supportive environment where young people can develop these essential qualities, empowering them to reach their full potential and preparing them to become responsible and engaged citizens."

Scouting America has remained committed to providing



youth with a safe environment where they can learn meaningful life skills, create lifelong memories, and grow into tomorrow's leaders. In fact, more than 130 million Americans have been through Scouting America programs since our founding in 1910. Currently, more than 1 million youth are served by 477,000 dedicated adult volunteers in local councils throughout the country.

"Scouting programs for young men and women ages 5-20 provide an exceptional opportunity for quality time for the families of the Emerald Coast," says Steve Williams, Gulf Coast Council Scout Executive and CEO. "Scouting allows families to experience the outdoors in a safe environment, where they can strengthen bonds and build lifelong memories. These programs provide the unique ability for families to grow together. Through Scouting, young peo-

ple learn leadership skills, communication skills, civility, self-reliance, and teamwork. No other program can provide more well-rounded programming to improve schools, communities, and lives."

Scouting America invites families, individuals, and communities nationwide to join its mission. In

our area, the Choctawhatchee District, part of the Gulf Coast Council, serves Okaloosa and Walton Counties. Meetings are held at Holy Name of Jesus Catholic Church in Niceville. For more information, visit <https://gulfcoastcouncil.org/council-information/lake-sands-district-2/> or contact district chairman Drew Bowman at [drew.bowman@bit-wizards.com](mailto:drew.bowman@bit-wizards.com).

Perhaps you come from a family with a Scouting tradition or are considering Scouting for the first time. To learn more, visit [www.BeAScout.org](http://www.BeAScout.org).

## Register for the Gulf Coast Council's 5th Annual Shooting for Scouts Series

Whether you're a clay-shooting ace or a big fan of supporting youth in the area, this event brings together shooters and community members to benefit the Gulf Coast Council's efforts.

This year's series takes place on two separate days: one in Holt and another in Panama City Beach. Each event will include team-versus-team clay shooting competitions, with the top three places earning commemorative plaques. Youth competitors must be accompanied by a parent or guardian, and all participants must bring their own guns and ammo. Food will be prepared and served to attendees by Scouts from Troop 78 based in Milton.

Individuals and teams are welcome to register, and those who want to attend both days can select the "Complete Series" to save 15% on registration costs. Businesses and local organizations are also invited to support the Gulf Coast Council through various sponsorship opportunities for each event.

### When:

Event 1 - April 5, 2025  
Event 2 - April 26, 2025

### Where:

Event 1 - The Element Training Complex, 4418 Cooper Lane, Holt, FL 32564

Event 2 - Bay County Shooting Range, 10900 Steel Field Road, Panama City Beach, FL 32413

### To Register:

Event 1 - <https://donations.scouting.org/#/council/773/event/627/register>

Event 2 - <https://donations.scouting.org/#/council/773/event/634/register>

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## Bay Buzz Events

### Mardi Gras 5K Fun Run & Walk March 1

Christ Our Redeemer Church, Niceville, presents its second annual Mardi Gras 5k Fun Run & Walk on March 1 for a 5k and children's fun run. There will be live music, food trucks and a 50/50 raffle along with fun games provided by Cub Scouts Pack 553. Mardi Gras inspired costumes are encouraged! The course is flat and fast with views of the Bay. Strollers welcome.

The 5k begins at 9 a.m. with children's fun race following at 10 a.m. Registration and details at <https://corcatholic.org/5k>. Registration before day of is \$30. Day of registration by 8 a.m. is \$35. Packet pick-up begins Friday, February 28, 4-6 p.m. at Christ Our Redeemer. Proceeds benefit the Christ Our Redeemer Building Community fund for construction of a new building and renovation of the current parish hall.

### Food Trucks For Birds March 6

Choctawhatchee Audubon presents Food Trucks for Birds by Tricia Keffer, founder of an innovative approach to connect people with birds and native plants. Her independent study titled Food Trucks For Birds On The Migration Highway was launched from her Master's Degree in Landscape Architecture. It's a blend of education and a horticulture workshop with fun activities for all ages. This Audubon program will take place Thursday, March 6th and is free and open to the public as well as Audubon members. Refreshments are served at

6:30 p.m.; program begins at 7 p.m., Room 800, 2nd floor of the Chandler Center (NW door of 519 Helms St.), Crosspoint Church, Niceville. For bird walk locations and dates visit <https://www.choctawhatcheeaudubon.org/> or Facebook.

### ECTC to Host Signature Event, "La Vie En Rouge" March 7

Emerald Coast Theatre Company (ECTC) will host its spectacular signature fundraising event titled "La Vie En Rouge" on Friday, March 7 from 6-9 p.m! The non-profit theater company will be transformed into a 19th-century Parisian cabaret with decor sponsored by Hilton Sandestin. The signature fundraising event, "La Vie En Rouge," will feature exhilarating live performances, dazzling costumes, and a vibrant atmosphere inspired by the hit musical, Moulin Rouge all thanks to Presenting Sponsor Blue Water Oral Surgery Center. Guests will be greeted upon arrival by the strolling Champagne Dress Lady. The Cabaret Lounge will host additional craft cocktails. Patrons will indulge in gourmet bites prepared by local chefs from Bijoux, Swiftly Catered, Fish On, Cantina Laredo, Tommy Bahama and more.

Throughout the evening guests can expect surprise pop-up performances and atmosphere entertainment from ECTC's talented performers. There will also be an extensive silent auction and a special finale dessert.

All funds raised through ticket sales, donations, and silent auction purchases benefit



ECTC and its continued mission to enrich and entertain the Emerald Coast community through professional and educational theatre. Tickets are \$150 per person (reserved table seating) and \$125 general admission. Purchase online at [emeraldcoasttheatre.org](http://emeraldcoasttheatre.org). Cocktail attire is suggested. Email [Trenton@emeraldcoasttheatre.org](mailto:Trenton@emeraldcoasttheatre.org) to learn more.

### Emerald Coast Quilt Show March 7-8

Flying Needles Quilt Guild of Niceville presents Emerald Coast Quilt Show 2025, Friday, March 7 from 9 a.m. – 5 p.m. and Saturday, March 8 from 9 a.m. – 4 p.m. at the Northwest Florida Fairgrounds, 1958 Lewis Turner Blvd. in Fort Walton Beach.

Quilt Entry Categories include: Large Pierced, Medium Pierced, Small Pierced, Applique, Modern and Mixed Techniques.

Show Theme is Gulf of Dreams. Attendees will also experience mini-demonstrations, vendors, boutique, quilter's Walk and Quilt of Valor Block

Party. For more information, visit [flyingneedlesquiltguild.org](http://flyingneedlesquiltguild.org).

### NFB's Cinderella!

NFB returns to the Mattie Kelly Arts Center to conclude Season 55 on Sat., March 8, at 7:30 p.m. and Sun., March 9, at 2:30 p.m. with Cinderella. With live music by the Northwest Florida Symphony Orchestra led by NFB Music Director and Conductor David Ott, this beloved classic features the choreography of NFB Artistic Director Todd Eric Allen and the music of Sergei Prokofiev. Presented in three acts, Cinderella brings to life a cavalcade of enchanting characters, brilliant dancing, vibrant costumes and magical scenery sure to hold you under its spell. Box office prices for NFB's Cinderella are \$48 for adults and \$22 for children 12 and under. Visit <https://www.nfballet.org/cinderella> or call 850-729-6000 to learn more or purchase your tickets.

### ECCAC's Signature Gala & Golf Events March 8-9

The Emerald Coast Children's Advocacy Center (EC-

CAC)'s annual signature Gala & Golf event is presented by Peggy and Jerry Swanson. The Gala features a cocktail hour starting at 5:30 p.m., with dinner at 6:30 p.m. on Saturday, March 8, at the Hilton Sandestin Beach Golf Resort & Spa. Guests will enjoy dinner and live entertainment; an exciting live auction, as well as a featured guest speaker. The Gala is an energetic, yet important ECCAC fundraiser to benefit children by providing services at no cost to help identify, treat and support child victims in abusive situations.

The Golf Tournament, also to benefit ECCAC, will take place on Sunday, March 9, at Kelly Plantation Golf Club with registration and a cookout meal from 10:30 to 11:45 a.m. to be ready for a tournament shotgun start at noon. An Awards Ceremony follows. Teams of four players are \$1,000. Gala tickets are \$250 per individual and \$500 per couple. Please make reservations on-line at [eccac.org](http://eccac.org). Sponsorships are still available.

### Wear Shades of Pink! Women United Brunch & Bubbly March 8

Join the ladies of Women United for Brunch and Bubbly presented by Eglin Federal Credit Union Sat., March 8, at 10:30 a.m. and hosted by Home 2 Suites by Hilton, 1930 Lewis Turner Blvd., Fort Walton Beach. Contributions support the work of United Way Emerald Coast and Women United to provide mental health resources, access, and education to local

*Continued on page 8*



**Go, Dog. Go!**  
March 11-16



**Comedy on the Boulevard**  
March 7



**More Info and Tickets:**  
[www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org)




# Happenings Around the Bay

2025  
EVENTS

## MARCH

- 01 Heritage Museum of Northwest Florida's Mardi Gras Golf Scramble  
8 am | Shalimar Golf Club | Shalimar  
4th Annual Alaqua 5K and Mutt Strut  
9 am | Alaqua Animal Refuge | Freeport  
Concealed Carry Weapons Class  
10 am | EC Indoor Shooting & Sport | Valparaiso  
Kiwani's Pancake Breakfast  
8-11 am | Niceville Community Center | Niceville
- 02 CRESCENDO! Main Event  
11:30 am | Hilton Sandestin Beach Resort | Miramar Beach  
  
Live Music: Bluegrass Jam  
12 pm | 3rd Planet Brewing | Niceville  
Women's Climbing Circle  
5 pm | Rock Out Climbing Gym | Destin
- 04 Mini Engineering Challenges  
10 am | NERD Lab | Niceville  
Niceville Young Professionals Lunch Meeting  
11:30 am | Niceville Valparaiso Chamber | Niceville  
Chess Night  
8 pm | LJ Schooners Restaurant | Niceville
- 05 Chamber Champions Group Meeting  
12 pm | Niceville Valparaiso Chamber | Niceville
- 07 La Vie En Rouge  
6-9 pm | Emerald Coast Theatre Co. | Gran Blvd.
- 07-08 Emerald Coast Quilt Show  
Fri. 9-5 pm | Sat. 9-4 pm | NW FL Fairgrounds | FWB
- 08 Nautical Flea Market  
8 am | Bluewater Bay Marina Complex | Niceville  
Friends of the Library Sidewalk Sale  
10 am | Niceville Public Library | Niceville  
Women United Brunch & Bubbly  
10 am | Niceville Public Library | Niceville  
Northwest Florida Ballet: Cinderella  
7:30 pm | Mattie Kelly Arts Center | Niceville
- 08-09 ECCAC Gala & Golf Weekend  
Saturday 6:30 pm | Gala | Hilton Sandestin  
Sunday 10:30 am | Golf | Kelly Plantation
- 09 Northwest Florida Ballet: Cinderella  
2:30 pm | Mattie Kelly Arts Center | Niceville

- 11 Mini Engineering Challenges  
10 am | NERD Lab | Niceville  
City Council Meeting  
6 pm | Niceville Council Chambers | Niceville
- 12 Niceville Valparaiso Chamber Second Wednesday Breakfast  
7:15 am | Niceville Community Center | Niceville
- 14 Full Moon Restorative Experience  
7 pm | Yoga By You Studio | Niceville
- 15 Concealed Carry Weapons Class  
10 am | EC Indoor Shooting & Sport | Valparaiso  
Paper-Making with Sarah Searfoss  
11 am | Artful Things Niceville | Niceville  
St. Patty's Acrylic Pour with Debi Profeta  
5 pm | Artful Things Niceville | Niceville
- 16 7th Annual Mac and Cheese Festival  
12 pm | Destin Commons | Destin  
  
SUNDAY MARCH 16<sup>TH</sup> 2025  
DESTIN COMMONS  
12PM - 3PM
- 17 GSSF Indoor League  
10 am | EC Indoor Shooting & Sport | Valparaiso
- 18 Free Community Shred-It Event  
10 am | Niceville Recreation Complex | Niceville  
Paint the Bay with The Traveling Painter  
5:30 pm | LJ Schooners Restaurant | Niceville
- 21 Spring Equinox Restorative Yoga  
7 pm | Yoga By You Studio | Niceville
- 24 Facebook Class  
1 pm | Niceville Senior Center | Niceville
- 25 Mini Engineering Challenges  
10 am | NERD Lab | Niceville
- 29 Almost ABBA  
7 pm | Mattie Kelly Arts Center | Niceville
- 31 Spring Division Recital  
6 pm | Tyler Recital Hall | Niceville

**ONGOING EVENTS**

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

Watercolor Techniques with Theresia McInnis  
1 pm | Tues | Artful Things | Niceville

Bingo Night  
6 pm | Tues | Bayou Brewing Company | Niceville

One Stroke Painting (Lv 2) with Sheila Mahony  
10:30 am | Fri | Artful Things | Niceville

Yoga at Turkey Creek  
9 am | Sat | Turkey Creek Nature Trail | Niceville

Brunch on the Bayou  
9 am | Sun | LJ Schooners Restaurant | Niceville

**FARMERS MARKETS**

Niceville Community  
Saturdays | 9 am - 1 pm  
Palm Plaza | Niceville

Hammock Bay  
1st & 3rd Sundays | 8 am  
Victory Blvd | Freeport

Grand Boulevard  
Saturdays | 9 am - 1 pm  
Grand Boulevard | Miramar Beach



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March 28th-29th  
6th Annual  
Westonwood Ranch PCA Rodeo!  
Rodeo gates open at 6 p.m.  
Rodeo start at 7:30 p.m. each night  
Westonwood Ranch | Freeport



 Community

**EVENTS**

*continued from page 6*

women and girls. Tickets available for purchase at [united-way.org/womenunited](http://united-way.org/womenunited).

**Knights of Columbus To Serve Irish Food at 3rd Planet's St. Patrick's Day Celebration March 15**

For the fourth consecutive year, the Knights of Columbus will be serving traditional Irish food at 3rd Planet's annual St. Patrick's Day Celebration at on Saturday, March 15th in Niceville.

Prepared by the Christ Our Redeemer and Holy Name of Jesus Knights of Columbus Councils, food will be available from 4-9 p.m. The highly popular event will feature traditional Irish dishes such as a corned beef dinner, shepherd's pie and Irish stew. Food may be purchased by cash or credit card for eating at 3rd Planet or take-out. In addition, a variety of home

baked sweets, provided by the Christ Our Redeemer Council of Catholic Women, will also be available for a donation. Music will be provided by DJ Ross. An Irish Step Dancing troupe will perform at 4:30 p.m. and there's always the potential for a bagpiper. All net proceeds from food sales and tips will be donated to non-profit charities.

**SeaLight Festival Is Here! Thursdays to Sundays, Now - April 13, 2025**



Kaleido Entertainment presents a dazzling wonderland of light and Chinese culture, run-

ning January 30 through April 13, 5:30 p.m. - 9:30 p.m., with last entrance at 8:30 p.m. at Seascape Golf, Beach & Tennis Resort in Miramar Beach. Tickets start at \$24.99 for adults and \$17.99 for children ages 12 and under. Purchase at [sealightfestival.com](http://sealightfestival.com). For more information, visit [www.sealightfestival.com/destin](http://www.sealightfestival.com/destin).

**DCWAF Celebrates 20 years Benefitting Area Children April 25-26**

Destin Charity Wine Auction Foundation (DCWAF) will celebrate the 20th Anniversary Destin Charity Wine Auction presented by the Jumonville Family April 25-26, 2025! All funds raised at the annual auction benefit children in need in Northwest Florida through the Foundation's 17 partner children's charities. Patron packages are on sale now at [dcwaf.org/tickets](http://dcwaf.org/tickets). In 2024, DCWAF donated \$3 million to charity following one of its most successful

auctions to date.

A limited number of patron packages are on sale now at [dcwaf.org/tickets](http://dcwaf.org/tickets). Sponsorships for the event are also available by contacting the DCWAF staff at [info@dcwaf.org](mailto:info@dcwaf.org).

This year's auction will feature an impressive line-up of celebrity chefs and vintners from around the world, hosted by philanthropic couples within the local community. This year's vintner line-up includes owners and winemakers from AXR Napa Valley, Domaine Serene, Verité, Jarvis Estate, Memento Mori, Pahlmeyer, Lando Wines, Roy Estate, Seven Apart, Thompson 31Fifty, Dakota Shy, Perchance Estates, Innumero Wines, William Cole Winery, Chateau Montelena, Fisher Vineyards, Nysa, and many more.

Patrons can expect a weekend filled with exclusive wines and excellent food from a variety of celebrity chefs beginning Friday, April 25 with the patron dinner experience. Each dinner features a nationally recognized chef paired with world-class vintners. Each dinner benefits one of DCWAF's 17 partner children's charities. All confirmed vintners and chefs are listed online at [dcwaf.org/auction](http://dcwaf.org/auction).

The Destin Charity Wine Auction is the main event of the weekend, beginning at 1 p.m. on Saturday, April 26. The Reserve Tasting and Live Auction will be



held under an air-conditioned tent at Grand Boulevard Sandestin Town Center. The event will feature distinctive wines from internationally acclaimed vintners poured and paired with cuisine curated by a selection of the area's top restaurants. The event culminates with a high-energy, live auction boasting rare and distinctive wines, spectacular trips and other incredible one-of-a-kind items.

The Destin Charity Wine Auction presented by the Jumonville Family is hosted each year in conjunction with the South Walton Beaches Wine and Food Festival, which also takes place in Grand Boulevard Sandestin Town Center the same weekend. South Walton Beaches Wine and Food Festival will showcase hundreds of premium wines along with a diverse selection of spirits and culinary creations that deliver a world class experience to each guest throughout the weekend. Auction attendees also have access to South Walton Beaches Wine & Food Festival's Grand Tasting on Sunday, April 27 beginning at 1 p.m.

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## Bay Buzz

### Valparaiso City Hosts Quarterly League Of Cities Dinner in New Museum Addition

On January 16, 2025, the City of Valparaiso hosted the League of Cities Quarterly Dinner Meeting in the new 1400 sq. ft. addition to the Heritage Museum of Northwest Florida. The city mayors, council members and key staff in attendance were from Valparaiso, Niceville, Fort Walton, Crestview, Destin, Cinco Bayou and Niceville. After a delicious dinner prepared by Della Rhodes and Ivy Sla-



ton and a working agenda of county business, the group was treated to a performance by the Heritage Arts Players of the mini-musical "Valparaiso."

Written and directed by Barbara Palmgren, the following characters came to life and the

audience learned about the history of Valparaiso. The historic characters were James Plew, played by Ken Walsh; Lula Edge, played by Barb Palmgren; and Addie Lewis, played by Susan Page. Mike Weaver supported with sound and music. All four volunteers are on the Board of Trustees for the Heritage Museum of Northwest Florida. In the photo you see the cast standing in front of a beautiful picture of the famous Valparaiso Inn. In the background is part of the first new exhibit for the room addition, the 1975 Vietnamese refugee Camp. This is the 50th anniversary of Eglin Air Force Base housing over 10,000 refu-

gees over five months at the end of the Vietnam war.

### Mid-Bay Rotarian Recognized as VPS USO Volunteer of the Year

Mid-Bay Rotarian Henry Snider was recently recognized as the Destin-Fort Walton Beach Airport (VPS) United Services Organization's (USO) Volunteer of the Year (2024). Henry volunteers for two, three-hour shifts each week at the VPS USO Center [Freedom Lounge]. The Center provides free internet services, program information, snacks and drinks to service members and their dependents while they are traveling through



the airport. Henry has been volunteering with the USO for over 15 years. Congratulations!

## NWFSC Celebrates Grand Opening of Raider Village

Raider Village at Northwest Florida State College (NWFSC) recently celebrated its ribbon-cutting. Raider Village (102 E. College Blvd, Niceville, FL 32578), located on NWFSC's campus is a dynamic, on-campus community designed to enhance the college experience, and marks a significant step in NWFSC's commitment to creating an enriched and supportive learning environment for students, by offering modern residential facilities, collaborative study areas, and recreational spaces that foster both academic success and personal growth.



excel academically and personally, just as I did."

Odom's vision for Raider Village mirrors the college's broader commitment to transforming lives of current and future students.

"This is a transformative moment for both our college and our students," said Mel Ponder, President of Northwest Florida State College. "Raider Village embodies our commitment to providing a dynamic, engaging campus experience, ensuring students have the resources they need to thrive, both inside and outside the classroom."

The grand opening celebration will feature guided tours of the new facilities, remarks from college leadership and a community reception. Students, faculty, staff, media and community members are invited to attend and experience firsthand how Raider Village will serve as a transformative hub for student life.

Raider Village is the vision of NWFSC alumnus Jay Odom, whose passion for enhancing student life played a key role in its creation. Odom's commitment to both the college and the community has been instrumental in bringing this project to life, ensuring students have access to premier on-campus living experience.

"Raider Village is the result of a vision fueled by my deep personal connection to this College," said Odom, developer and CEO of The Jay Odom Group behind Raider Village. "I arrived on campus in 1976 with a beat-up Volkswagen that couldn't even go in reverse, but NWFSC provided me the opportunity to build my future. Now, it's an honor to help create a space where today's students can thrive. Raider Village is a bold step forward, offering an environment where students can

For more information about Raider Village, visit [raidervillage.com](http://raidervillage.com). To explore the programs and opportunities at Northwest Florida State College, visit [nwfsc.edu](http://nwfsc.edu).



# PIANO MAN

*A Tribute to Billy Joel*  
*Featuring Mark Kovaly*



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**Saturday, May 10th at 7 p.m.**



Piano Man: a Tribute to Billy Joel featuring Mark Kovaly has become one of the most highly respected and sought after tribute shows in the country. Unique attributes include Mark's ability to play additional instruments like the harmonica and accordion. This is truly a one-of-a-kind tribute to the iconic Piano Man himself.

Mark your calendars and grab your tickets now for a night filled with nostalgia, energy and pure musical bliss. Piano Man live in concert for one night only to ignite the stage with an electrifying performances and iconic songs.

**Tickets: [www.mattiekellytickets.com](http://www.mattiekellytickets.com) or call 850-706-5206**  
reserved tickets \$19.50-\$44



Community

# Scenic Walton Presents Design Excellence Award to Eglin Federal Credit Union in Freeport

By KERRI PARKER

Scenic Walton announced Eglin Federal Credit Union (EFCU) in Freeport as the recipient of its Design Excellence Award for the fourth quarter of 2024. The award was presented in January 2025 during a special ceremony attended by Eglin officials, Scenic Walton board members, and Executive Director Leigh Moore, who officially conferred the honor. This marks the first time a Freeport business has received this prestigious recognition as Scenic Walton has recently expanded their geographic reach to all of Walton County.

Scenic Walton's Design Excellence Award celebrates businesses and local governmental entities that demonstrate outstanding commitment to architecture, landscaping, signage, and overall scenic beauty in the built environment. The initiative, originally launched in 2017 and revived in 2024 after a hiatus during the Covid pandemic, highlights exceptional developments that enhance the visual and environmental appeal of Walton County.

"The Eglin Federal Credit Union branch in Freeport is a prime example of thoughtful design that seamlessly integrates



PHOTO BY LA MACCHIA GROUP

aesthetics, functionality, and sustainability," said Moore. "Its exterior architecture, meticulous landscaping, and well-planned outdoor lighting create an inviting and visually appealing presence along Highway 331. We are thrilled to recognize EFCU for its dedication to design excellence and community enhancement."

The Freeport branch of EFCU was designed to reflect a modern yet welcoming atmosphere, emphasizing clean architectural lines, strategic outdoor lighting, and sustainable landscaping choices. The site's well-maintained green spaces, native plant selections, and effi-

cient exterior lighting enhance both safety and the overall streetscape, aligning with Scenic Walton's mission to promote beauty and safety throughout the region.

"We are honored to receive this recognition from Scenic Walton," said Cathie Staton, president and CEO of Eglin Federal Credit Union. "Our goal was to create a facility that not only serves our members efficiently but also complements the surrounding community. This award affirms our commitment to thoughtful, high-quality design."

Scenic Walton continues to recognize businesses that set the

standard for excellence in design and development. By highlighting projects like Eglin Federal Credit Union's Freeport branch, the organization encourages responsible growth and beautification efforts that contribute to the county's charm and character.

Scenic Walton is a 501(c)(3) nonprofit dedicated to preserving, protecting, and enhancing the beauty and safety of Walton County, Florida. The organization works to increase property values, support a thriving business environment, and ensure a visually appealing, safe and resilient community for residents and visitors alike. For more information about Scenic Walton and its initiatives, visit [www.scenicwalton.org](http://www.scenicwalton.org).

Eglin Federal Credit Union was chartered in 1954 and is a not-for-profit, member-owned financial institution, federally regulated by the National Credit Union Administration. Membership includes military (active, retired, reserves and veterans), civil service and US Government affiliations on Eglin Air Force Base, Hurlburt Field, Duke Field, Camp Rudder and 7th Special Forces Group. Membership includes anyone who lives, works, worships or attends school within our Geographic Field of Membership and anyone who is related to or lives with an Eglin FCU member. Membership also includes over 900 Select Employee Groups in Okaloosa, Santa Rosa, Walton, Escambia, FL counties and Escambia County, AL.




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# 2025 Florida Real Estate Expectations



BY MELISSA FORTE-LITSCHER

As Florida's real estate market faces 2025, a mix of economic factors, mortgage rates and insurance challenges continue to shape buyer and seller behavior. While affordability remains a pressing concern, industry experts remain optimistic about the state's long-term housing demand.

According to Dr. Brad O'Connor, chief economist for Florida Realtors®, mortgage rates remain the biggest factor impacting Florida's housing market. Prices stopped rising when rates increased, as higher borrowing costs made homeownership less attainable. Inventory levels have grown—not because of an influx of new listings, but because homes are staying on the market longer

due to reduced demand. However, inventory is still near 2019 levels, and distressed sales remain rare due to stable pricing.

With migration slowing across the country, including in Florida, O'Connor suggests that the best way to boost home sales is through lower mortgage rates or reduced prices. Millennials, in particular, remain eager to buy and are adjusting their expectations, willing to take on larger mortgages when affordability improves. Retirees with significant home equity are less impacted by mortgage rates, but may delay downsizing if they require a loan for the new home.

Logan Mohtashami, lead analyst at HousingWire, predicts that Florida's market could see a resurgence if mortgage rates drop below 6%, especially in the western part of the state. Miami remains somewhat immune to these shifts due to its high percentage of cash buyers, but the rest of Florida depends on financing affordability.

For rates to fall below 6%, either a weaker labor market or Federal Reserve intervention addressing the housing affordability crisis would be necessary. However, home sales are unlikely to crash, as multiple generations—from Gen Z to Baby Boomers—are ready to enter



the market when conditions improve. Each time rates hover near 6%, a surge in mortgage applications follows, indicating demand that has built up by people waiting to purchase. Historically, rates between 6 and 7% make for a healthy market.

Homeowner's insurance rates could deter some buyers, especially those requiring home

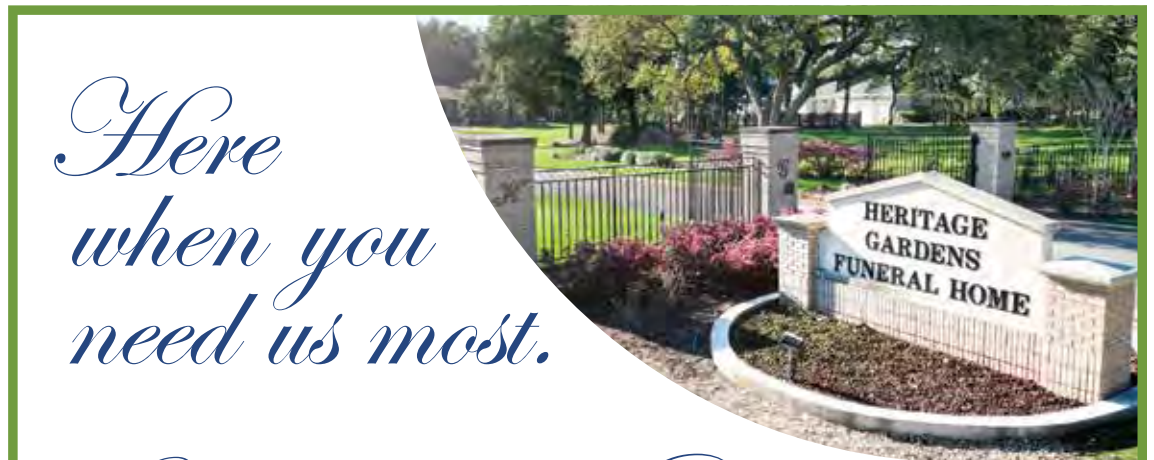
financing. Cash buyers typically self-insure, so those buyers are not as affected. Insurance costs remain a significant affordability barrier for Florida homeowners. As private insurers left the state in recent years, 1.3 million homeowners have turned to Citizens Property Insurance Corp., the state's insurer of last resort. With hurricanes increasing claims, Citizens faces financial strain, making the situation worse. Unfortunately, we have seen that insurance issues killed multiple deals in 2024, particularly in our area. The increase in insurance prices often pushes a potential buyer out of their approved purchase limits. Even when an owner has had insurance for years with the same company, upon sale of the home, the buyers will be subject to purchasing a brand new policy at today's rates and limita-

tions. To attract buyers, sellers will need to consider replacing roofs older than 15 years, ensure their home's plumbing and electrical is up to today's code, or prepare to lower their asking prices. There is good news as a few more insurers entered the Florida market in 2024 and have taken over some Citizens policies due to significant legislation passed in 2022.

While insurance and affordability remain challenges, we are optimistic that the sluggish market at the end of 2024 is behind us, and we look forward to a stable, more balanced market for buyers and sellers in 2025. If you are interested in hearing more about real estate, call me, I'm at your service.

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 Community



By JULIE A. MARTIN

Dear Gentle Readers,  
The mere mention of insurance is liable to put red spots in your cheeks and in your eyes, but have no fear, I am about to

share some insider secrets on what you can do to your policies that make them more cost effective for you.

Are you ready?  
Property Damage Liability

in auto insurance is typically chosen with bodily injury liability in split limit increments such as 10/20//10 with the second 10K being the property damage liability limit. Most carriers offer other choices, such as 20K, 25K, or even 50K property damage liability with the 10/20 split limits. With 25/50 BI you may have options of 25K, 50K or even 100K liability.

The price difference between limits in Property Damage Liability can be less than a case of soda, on a six month or annual basis. It is generally best to opt for the highest property damage limit you can get with your chosen liability limits, as it creates an extra buffer for you, and it is only slightly more expensive than you would have paid for your insurance anyway.

Comprehensive coverage is another area where you may opt to save yourself some money in case of a flood, hurricane, fire, vandalism or other event where your car might be damaged by an incident not involving collision. Most folks have \$500 deductibles on Comprehensive and Collision coverage, and that is what many would consider standard. But, I will share a secret with you.

Most of the time, you can decrease your Comprehensive deductible from \$500 to \$250, that's right, cut it right in half, for less than a double-blended Venti Frappuccino at Starbucks with extra drizzle.

Insurance is for you, so that you can be made whole again in the event something happens. To make it easier for you to be indemnified, making small adjustments to your existing coverage will help you feel better about the coverage you have.

Now let's talk about Uninsured Motorist Coverage. First, let me say that we do not have a requirement to carry Bodily Injury Liability in the State of Florida. The minimum required coverage in order to be "street legal" for most people, is 10K Property Damage Liability and 10K Personal Injury Protection.

Now, you're going to ask me, what if they hit someone?



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THAT'S why we have uninsured motorist coverage, in case you get hurt in an accident that is not your fault.

Here's how this works in Florida. First, you go through your 10K in Personal Injury Protection (PIP), which pays 80/20 medical expenses minus your deductible—say you have a \$500 deductible on PIP.

10K in medical expenses minus \$500 deductible (80/20) would equal \$7,500 in medical expenses.

What if you have \$30,000 in medical bills?

You have several choices when it comes to Uninsured Motorist (UM) coverage. Stacked and Unstacked equal to your current Bodily Injury Liability, or Stacked or Unstacked lower than your Bodily Injury Coverage.

Stacked UM means that you multiply the number of vehicles on the policy by the limits. Stacked 100/300 X three vehicles would be 300K per person/900K per accident.

So, in the accident shown above, your Personal Injury Protection goes first, and then if you have medical payments coverage, that comes next, and then the at fault party's Bodily Injury Liability, and only then would it go to your Uninsured Motorist coverage, which is excess over all these other coverages.

If you do not have UM on your auto policy now, you might want to have your friendly licensed insurance agent offer a quote to find out how much it would cost to add to your policy.

It's important to know the different ways to make your insurance work for you, and help you gain peace of mind knowing you have the right coverage in the event something happens.



# Meet Our Hometown Hero: Destin Native James Uthmeier – Florida’s New Attorney General

By DOUG STAUFFER

The Florida panhandle has a new reason to celebrate as one of its own, James Uthmeier, has assumed a very influential role in the state. Governor Ron DeSantis appointed Uthmeier as Chief of Staff in 2021 and has now tapped Uthmeier to succeed Ashley Moody as Florida’s Attorney General follow-

law firm Jones Day. Uthmeier then moved into public service, working as senior advisor and counsel to U.S. Commerce Secretary Wilbur Ross during the Trump administration.

In 2019, Uthmeier returned to his home state to join Governor DeSantis’ legal team as Deputy General Counsel. His leadership skills quickly earned

He and his wife, Jean, have made Tallahassee their home, where they co-teach religious education classes and actively participate in their community. As James Uthmeier takes

the helm as Florida’s Attorney General, Destin, and the entire Emerald Coast can take pride in the accomplishments of a hometown hero. His journey from the Panhandle to one of

Florida’s highest offices serves as an inspiring reminder that with hard work and dedication, the sky is the limit. Uthmeier’s future—and Florida’s—is undeniably bright.



ing Moody’s appointment to the U.S. Senate. This exciting development highlights Uthmeier’s impressive career and deep Florida roots, promising a bright future for the state under his leadership.

A proud native of Destin, Uthmeier’s journey began at Fort Walton Beach High School, where he cultivated the discipline and determination that have defined his career. As a University of Florida graduate, he earned academic accolades. He competed as part of the Florida Gators track and field team, helping to bring home a Southeastern Conference championship in 2010. His athletic and academic achievements earned him recognition as one of the University of Florida Alumni Association’s “40 Gators Under 40.”

Uthmeier’s rise to prominence in the Florida political arena has been swift and impactful. After earning his law degree from Georgetown University Law Center and serving as managing editor of the Georgetown Journal of Law and Public Policy, he began his legal career as an associate at the prestigious

him a promotion to General Counsel in 2020 and Chief of Staff in 2021. In these roles, Uthmeier played a central part in shaping and implementing the governor’s agenda, including leading the state’s judicial nominations process and taking on some of Florida’s most significant legal battles.

Governor DeSantis praised Uthmeier as a “proven leader” who has been at the forefront of Florida’s fights for conservative values and constitutional principles. “James is someone who has consistently demonstrated his commitment to serving the people of Florida. He has big shoes to fill, but I am confident he is more than up to the task,” DeSantis said.

Uthmeier’s appointment as Attorney General comes at a pivotal time for Florida. His legal acumen and experience in both the state and federal government position him as a formidable advocate for Floridians. Whether tackling critical issues such as public safety, constitutional rights, or judicial integrity, Uthmeier is expected to bring the same passion and dedication that have defined his career.



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 Community

# A New Chapter in Manatee Care: The Gulfarium Welcomes Lil Joe and Inigo

In a profound stride toward protecting one of Florida's most beloved marine creatures, the Gulfarium proudly announces the arrival of two rescued manatees—Lil Joe and Inigo—to its newly renovated manatee habitat. This milestone is the culmination of a three-year vision that began in 2022, when Patrick Berry, CEO of the Gulfarium, first spoke with the U.S. Fish & Wildlife Service about creating a haven dedicated to nurturing manatees in need of long-term care.

Originally a 300,000-gallon dolphin habitat, the space, now named Manatee Cove, has been meticulously transformed to meet the specialized needs of rescued manatees. Improved viewing windows invite guests into the gentle underwater world of these animals, while enhanced Life Support Systems (LSS), a dedicated medical area, and intentionally designed resting ledges ensure that Lil Joe, Inigo, and future manatee residents receive the focused attention they need to thrive.

Yet this undertaking is about far more than a physical renovation—it is a testament to the Gulfarium's dedication to giving manatees a second chance

at life. With so many of these gentle giants, a federally threatened species, facing threats in the wild, it became clear that an expanded facility was necessary to help manatees beyond their initial critical care stages.

By joining forces with the Manatee Rescue and Rehabilitation Partnership (MRP), U.S. Fish & Wildlife Service (USFWS), and the Florida Fish and Wildlife Conservation Commission (FWC), the Gulfarium is now the first facility in the Florida Panhandle to provide housing for rescued manatees requiring extended care. This vital collaboration relieves pressure on central Florida's critical-care facilities, allowing them to focus on more urgent cases and strengthening statewide efforts to save manatees from harm. Additionally, the Gulfarium plans to further develop its manatee program by expanding to provide critical care for manatees in need within the northern Gulf Coast region.

Lil Joe and Inigo, who previously called The Seas with Nemo & Friends their home, will serve as living ambassadors for their species—sharing a message of resilience and hope with everyone who comes to see



them. Visitors will discover their stories in a newly created education area, where daily chats and additional educational programming with the Gulfarium's team shine a light on the challenges manatees face in the wild and how each of us can play a role in their protection.

"The Gulfarium is honored to welcome Lil Joe and Inigo, two extraordinary manatees who will help illuminate the urgent conservation needs of their species," said Patrick Berry. "Our vision has always been to create a caring environment where manatees can continue their healing journeys while inspiring our guests to connect

more deeply with marine life. By taking on the long-term care of these animals, we enable facilities in central Florida and elsewhere to devote critical resources to those manatees in acute need. We're proud to stand with our partners in the MRP to protect these vulnerable creatures."

Central to the Gulfarium's mission is public engagement. In addition to providing top-tier animal care, the new manatee habitat fosters a deeper understanding of manatees' plight. Through interactive programs, visitors can learn about Florida's marine ecosystems, ongoing rescue efforts, and the simple steps we can all take to protect wildlife.

This vision aligns seamlessly with the Gulfarium's accreditations by the Alliance of Marine Mammal Parks & Aquariums

(AMMPA) and the International Marine Animal Trainers' Association (IMATA), underscoring an unwavering commitment to the highest standards of animal care, conservation, and public education. By welcoming Lil Joe and Inigo, the Gulfarium demonstrates the power of compassion, collaboration, and community engagement in safeguarding Florida's remarkable marine life.

For those eager to learn more about manatees and experience the wonder of these gentle giants firsthand, Lil Joe and Inigo can be viewed as part of general admission to the Gulfarium. Guests are encouraged to explore Manatee Cove, attend daily educational chats, and discover how their own actions can make a positive impact on manatee conservation efforts.



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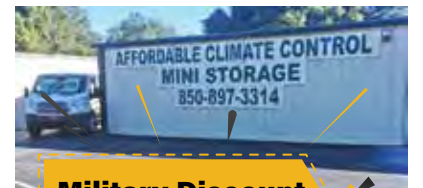
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# New Camera System Will Capture School Zone Speeders License Numbers

BY KENNETH BOOKS

School zone speed demons will soon have to slow down or suffer a dent in their wallets.

Cameras are being installed by Niceville schools that will identify drivers who rush through school zones during the hours of speeds reduced for the safety of the students, thanks to a program endorsed by the Niceville Police Department and realized through the assistance of Altumint, the company that is providing the equipment.

The first cameras have been installed by C.W. Ruckel Middle School on the 200 block of Partin Drive North and the 90 block of Palm Boulevard North and will go into action immediately. It will separate speeders from safe drivers through a cutting-edge, AI-supported camera system designed for tracking vehicles with utmost precision, according to Kristen Rose, vice president of marketing for Altumint. The system will track drivers and record the license numbers of those speeding through

school zones.

“This is part of our ongoing commitment for a safe environment,” said Niceville Police Chief Mark Hayes. “It’s designed to promote safer driving behavior.”

For the first 60 days, warnings will be issued to speeders, according to Niceville City Manager David Deitch. After that time, they will be subject to \$100 fines for rushing through school zones during low-speed hours. Those found to be exceeding the speed limit by 10 miles per hour or more will receive citations in the mail. Recipients will have the option to contest the violation through the Okaloosa County Clerk of Courts. The citations will allow for liability if it’s found that the driver was not the owner of the vehicle.

The program was authorized



Niceville Police Chief Mark Hayes explains the procedure and necessity of the new school zone cameras. To his left is Niceville City Manager David Deitch.

by Florida HB 657 in 2023, permitting municipalities to enforce speed limits in school zones through a speed detection system.

The cameras will operate for 30 minutes before and after school opening, according to Hayes.

The chief noted that 7,365 vehicles passed through the Ruckel school zone during a single school day. Of those,

1,034 exceeded the speed limit and 908 violations occurred while the flashing school zone lights were active. During key school hours, 126 speeding violations were recorded, putting children walking to and from school at risk, he said.

The collection data will be verified by Altumint, Hayes said. Then, the Traffic Infraction Enforcement Officer of the Niceville Police Department will

approve or deny the citations.

“I encourage everyone in the community, whether or not they’ve received a citation, to reach out to the police department with any questions about the process for issuing or adhering to a school zone speed camera citation,” he said.

Taxpayers won’t be liable for the cost of the cameras or programs, as Altumint will pick up the tab for installation and

maintenance, which will receive a portion of the fines. Among the startup costs are training, construction of the sites and creation of a virtual platform.

“This program has been in the works for about a year,” Hayes said, “and went into operation Feb. 5.”

“More than 10 states have installed equipment such as this,” according to Rose. “Florida currently has 11 programs working or in the implementation phase,” she said. “Fort Walton Beach is implementing a similar program with a different company,” she said.

“We’re very proud to be part of the Niceville startup,” Rose said, noting the city is the first on the Panhandle to adopt the technology. “I’m the mother of two school-age children, so this is close to my heart.”

Deitch echoed her sentiment. “It was my responsibility to go out and find the vendor,” he said. “This is all about the safety of our children.”

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Education

# OCSD First Semester Highlights



OKALOOSA COUNTY SCHOOL DISTRICT SUPERINTENDENT MARCUS CHAMBERS

As we enter a new semester, it is my pleasure to share some of the incredible achievements and milestones of the first half of the school year with our families and community members. These highlights are a testament to everyone's collective hard work and commitment to the Okaloosa County School District. Let's take a moment to celebrate our successes!

### Okaloosa County Earns A Rating

Okaloosa County School District (OCSD) has once again earned an A rating from the Florida Department of Education (FLDOE) for the 2024-2025 school year! This marks a

decade of consistent excellence, as Okaloosa is one of only three districts in Florida to achieve an A every year since school grades were first assigned in 2014. This accomplishment reflects the dedication and perseverance of our students, teachers, staff, and administrators.

### Student Achievements In Academics, Arts, And Athletics

In academics, Bruner and Meigs Middle Schools improved to a school grade of a B designated by the state of Florida, while Lewis and Shoal River Middle Schools achieved A grades. Several schools have consistently excelled, with Destin Middle School maintaining an A grade for 23 consecutive years, Ruckel Middle School for 23 years, Destin Elementary for 22 years, Niceville High School for 14 years, STEMM Academy for 11 years, and Plew Elementary for 10 years. Schools like Baker, Bob Sikes, Crestview High, Davidson, Elliott Point, Kenwood, Mary Esther, Northwood, Pryor, and Riverside have all consistently maintained B grades.

Niceville and Fort Walton Beach High Schools were named to the 2024 College Board AP School Honor Roll with a Silver status, recognizing

their success in broadening access for students and achieving strong results in Advanced Placement programs. National Merit Scholars were honored at Niceville (Lily Suttlemyre and William Cupp) and Choctawhatchee (Jonathan Curtis and Tina Le) High Schools, and a STEMM Academy student, Emmalynn Otzenberger, earned recognition in the Thermo Fisher Scientific Junior Innovators Challenge.

In November, eight Niceville High students presented marine biodiversity research at the 2nd World Congress of Marine Stations in Japan through the NaGISA program, showcasing their innovative work on an international stage. Fort Walton Beach High junior Reese Armstrong was named the District's 2024-2025 Sunshine State Scholar, representing Florida's top STEM-focused 11th graders. Additionally, Niceville High School's Web Programming students excelled in Florida's 1st Congressional District App Challenge, earning first, second, and third-place awards for their creative apps: Memory Monsters, WordSay, and Auxilium. These achievements reflect the district's unwavering commitment to fostering academic excellence and preparing students for future success.

In arts, Okaloosa students achieved high honors, including elementary school finalists in the 2024 Florida Space Art Contest announced by Lieutenant Governor Jeanette Nuñez.

In athletics, Niceville achieved impressive results with its football team being crowned Final 4 Football Regional Champions and their cross-country team winning the District Championship.

Ruckel Middle School's cross-country teams also captured MSAC Championship titles.

### Capital Projects & Ribbon Cuttings

The completion of impactful school projects has been made possible by the voter-approved Half-Cent Sales Tax Program, which has also significantly strengthened our capital budget. Since its approval in 2020, this initiative has allowed us to make essential updates across the District, transforming our schools and enhancing the learning environment.

**Niceville High School:** New multipurpose building  
Newly paved ROTC marching pad

New parking

**Lewis School:** New front entrance with canopy  
Newly paved car rider line

**Ruckel Middle School:** New cafetorium with state-of-the-art STEM classroom  
PE pavilion and updated car rider line

**Plew Elementary:** New cafetorium with state-of-the-art music classroom  
New playground

**Shalimar Elementary** New cafetorium with state-of-the-art music classroom  
New playground

### Okaloosa Named Purple Star District

Governor Ron DeSantis has designated the OCSD as a Purple Star District! This prestigious honor places us among only five districts in Florida to receive this recognition and underscores our steadfast commitment to supporting military-connected students and their families. Serving the highest percentage of military students in Florida, we embrace the responsibility of supporting those who serve our nation.

A special thank you goes to Representative Patt Maney for his instrumental role in bringing the Purple Star program to Florida. His leadership and advocacy have been invaluable in making this program a reality and ensuring our military fam-

*Continued on next page*

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**OCSO**

*continued from previous page*

ilies receive the recognition and support they deserve.

**Embracing New Technologies - Esports**

OCSO is excited to introduce Esports programs at Choctawhatchee, Crestview, Fort Walton Beach, and Niceville High Schools, as well as STEMM Academy and Shoal River Middle School, leveraging the rising popularity of gaming to promote both academic growth and mental well-being. This initiative, inspired by successful collegiate programs like those at Northwest Florida State College, aims to engage students in new and exciting ways. The program will initially be offered as an extracurricular activity, with plans to eventually incorporate it into the regular curriculum. Esports will begin with intra-district competitions, potentially expanding to state-level matches. Beyond

fostering teamwork and competition, Esports provides students with opportunities for college scholarships and future careers in technology and game development, offering pathways for those who may not have interest in traditional athletic programs.

**Community Engagement To Support Students**

Last semester, we hosted the Second Annual Thanksgiving Meal Initiative, providing 160 Thanksgiving meals to families in need. This heartfelt effort was made possible thanks to the generous support of our community partners: Jacobs-Titan, Florida Power & Light, Eglin Federal Credit Union, The Okaloosa Public Schools Foundation, Forest Heights Baptist Church, and Publix of Niceville. Our dedicated district employees worked tirelessly to organize, transfer, and distribute meals, ensuring families experienced the warmth and care of our community during the holiday season.

In addition, our partnership with the Okaloosa County Sheriff's Office (OCSO) brought holiday cheer to over 300 students through the Angel Tree Initiative. Thanks to the generosity of school district staff, families, and community members, we collected and delivered gifts to make the season brighter for our students. We are deeply grateful to Sheriff Eric Aden, the OCSO team, and countless local businesses and individuals for their unwavering commitment to supporting our students and their families.

**Celebrating Okaloosa County's Dedicated Educators And Staff**

The Okaloosa Public Schools Foundation awarded \$52,529 in teacher grants, benefiting 19 different schools and supporting 14 first-time grant recipients.

**In Conclusion**

The first semester has been nothing short of remarkable, filled with achievements that highlight the strength and spirit of our school district. We are also thrilled to welcome two new members to our School

Board—Mr. Brett Hinely and Mr. Parker Destin.

I encourage all families to stay actively involved in their child's education by using resources like FOCUS to track real-time grades and connecting with teachers or counselors for academic inquiries. Additionally, our district website now features a tool called Let's Talk, making it easy to submit questions, comments, or concerns and receive timely responses. Visit us at [www.okaloosaschools.com](http://www.okaloosaschools.com).

**Superintendent Marcus Chambers Announces Two Florida Prepaid 2-Year College Scholarships for OCSO Students**

Two Okaloosa County School District (OCSO) students will receive Florida Prepaid 2-Year College Scholarships. Student must be a Senior, attend a public high school in the Okaloosa County School District and plan to pursue a career in education. Student must meet the basic requirements to hold a Florida Prepaid College Plan.

Applications are available now and must be submitted no later than 11:59 pm on Friday, March 21, 2025.

To apply, submit only one application and provide the following:

Fill out the digital application in its entirety

Submit a current transcript (You will upload a digital copy on the application)

Submit SAT/ACT/PSAT Scores (You will need to provide a digital copy of test score documentation on the application)

Submit a completed District form MIS 4217 with Community Service Hours (You will need to provide a

digital copy on the application)

Submit a video essay in .MP4, .M4V, .MOV, or .WMV file format (You will upload this on the application) The video can be no longer than two minutes (02:00) and should explain why you have chosen to pursue a career in education.

Please have these items collected and accessible while completing the application. You will not be able to save and come back to your application; it will need to be completed and submitted in the same session. All required documentation and application elements (video essay) must be submitted as outlined in the instructions provided by the deadline or the application will be disqualified.

The Florida Prepaid Superintendent Scholarship Recipients will be notified by Friday, March 28, 2025. For questions, contact Catherine Card via e-mail: [catherine.card@okaloosaschools.com](mailto:catherine.card@okaloosaschools.com).

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# Make Your Bathroom Spa-Like with Wallpaper



By STACY SARIKANON,  
STUNNING SPACES—DECORATING  
DEN INTERIORS

Whether a bathroom is large

or small, wallpaper can give it a spa-like look and make it more relaxing and tranquil. And there is a wide variety to choose from. Common types of wallpaper include:

**Printed wallpaper** is what people typically envision when they hear the word “wallpaper.” It’s usually mass-produced, meaning it is often low quality and prone to tears. Stay clear of printed commercial wallpaper for a bathroom or powder room because the ink used to print patterns is water-based, meaning the beautiful designs will smudge due to steam and water sprays.

**Mylar Wallpaper** has an added polyester film that makes

it possible to wash, and its water resistance making it a nice option for bathroom wallpaper. Just be aware that it can highlight any wall defects.

**Vinyl wallpaper** is a popular and widespread option today because it is made from layers of printed wallpaper and vinyl. It’s durable, highly water-resistant and easy to clean, making it ideal for a bathroom. Furthermore, most vinyl wallpapers are peel-and-stick (also known as removable wallpaper) applications, so you won’t be left struggling to apply it.

The fun part is choosing the design. While there are no hard and fast rules about colors and patterns, you can follow some general guidelines for best results.

- Solid colors won’t make it feel busy or chaotic. You can’t go wrong with monochrome. Of course, for some drama, choose a dark color.

- Cool greens and blues are terrific for evoking a sense of calm, relaxation and peace. Warm yellows and oranges can make a bathroom feel homey and welcoming.

- Patterns such as floral or botanical can add flair whether used as an accent wall or throughout the space. Stone, tile or marble wallpaper designs look



chic and provide the benefits of the aesthetic without any maintenance hassles.

- To make a small bathroom feel bigger one option is using large-scale prints, especially geometric shapes. Big designs create the illusion of having more space, as they trick the mind into thinking the surface area is greater than it is. Wallpaper that imitates material like bricks, wood or even unpolished concrete can make a small space seem more sizable.

- In terms of color, lighter shades reflect light, causing it to bounce back off surfaces. Darker wallpaper absorbs light, making

a room feel smaller and more compact: however, it can also make a bold statement.

Don’t be intimidated by wallpaper. Tips and tricks are plentiful, with videos. The keys are preparing the walls well and selecting the kind of wallpaper that you are most comfortable applying. Peel-and-stick is the easiest to work with, but the traditional paste-the-wall method is not difficult to learn.

Of course, an interior designer can help from the very beginning of selecting through installation. Don’t let the idea of wallpaper keep you from having a very special spa-like bathroom.

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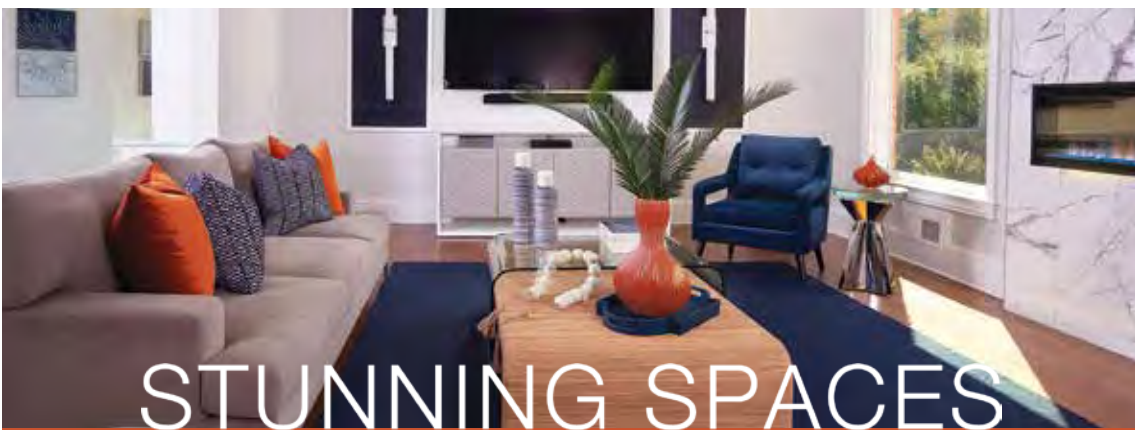
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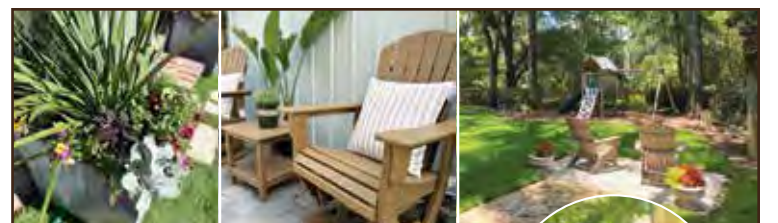
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Continued on page 22

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# Food, Fireworks and Family Fun on Okaloosa Island's Boardwalk

BY CHRISTOPHER MANSON WITH SHANTELE DEDICKE

Few attractions along the Emerald Coast offer a more striking view of the Gulf than The Boardwalk on Okaloosa Island. Located right on the beach, The Boardwalk (Newman C. Brackin Wayside Park) is a vibrant community hub for locals and visitors alike, offering must-attend events for the entire family and nationally recognized restaurants. For a real-time glimpse of the stunning shoreline, visit theboardwalkoi.com for the live "Beach Cam."

The Boardwalk features free parking, pavilions, picnic tables, public restrooms, and outdoor showers for returning beachgoers. Recurring events include weekly fireworks, coastal beach cleanups, the Kitty Hawk Kite Festival, the New Year's Day Pelican Plunge, and two popular volleyball tournaments—Emerald Coast Volleyball Week in the spring and the Emerald Coast Fall Classic.

Beginning May 28, seasonal fireworks will light up the night sky over the Gulf, blasting off from the pier every Wednesday at 9 p.m. through Aug. 6. Additional fireworks spectaculars are scheduled for Sunday, May 25 (Memorial Day weekend), Labor Day weekend, and New Year's Eve. Other family-friendly events include tropical-themed luaus, outdoor movie screenings, and performances by award-winning local bands on the Al's Beach Club stage.

The Boardwalk is part of the Saltwater Restaurants family, a group known for delivering



exceptional dining experiences with a commitment to quality, fresh ingredients, and "memorable coastal cuisine." In recent years, the company has built a vibrant dining scene on The Boardwalk and beyond while voicing support for beach safety efforts and organizations that protect and fight for the environment. Learn more at saltwaterrestaurants.com.

## Dining Highlights

**Floyd's Shrimp and Steak House:** A longtime favorite along The Boardwalk, Floyd's specializes in fresh Gulf seafood, hand-cut steaks, and their famous "shrimptizers." Don't miss their "notorious all-you-can-eat fish and shrimp platters," as highlighted at floydsshrimpshouse.com. Whether you crave surf, turf, or both, Floyd's offers unforgettable dining with spectacular sunset views.

**Rockin' Tacos Grill & Tequila Bar:** Located on The Boardwalk's upper level, Rockin' Tacos is bursting with atmosphere and colorful beachside décor. Savor coastal-inspired tacos, over 75 tequilas and house-infused craft margaritas while enjoying live DJ music. The restaurant rolls out 1,000 made-from-scratch tortillas a day, and their footlong blackened shrimp burrito was featured on the Travel Channel. Discover more at rockintacos.com.

**The Crab Trap:** With its family-friendly, beachy vibe, The Crab Trap offers a menu full of fresh fish like grouper, snapper, mahi-mahi, cobia, wahoo, and amberjack, alongside crab, shrimp, and a variety of specialty drinks. For authentic Gulf flavor and atmosphere, look no further. The Crab Trap also has locations in Miramar Beach and Pensacola. Visit crabtrapflorida.com for details.

**Al's Beach Club & Burg-**

**er Bar:** Reopened for the season on March 1, Al's offers build-your-own burgers, specialty sandwiches (including the popular Island Chicken Sandwich, a tuna burger, and a "Beyond" vegan burger), and a full bar. Family-friendly by day and lively at night, Al's is beloved for its custard shakes, handcrafted cocktails, and beachfront vibes.

More at alsbeachclub.com.

The Boardwalk is a choice spot for dining, entertainment, and breathtaking views. Locals can enjoy a casual night out while visitors experience authentic coastal experience. Whether you're flying solo, out for a date night, or enjoying time with family, there's something for everyone.



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- March 7: Below Alabama 6-10pm
- March 8: LA Strangers 6-10pm
- March 14: Rockers 4 Life 6-10pm
- March 15: Jody Lucas 6-10pm
- March 16: Ronny Dean Garrett 4-8pm
- March 21: David Gautreau. 6-10pm
- March 22: The Remedy 6-10pm
- March 28: Ed Wrann. 6-10pm
- March 29: Purple Monkey 6-10pm
- Shrimp Boll Sunday 4-7pm
- March 30: Parker & Ivoree Willingham 4-8pm

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



 Off the Hook

## SSUS

continued from page 2

the ship, including the funnels, radar mast, and other signature components, as well as the Conservancy's extensive curatorial and archival collection. This will preserve the ship's storied history and the memories that she has created for so many people over the years.

To follow the SSUS' journey via GPS tracking, visit // [www.destinfb.com/explore/eco-tourism/ssus](http://www.destinfb.com/explore/eco-tourism/ssus).

### Fun Facts About the SSUS:

- The design of the SSUS was so innovative that the details of her construction were kept top-secret. She was the first passenger liner to be built almost entirely in a graving dock – safely out of the public eye.

- The SSUS was designed to be just wide enough (101 feet) so it could pass through the locks of the Panama Canal with two feet of clearance on either side.

- Five days before her maiden voyage in July 1952, the SSUS was opened to the public at her berth in New York. Some 70,000 people turned out to see the dazzling new ship that day – more than a sellout crowd at Yankee Stadium! The line to go aboard

stretched for 14 blocks.

- How fast was the SSUS? During her speed trials, she sliced through the waves at an astonishing 38.32 knots – 44 miles per hour!

- Four U.S. presidents sailed aboard the SSUS: Harry Truman, Dwight Eisenhower, John Kennedy and Bill Clinton. (The youthful Clinton, fresh out of Georgetown, was on his way to study at Oxford as a Rhodes Scholar.)

- For her maiden voyage, the SSUS stocked 7,935 quarts of ice cream and a whopping 500 pounds of caviar.

- The SSUS carried an impressive roster of luminaries on nearly every voyage. Famous passengers included Marlon Brando, Coco Chanel, Sean Connery, Gary Cooper, Walter Cronkite, Salvador Dali, Walt Disney, Duke Ellington, Judy Garland, Cary Grant, Charlton Heston, Bob Hope, Marilyn Monroe, Prince Rainier and Grace Kelly, Elizabeth Taylor, John Wayne, and the Duke and Duchess of Windsor.

- A famous passenger of a different sort sailed aboard the SSUS in 1963: the Mona Lisa. Leonardo Da Vinci's masterpiece was traveling to the U.S. for special exhibitions in Wash-



ington and New York. (She made it back to the Louvre in remarkably good shape for a 460-year-old woman.)

- The SSUS is 990 feet long – about five city blocks! If you stood her on end, she'd rise nearly as high as New York's Chrysler Building or Philadelphia's Comcast Center.

- You think the Titanic was huge? The SSUS is over 100 feet longer.

- The SS United States' designer, William Francis Gibbs, wanted his ship to be fireproof, so he insisted that no wood be used in her construction or fittings. One exception: the ship's grand pianos were made from fire-resistant mahogany. A Steinway piano was tested in advance by dousing it with gasoline and

lighting a match. (It didn't burn.)

- More aluminum was used in the SSUS than for any previous construction project in history. Why? To reduce her weight and make her the fastest ocean liner of all time.

- Thanks to her reduced weight and powerful engines, the SSUS could go almost as fast in reverse as the Titanic could go forward.

- On her maiden voyage, the SSUS shattered the trans-Atlantic speed record in both directions. She was the first American ship in 100 years to capture the coveted Blue Riband (awarded to the fastest trans-Atlantic ocean liner). Amazingly, she still holds the record more than 60 years later.

- Built to be converted from

luxury liner to troop transport in the event of war, the SSUS was able to carry 14,000 troops 10,000 miles without refueling.

- The galleys aboard the SSUS could turn out up to 9,000 individual meals a day!

- The SSUS was retired from active service in 1969. The age of the great ocean liners had come to a close, doomed by increasingly fast and affordable trans-Atlantic airline flights.

- From 1996 to 2025, the SSUS was docked on the Delaware River in Philadelphia.

Source: [ssusc.org](http://ssusc.org)

Learn more about Okaloosa County's artificial reef program at <https://www.destinfb.com/explore/eco-tourism/artificial-reefs/>.



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## DESTIN DINING

continued from page 20

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.

Saturday, March 8: Nautical Flea Market 8 a.m. - 12 p.m.

March 16: 10th Annual Sock Burning-Free the piggies! 5:30 p.m. Sock Burning Ceremony; Ronny Dean Garrett 4-8 p.m.

March 30: Shrimp Boil 4-7 p.m.; Parker & Ivory Willingham 4-8 p.m.

Wednesdays: Kids Eat Free 5-9 p.m. Thursdays: Open Mic and Karaoke Nights 6-10 p.m.

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Oyster bar hours: Mon-Thurs 3-10 p.m.; Fri-Sat 11 a.m.-midnight; Sun Noon-9 p.m.

Restaurant hours: Mon-Tues closed. Wed-Sat, 11 a.m.-9 p.m. Sun, 9 a.m.-4 p.m.

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VKI Japanese Steakhouse & Sushi Bar offers an authentic Japanese dining experience. Known for its fresh sushi rolls and entertaining hibachi, the local's revered South Walton restaurant provides a diverse menu that includes teriyaki, tem-

pura, katsu, noodles, fried rice and bento combo boxes. Guests can enjoy lunch from 11 a.m. to 3 p.m. and dinner from 3 to 9:30 p.m., Tuesday through Sunday; the restaurant is closed on Mondays. VKI Japanese Steakhouse & Sushi Bar is celebrated for its high-quality ingredients and friendly atmosphere, making it a popular choice for both locals and visitors seeking a memorable Japanese meal in the Santa Rosa Beach area. Hours: 11 a.m. – 10 p.m. Dine in or order online for take out.

[vkijapanesefl.com](http://vkijapanesefl.com)

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# The Emerald Coast Boat & Lifestyle Show Returns February 28-March 2nd

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It only happens one weekend a year. From the Panhandle to Tallahassee, boating, fishing and outdoor lifestyle enthusiasts gather in Panama City Beach for the Emerald Coast Boat and Lifestyle Show at Aaron Bessant Park, which returns February 28th-March 2nd.

Whether buying their first boat or upgrading their cur-

Bob Price of Panama City Beach, who never misses the show, purchased a 17-foot center console in 2019 and upgraded to a 24-foot center console last year. "Boat show pricing is a real thing," he said. "I know for a fact I got my best deal on both boats I purchased at this show."

In addition to boats, this show also highlights the best of

honor military members and first responders on Sunday. For the most up-to-date information

on the show, including dealers, brands, exhibitors, and vendors, or to purchase tickets in ad-

vance allowing you to 'skip the line,' visit [EmeraldCoastBoat-Show.com](http://EmeraldCoastBoat-Show.com)



the Coastal Lifestyle. Attendees who love the sugar-white sand, glistening Gulf waters, sunrises and sunsets, salty breezes, and making family memories along the coast celebrate together at The Emerald Coast Boat and Lifestyle Show!

The curated line-up of exhibitors and vendors showcases boating, fishing, paddle boarding, kayaking, biking, electric carts, product demonstrations, seminars, beach furniture, coastal artists, condo and beach house furnishing, kids' activities, live music, food trucks, beer, and cocktails inspire thoughts of outdoor activities and glorious weather all along the Emerald Coast.

This onsite collection of dealers and manufacturers allows buyers to compare boats side by side while taking advantage of the best discounts and incentives available exclusively at the show.

Parking for the show is always free at the adjacent Pier Park. The show will once again



## EMERALD COAST BOAT & LIFESTYLE SHOW

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# Emerald Coast Fitness Foundation Offers Year-Round Public Swimming

BY WENDY RUDMAN

Ten years ago, four swim enthusiasts sat around a kitchen table in Fort Walton Beach brainstorming about how to bring public pools back to local communities. All of the pools had closed overnight in October 2014 after the local YMCA went bankrupt.

The middle school competitive swim season had been set to begin in two weeks, leaving hundreds of young athletes without a place to practice or compete. Those students were just a fraction of those who depended on the YMCA pools for fitness, competitive opportunities, swim lessons, and the sense of community that forms around a pool.

Generations grew up swimming in the FWB indoor pool,

which dates back to the 1980s.

“We were stunned when the news came out,” recalled Kathi Heapy, one of the foursome around that kitchen table in January 2015. “What are we going to do?” was the big question.”

By the end of that long ago conversation, Kathi and Gary Heapy, as well as Pam and Bruce Braseth, had decided to form a nonprofit.

Each couple put in money to give the fledgling Emerald Coast Fitness Foundation some legs and they went to work, starting with the pool in Fort Walton Beach. They faced many obstacles, not the least of which was the complicated ownership issues surrounding the property. The Air Force had leased it to the city with the stipulation that it be



PHOTOS BY WENDY RUDMAN  
Lessons are offered at both of the Emerald Coast Fitness Foundation's pools. The Taj Renee Community Aquatic Center's family pool opens in April for lessons.

used for recreation. The city had leased it to the YMCA, which built the pool and the building.

The solution came from a

partnership with Liza Jackson Preparatory School. The popular charter school was operating out of a former Walmart on Mary Esther Boulevard, but had limited athletic facilities. The former YMCA property had a gym, as well as locker rooms and acreage for sports fields.

About five months after ECFF was formed, Pam, Kathi, and three school leaders – including new principal Kaye McKinley – sat down to see if they could find a way to work together.

“We are educators and not swimmers. We’re not in the business of teaching people to swim and managing a swimming pool,” Kaye recalled of initial concerns. “Founder Terri Roberts and the board kept emphasizing that it’s a community and we want to save a community resource.”

The women decided each would write a proposal asking the city to lease the facility to them. If the foundation was chosen, they would keep the pool and sublet the rest of the school. If the school was chosen, they would sublet the pool to the foundation.

That way, Pam explained, the city had a choice.

Renovations began and fundraising continued. In the end, \$250,000 was raised, with large donations from the All Sports Foundation and local business owners, Tim and Sharon Smith, pushing it to completion.

In December of 2015, more than a year after the pools had closed, the Bernie R. LeFebvre Aquatic Center opened, named

*Continued on next page*



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[eccac.org/gala-golf](http://eccac.org/gala-golf)

## More Info

The Emerald Coast Fitness Foundation, a local nonprofit, operates two pools open year-round to the public in Okaloosa County. Pay by the day, week, month, or purchase a 10-visit punch card.

heated pool, open year around with 10 aquacise classes a week and hours of lap swim every day. Family swim times are also available at discounted rate.

**Bernie R. LeFebvre Aquatic Center**  
1127 Hospital Road (entrance is off Lewis-Turner Boulevard), Fort Walton Beach, 850-863-7946  
Six-lane 25-yard indoor

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# Golf Series: Presentation to Honor the "Power of Print" at the PGA Show in Orlando



By BARBARA PALMGREN

January, 2025, brought a record snowstorm to the Panhandle of Florida while I was in Orlando making a presentation at the annual national golf show. At the show, I shared a Power

Point presentation to discuss the importance of keeping printed material available and in front of the community as well as tourists. Every participant received a copy of FWB Life, Bay Life or Destin Life with a notation of the page where they could read an article about golf in our area. Articles highlighted an area golf course, junior golf tournaments or other special tournaments.

Other printed material was discussed as well with due respect to QR codes that one can scan to locate a course and book a tee time. Watching members of the audience turn the pages of our local papers brought a

smile to my face. I had two international golf professionals from Malaga, Spain, who thanked me for putting forward an idea they would bring back to their city.

One new course owner was especially interested in using printed material as well as Apps to market their product. Every community is different, and during the Q&A, ideas were exchanged on marketing golf. Everyone agreed that it's of strategic importance to promote golf for the next generation and to communicate with members as well as outside public play to get return business. Membership is a key factor for course survival

as bills must be paid.

Course managers for larger urban areas appreciated hearing how our area courses support one another. In our county, when one course hosts a daily or weekend tournament, management often recommends another course to a tourist for that day. Golfers appreciate this courtesy and friendly comradeships that are evident along the Emerald Coast.

I was an educational presenter two years ago at this show and was surprised to learn that presentations are more streamlined



than ever before. My simple PowerPoint was transposed onto their template. So yes, it looks so much more professional; but no, that's not me hitting the drive with my hair flying as I hit a drive several hundred yards! Instead, I'm happy to get to the tee box and see if my drive goes straight and at least 100 yards.

## SWIMMING

continued from previous page

in honor of Sharon Smith's father, a local swim coach whose passion for the sport changed the lives of countless young swimmers.

During the Bernie's first year of operation, the founders start-

ed working on reopening the Destin facility. Another \$250,000 later and months of renovations, the facility now known as the Taj Renee Community Aquatic Center reopened in August of 2017. This larger facility boasts a seasonal family pool with a slide and an eight-lane 25-yard competition pool that's open year-

round. About 20 swim meets a year are hosted at the Taj, which has a large enough pool deck to accommodate spectators. It's also home to the Panhandle Pirates Water Polo Club.

Both pools are used for everything water safety and competitive swimming, to aquacise, lap swim, water polo and birthday

parties. They are the only publicly accessible pools in Okaloosa County. The foundation has more than 5,000 registered members and dozens of business sponsors. But operating a community pool is not for the faint-hearted. Even with a goal of breaking even every year, it's a journey.

"People who didn't know me and Pam when we started this whole process thought we were crazy," recalled Kathi. "The people that knew us, and they knew us because we had coached their kids, they believed that we could do it. "And we did."

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# Sixth Annual Westonwood Ranch PCA Rodeo

## March 28-29 | Freeport Regional Sports Complex

As the final seconds ticked aDust off your boots and get ready to rodeo! The 6th Annual Westonwood Ranch PCA Rodeo presented by Builders FirstSource returns to the City

of Freeport Sports Complex March 28th –29th, 2025. Come watch some of the nation’s top cowgirls and cowboys competing in the Professional Cowboy Association Circuit (PCA) – bring the family and friends for a fun-packed weekend!

Contestants will compete in events including Bareback Riding, Calf Roping, Saddle Bronc Riding, Ranch Bronc Riding, Steer Wrestling, Breakaway Roping, Barrel Racing, Team Roping, and Bull Riding at the professionally sanctioned rodeo. Rodeo gates open at 6 p.m. with rodeo start at 7:30 p.m. each night. Spectators are encouraged to come early to enjoy pre-rodeo excitement including the kids’ gold rush, food vendors, children’s inflatable play area and more!

Westonwood Ranch is an organization whose mission and programs serve teens and young adults with Intellectual and Developmental Disabilities (IDD). “We are so thankful for the partnership with Walton County Sheriff’s Office, the City of Freeport, our community sponsors that make it possible to raise funds that help support our programs. So many youths with developmental disabilities



miss irreplaceable opportunities to gain critical life skills and job skills needed to lead an independent life. These special individuals want the same thing as we do — to be fully participating members of society,” shared Lindy Wood, Founder of Westonwood Ranch.

Westonwood Ranch is located in Freeport and provides therapeutic programs designed to fill the transition gap from high school into adulthood by incorporating functional learning opportunities in a therapeutic farm environment. All net proceeds from the event go

to support Westonwood Ranch programs.

Tickets at the gate for the Westonwood Ranch PCA Rodeo are \$20 for adults and \$15 for children 12 years and younger. Free admission for children ages 2 and under. There will be no presale of tickets, so spectators are encouraged to arrive early. Westonwood Ranch is actively seeking additional local business sponsorships for this event. For more information about how to support the rodeo and Westonwood Ranch, email [admin@westonwood.org](mailto:admin@westonwood.org) or visit [www.westonwood.org](http://www.westonwood.org).

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# Staying Healthy This Cold & Flu Season: A Q&A with Dr. Karen DeVore



BY BOBBY PARKER

As the seasons change and the air gets crisp, so does the likelihood of sniffles, sore throats and seasonal viruses. The Tortoise Clinic, located in Santa Rosa Beach, believes in blending Eastern and Western medicine to support the immune system naturally. Their medical-grade dispensary, open to the public, offers third-party tested supplements, vitamins, and herbs to ensure quality, safety, and therapeutic effectiveness.

We sat down with Dr. Karen

DeVore, Naturopathic Doctor at the Tortoise Clinic, to discuss immune support, stress management and how natural supplements can play a key role in overall wellness this time of year.

**Dr. Karen, what are your favorite formulas during cold and flu season?**

**Dr. Karen:** Prevention is key when it comes to cold and flu season, and supporting the immune system proactively is the best way to keep illness at bay. For my family, I rely on a few key supplements to give our immune defenses a strong foundation.

One of my favorites is Pure Defense, a powerful all-in-one formula that includes vitamin C, NAC, elderberry, quercetin, vitamin D, zinc, and a probiotic—all crucial for upper respiratory health and immune support. I also use Viracid, which has broad-spectrum antiviral properties with lysine and vitamin A, echinacea, astragalus, and andrographis. Either formula

is great for both prevention and early intervention if you start feeling under the weather.

Beyond supplements, lifestyle factors play a huge role in immune health. Adequate sleep, stress management, proper hydration and a nutrient-dense diet all help the body fight off infections more effectively. If you're not prioritizing these areas, even the best supplements won't be as effective.

**Stress can take a huge toll on the immune system. What are your go-to recommendations for managing stress naturally?**

**Dr. Karen:** Absolutely! Chronic stress weakens the immune system and can make us more susceptible to illness. When someone comes to us struggling with stress, the first step is to assess how stress is affecting their biochemistry—including hormones, sleep, and metabolism.

One of my favorite stress-support supplements is

Cortisol Manager, an ashwagandha-based formula that's particularly effective for people dealing with prolonged stress, sleep disturbances, and difficulty managing weight. For those who need more adrenal support, HPA Adapt is a combination of adaptogenic herbs to help the body adapt to stress more efficiently. Chelated Magnesium L-Threonate is a favorite of mine to support the brain with anxiety due mental stress, and is a great option for those needing support with focus, memory, and mood.

In addition to supplements, I encourage everyone to prioritize stress-relief techniques including meditation, breathwork, acupuncture, exercise, and mindfulness practices—all of which can help manage stress and the toll it takes on the body, and support the nervous system.

**What is your favorite way to naturally support kids and teens?**

**Dr. Karen:** Although noth-



ing takes the place of sunshine, a balanced and low sugar diet, exercise, and limited screen use, a great liquid multivitamin with methylated B vitamins and minerals is a great way to get good nutrients into sensitive pallets. My favorite is by Eddie Bee, called Liquid Multivitamin + Mineral Support. This can be paired with a high quality probiotic like a refrigerated formula by Klaire or Metagenics.

**How can people access**

*Continued on page 31*

## WELLNESS IS A MARATHON, *not a sprint.*

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Wellness



BY STEPHENIE CRAIG,  
JOURNEY BRAVELY

Have you ever done something kind for someone you value to then feel like it went largely unnoticed? Do you feel frustrated when you spend time and energy investing in a relationship to feel like the other person doesn't really see or appreciate your investment? Doing thoughtful things for your loved ones matters. However, the human instinct, most often, is to do for others what you would like someone to do for you. And, while that approach works sometimes, often the other person in the relationship feels most loved and seen in ways that might be different than what helps you feel loved and seen.

Maybe you are spending en-

ergy cleaning your child's room and packing time consuming lunches when what really makes your child feel seen and loved is playing a game with you. Maybe you are spending energy buying something for your partner when what really makes them feel seen or loved is time and meaningful conversation. Maybe you are spending energy planning a party for a friend when what makes them feel most loved is spontaneous lunch with you.

Investing energy in relationships unintentionally can create frustration, confusion and disconnection over time as both parties can end up feeling unseen. So, how do you figure out how to invest energy in your relationships strategically so your effort is landing in a way that feels meaningful to the other person? And, how do you learn to communicate your needs clearly to others, so they can invest energy strategically in their relationship with you?

**Seven Ways to Invest Relationship Energy Strategically**



**1 - Let go of mind reading.** Mind reading is a myth. Culture has sold you a false idea that mind reading equals love. No one can read your mind and you can't read theirs. And, that's perfectly okay. Let go of expect-

ing yourself or others to read minds when it comes to what makes you or them feel seen and loved.

**2 - Reflect on what makes you feel seen and loved.** Notice what makes you feel val-

ued, connected, deeply seen and known. Do you feel most seen with side by side time together, meaningful conversation, acts of service, physical touch, encouraging words, gifts, surprises? Notice that what makes you feel seen works for you but is not necessarily the same for others.

**3 - Ask the other person what makes them feel seen and loved.** Be curious and take notes. Remember, your way of feeling seen is not the right way, it's just your way. Let the other person have space to need and want what feels best and most connecting to them in the relationship.

**4 - Make adjustments in your approach.** Make consistent and meaningful efforts to spend more energy on what helps the other person feel seen and loved and less energy on things that do not matter as much to them.

**5 - Tell people what you need.** Communicate clearly what helps you feel seen and connected in your relationships. Remember that communicating what you want and need does not take away from the value when the other person gives you what you're asking for. Being clear about your needs makes you more likely to get what you need and to feel connected in your relationships. Instead of hoping someone reads your mind about wanting a nice dinner for your birthday, tell them a nice dinner would make you feel loved.

**6 - Give and notice positive feedback.** When your friend does something that felt meaningful, tell them directly what it meant to you. When your family member tells you the focused time you spent with them was meaningful, take mental note and prioritize spending focused time with them.

**7 - Initiate check in conversations periodically.** Try directly discussing connection in your relationships. Ask the other person how it's going for them? Don't judge their response. Share your connection needs.

Spending your relationship energy strategically feels better and much less frustrating. Be patient with yourself and others as you learn. Connect with us along your journey for coaching and counseling at Journeybravely.com.

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# 6 Ways Exercise Helps Your Body Stay at The Right Temperature As You Age

By KASSIA GARFIELD, OWNER, MAXSTRENGTH FITNESS, NICEVILLE

Thermoregulation is the body's ability to maintain a stable internal temperature, which is crucial for overall health and comfort. As we age, the body's natural ability to regulate temperature becomes less efficient, putting older adults at higher risk for heat-related illnesses or hypothermia. Factors such as reduced sweat production, changes in blood circulation and diminished skin sensitivity contribute to these challenges. Fortunately, regular exercise can play a vital role in helping older adults improve thermoregulation and reduce these risks. Here's how exercise can enhance the body's ability to manage temperature changes and improve comfort for older adults.

## 1. Improving Circulation and Blood Flow

As people age, circulation can slow down, making it harder for the body to dissipate heat efficiently or retain warmth when needed. Regular physical activity, particularly cardiovascular exercise like walking, strength training, or cycling, helps stimulate blood flow and improves vascular health. With better circulation, the body can more effectively deliver oxygen and nutrients to tissues, as well as regulate body temperature by redirecting blood flow to the skin to release heat or shunting it to the core to conserve warmth.

For older adults, improving circulation through exercise can help reduce the risk of heat exhaustion in hot weather and improve comfort during colder temperatures. It also helps maintain a healthier cardiovascular system, supporting the body's ability to adapt to temperature fluctuations.

## 2. Enhancing Sweat Production

Sweating is the body's primary mechanism for cooling down



when temperatures rise. However, as we age, the sweat glands become less efficient, reducing the body's ability to cool itself in hot conditions. This leaves older adults more vulnerable to heat-related illnesses like heat stroke.

Regular exercise can help increase the body's ability to sweat by stimulating the sweat glands. When older adults engage in consistent physical activity, their bodies become better at activating the cooling process when needed. Over time, the body becomes more responsive to changes in temperature, which can help older individuals feel more comfortable in warmer environments and reduce the risk of overheating.

## 3. Increasing Heat Acclimatization

Heat acclimatization refers to the body's gradual adaptation to warmer temperatures. Through exercise, the body becomes better at adjusting to hot environments. Older adults who regularly engage in outdoor exercise or aerobic activities can gradually increase their tolerance to heat and cold, making it easier for them to handle changes in temperatures and avoid heat-related issues.

This process works by allowing the body to increase blood volume and sweat rate while enhancing the cardiovascular system's ability to regulate heat. Exercise helps the body adapt more quickly to changes in temperature, reducing the chances of heat exhaustion or heat stroke when the weather gets hot. When we exercise this 'stresses' the body, which then reacts to improving thermoregulation. Our body will only make changes when it is put under stress, or overloaded.

## 4. Supporting Metabolic Health and Weight Management

Being overweight or obese can make thermoregulation more difficult, as excess body fat can interfere with the body's

ability to regulate heat and cold. Regular exercise helps with weight management, reducing the strain on the body's ability to maintain a stable internal temperature. By engaging in both aerobic and strength training exercises, older adults can improve muscle mass, reduce fat, and enhance metabolism. With less body fat, the body is better able to regulate temperature in both warm and cold conditions.

## 5. Improving Core Temperature Regulation

Strength training and aerobic exercise can help improve core temperature regulation by increasing the efficiency of the body's internal systems. During exercise, the body naturally heats up, and the hypothalamus (the part of the brain that controls body temperature) works to bring the temperature back to normal. Regular physical activity can help optimize the efficiency of this process, allowing the body to respond more effectively to changes in external temperature.

Moreover, exercising in both warm and cool environments can help the body become more adaptable, improving its overall ability to maintain a balanced



internal temperature regardless of external conditions.

## 6. Boosting Comfort in Cold Environments

While much focus is given to thermoregulation in hot conditions, cold environments also pose risks, particularly for older adults. As we age, the body's ability to generate heat by shivering diminishes. Regular exercise, particularly strength training, can help maintain muscle mass, which is important for generating heat and retaining warmth. The increased muscle mass also helps the body stay warmer in cooler temperatures by increasing metabolic rate.

## Conclusion

Thermoregulation is a crucial function that supports over-

all health and well-being, especially for older adults. Regular exercise plays an essential role in helping the body manage temperature fluctuations. By improving circulation, enhancing sweat production, supporting metabolic health, and boosting the body's adaptation to heat and cold, physical activity helps older adults stay comfortable and safe in varying environmental conditions. Incorporating regular exercise into daily routines not only supports thermoregulation but also contributes to overall health, making it a valuable tool for older adults looking to improve their quality of life and reduce the risks associated with temperature extremes.

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 Wellness


By DR. JESSICA MONTELEONE,  
PT PhD

I didn't fully understand it as a child. I was brought up as a Methodist. Our family would pitch in and deep clean our home in the spring. Then, for 40 days before our Easter celebration, we were not allowed to have anything with sugar in it. However, on Easter morning, we were greeted with a coconut filled chocolate egg. We participated in Sunrise service, Sunday service and a special meal. It was the greatest celebration in our Christian faith.

Why is it called a "spring clean"? Is it because most people find the spring to be an annually invigorating time when it feels good to get rid of the old and bring in the new? Yes, and it offers holistic health benefits as well.

Some scholars attribute spring cleaning from the Jewish tradition of regular house cleaning just before Passover; the holiday marking the exodus of the Jews from Egypt. Since matzah, or unleavened bread, was fed

to the Jewish slaves in Egypt, it is tradition for Jews to rid their house of any leavened bread in preparation for the Passover celebration. The Jews left the captivity of Egypt to come into their promised land. It was out with the old and in with the new.

This year, Passover is celebrated April 12-20th. April 20 is also Easter. Jesus' death and resurrection happened during the Passover week. On Easter, Christians celebrate the new life of the resurrected Jesus, the sacrificial Passover lamb, with the hope of eternal life in Heaven.

For Christians, we might celebrate lent, a season of 40 days from Ash Wednesday on March 5th to Easter on April 20th this year. It can include fasting, study and reflection of the crucifixion, death and resurrection of our Passover lamb. Jews may deep clean their homes of leaven. Christians may deep clean their hearts.

Spring cleaning might be part of a religious ritual; however, it has physical and psychological benefits as well.

Emptying your refrigerator and pantry can offer us the opportunity to throw out outdated and nutritionally poor food that has harmful ingredients such as seed oils, high fructose corn syrup, food dyes and preservatives.

A clean home offers a calm-



er, more organized living space. For our visually or physically impaired, clear open pathways can help to prevent injurious falls.

Getting rid of things that clutter your closets can benefit someone else through donations. Many folks have financial difficulties. Your clutter items may be an answer to their prayer. One man's trash is another man's treasure.

Deep cleaning your home means inhaling less dust and irritants that place a demand on your lungs and immune system reducing exposure to allergens and irritants, such as dust, mildew and mold. This helps prevent respiratory issues, such as asthma and trouble breathing due to poor air quality.

It will reduce the presence of potentially harmful germs that can live on your home's surfaces that can make you sick, including those living on the dirtiest surfaces in your home, such as

cutting boards, countertops, doorknobs and sinks.

A tidy and peaceful-feeling bedroom may help improve your ability to sleep, which can improve focus and moods.

It can help you stick to healthy habits, such as cooking at home and working out at home, if you're better able to find what you need and have the space to do it. Remember, exercise bikes are not made to be coat hangers.

Oh my, I've been looking for that for months! Reducing clutter can save you money if you're better able to find and use what you already have available.

What's included in a spring clean? A thorough cleaning usually involves organizing your belongings, getting rid of what you don't need, as well as a scrub down of your home's dirtiest and most frequented spots. Holistically, it might include getting

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rid of bad attitudes, faulty habits and practicing an attitude of gratitude.

The Jews were enslaved for 400 years. Their freedom did not come easy. The last of 10 plagues sent to Egypt was a death plague. God sent an angel of death that took the life of the firstborn in every family that did not have the blood of a lamb smeared over their doorpost. It was then that the enslaved Jews were set free from captivity.

As a Christian, Jesus Christ is my Passover lamb. This is a time I will Spring clean my house, get rid of the clutter and clean out the debris in all areas of my life, so that this springtime can truly bring the newness of whole health in every realm in living. Out with the old and in with the new.

Visit Wholistic Therapy at Home, [wholistictherapyathome.com](http://wholistictherapyathome.com) or contact me at [wholistictherapy@yahoo.com](mailto:wholistictherapy@yahoo.com) or 850-974-0970.

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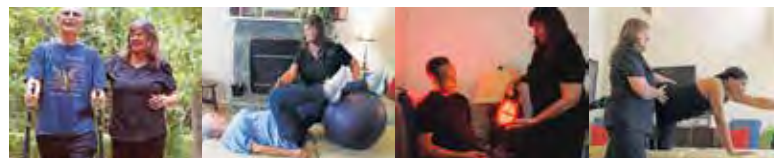
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By KAY LEAMAN, HEALTH ARCHITECT, HEALTHYDAY HEALTHYLIFE

This very crucial nerve (the 10th of 12 cranial nerves) winds its way from the brain down the spinal column to the heart, lungs, liver, stomach, spleen and GI tract. As part of the parasympathetic system (rest and digest) its role is to transmit signals from the brain to the body. This nerve plays a role in our heart

rate, immune system, mood, mucus and saliva production, skin and muscle sensations, speech, taste and more.

When the vagus nerve is not functioning properly, one can experience symptoms such as heart rate irregularities like bradycardia (slow beat), palpitations or an irregular heart-beat. Our mood and wellbeing can change due to a change in the neurotransmitter levels and stress responses. These heightened stress levels and/or mood swings can be experienced with no apparent cause.

Managing daily stress is a huge part in our optimal health. Because stress stems from the sympathetic system (fight or flight), it is important to have a

strong vagus nerve which tells the sympathetic system that everything is ok and we can relax. This happens by stimulating the vagus nerve.

By exercising and stretching the vagus nerve on a regular basis, we can build up a resilience against stress. There are many different ways we can do this, and if you meditate, exercise, sing or gargle, you are on the right track. This being said, exercising the vagus nerve when we are experiencing stress or symptoms of a compromised nerve can be done at work, in the car, at the movies or while fishing. In other words, any time anywhere.

Other things we can do to keep this very important nerve

strong are:

- Strength training
- Running
- Yoga
- Diaphragmatic breathing
- Box breathing (inhale (nose) for 4, hold for 4, exhale (mouth) for 4, hold for 4)
- Fasting
- Massage
- Laughter (Fake it if you have to.)
- Spending time outside
- Stimulating acupressure points: carotid artery and 3 points on the ear.
- Tapping - EFT (emotional freedom technique)
- Singing - slower songs are better
- Gargle - 30 to 60 seconds. This causes vibration in the

throat which stimulates the nerve.

There are plenty of videos online with stretches and other exercises. There are also machines that can stimulate the nerve. My vote is to incorporate a few of the options into my daily routines. The one thing I didn't mention that can stimulate the nerve is a cold face plunge. So, if you're a cold plunger go for it. I'll keep my face warm and happy as I make a joyful noise in song.

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## STAYING HEALTHY

*continued from page 27*

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testing to ensure purity, potency, and proper formulation. Each product is vetted for therapeutic dosages and clinically-backed ingredients, so our patients can trust that they're getting safe, effective solutions tailored to their needs.

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# Insights for Investors: Some Things to Watch for 2025



BY MAURICE STOUSE, FINANCIAL ADVISOR & BRANCH MANAGER

Leading off our list would be interest rates. We watch, daily, the yield on the 10-year U.S. Treasury Note (USTN). That is a leading indicator for the stock and bond markets. It also is a leading indicator for mortgage rates as well. It is important to be aware of how changes in the rate can impact stocks. A rising yield means a declining price for bonds (and investors are selling bonds and buying stocks). A declining yield might mean Treasury prices are going up and there is more demand for those, and investors are moving assets from stocks to bonds.

When we refer to **investors**, we are pointing more toward professional investors vs. individual investors. By some indicators, professional investors account for almost 80% of the daily volume in the stock market. What or who are professional investors? Those could be hedge funds, mutual funds, private equity funds, trading firms, pension funds as well as others. Professional investors are less likely to be buy and hold vs. individual investors, because they rely on shorter term profits or returns for performance (in our opinion).

The question on everyone's mind is will **rates** on the 10 year remain the same, head higher or go lower? A few things impact that, the first of which is inflation. While inflation has come down, it remains to be seen if it will continue to decline, head back up or remain the same.

Next would be the **borrowing demand of the U.S. Treasury**. That is from the issuance of new debt as well as the refinancing of maturing debt.

Lastly is the **strength of the U.S. dollar**. At this writing, it is



up in value almost 4% over the past 12 months. Many would think the dollar is too high citing the fact that a too strong dollars makes U.S. exports costlier overseas.

Next, we look at **valuations**. In other words, the prices for stocks and bonds and if they are becoming over-valued, undervalued or fairly valued. We would agree the overall stock market (after two straight years of 20% returns) has grown rapidly and is overvalued. What follows would mean earnings would have to up or prices would have to come down. We do also share the concern that a majority of the returns have

been from just 10-20 stocks.

**Bonds**, on the other hand, might be seen as cheap. The risk with bonds is if they move down from where you bought them and you feel like it is a losing proposition. A few things about bonds: 1) You know what you will have and when you will have it. 2) You can sell them at any time (subject to market movement) and they help reduce risk in your overall portfolio. We have heard and read that Warren Buffet, the famous U.S. investor, prefers stocks over bonds, because of the greater potential over time. But we have also learned that he does include short-term bonds in his holdings, but also that he currently has built a lot into cash or money markets. Money markets continue to offer a compelling yield and do not come with the same risk as bonds—after having said we believe bonds can be used to diversify portfolios. The same can be said for

tax-free bonds which have experienced lower prices and hence higher yields.

**Gold, silver and other precious U.S. metals**, we feel, should play a part in a long-term, diversified portfolio. We also believe that a small percentage of commodities in a portfolio can be beneficial. Also take note that precious U.S. metals, gold and silver and others have seen significant rises in price over the past 12 months. Many wonder what might be driving that, particularly with the U.S. dollar so high. We think it is a lot of foreign buying that has driven those prices. By the way, foreign investment in the U.S. stock market has grown significantly over the past decade. The strong dollar has helped to fuel that. We do take note that if the dollar were to eventually begin to decline that investments in foreign markets might see stronger returns.

And then there is **crypto**. That is a difficult one to address as many investors do not want to overlook what might be an

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# Roofing Questions - Part 2

BY BYRON TOUPS

Florida's picturesque landscape and sunny weather make it a dream destination for many, but its vulnerability to hurricanes and tropical storms requires homeowners to carefully consider their roofing options. In this two-part comprehensive guide, we delve into key questions about Florida roofs, providing insights into their lifespan, insurance coverage, repair options, installation process and more. Read Part 1 in Bay Life, February 2025, at [MyBayLifeN-WFL.com](http://MyBayLifeN-WFL.com).



## What Is Flashing and Why Is It Important in Florida?

Flashing, an extremely important waterproof layer placed over joints in the roof, plays a crucial role in Florida's roofs. It prevents water infiltration during heavy rains and storms, safeguarding vulnerable areas such as valleys, chimneys, skylights, and pipes.

## Key Considerations for Choosing Florida Roofing Materials

When deciding on roofing materials for Florida homes, several crucial factors must be considered to ensure durability and resilience in the face of the state's weather conditions. From humidity and hurricanes to potential water damage, homeowners in Florida must evaluate various options based on factors such as durability, cost, energy efficiency, and resistance to wind and water damage. Understanding these key considerations empowers homeowners to make informed decisions regarding the best roofing materials for their specific needs in Florida.

Humidity Challenges in Florida Roofing Florida's high humidity poses significant challenges for roofing materials, leading to issues like mold, mildew, and algae growth, as well as deterioration over time. Regular

maintenance, including inspections, cleaning to remove mold or algae, and applying protective coatings, is essential to combat these effects. Proper ventilation in the attic space also helps prevent moisture buildup under roofing materials.

Given Florida's intense heat and strong UV rays, selecting roofing materials with excellent heat resistance and UV protection is vital. Materials like metal, tile, and certain types of asphalt shingles are known for their ability to reflect and dissipate heat, providing a more comfortable indoor environment and reducing energy costs for air conditioning. Proper insulation, such as foam insulation or reflective barriers, further enhances energy efficiency by minimizing heat transfer.

## Top Roofing Materials Suited for Florida Homes

Several roofing materials are well-suited for Florida homes, resisting wind, rain, and heat while complementing the home's aesthetic.

Asphalt shingles are a cost-effective option known for their durability, ease of installation, and low maintenance requirements. Architectural shingles, thicker and more resistant than 3-tab shingles, offer enhanced durability and wind resistance, making them suitable for areas with harsh weather conditions like Florida. GAF Timberline HDZ Shingles are designed with LayerLock technology for exceptional durability and wind

resistance. They have a Dura Grip adhesive seals that help the shingles to withstand winds up to 130 mph.

Metal roofing stands out for its unmatched resilience to Florida's climate, withstanding high winds, heavy rain, and intense heat. Standing seam metal roofs, featuring interlocking panels and raised seams for enhanced protection, provide durability and energy efficiency, reflecting heat and reducing energy costs.

Concrete roof tiles provide a durable and stylish roofing solution, resistant to weathering, fading, and fire. While initial costs may be higher than clay tiles, concrete tiles offer long-term cost-effectiveness with their durability and low maintenance requirements.

Clay roof tiles offer superior protection against harsh weather conditions, though their installation and maintenance may require careful consideration due to associated challenges and costs.

Slate roof tiles, known for their timeless beauty and exceptional durability, provide long-lasting protection from wind, rain, and snow. Though initial costs may be higher, slate tiles offer cost-effectiveness in the long run with minimal maintenance requirements. Composite roof tiles, visually appealing and budget-friendly, mimic traditional materials like slate while offering durability and resistance to harsh weather conditions.

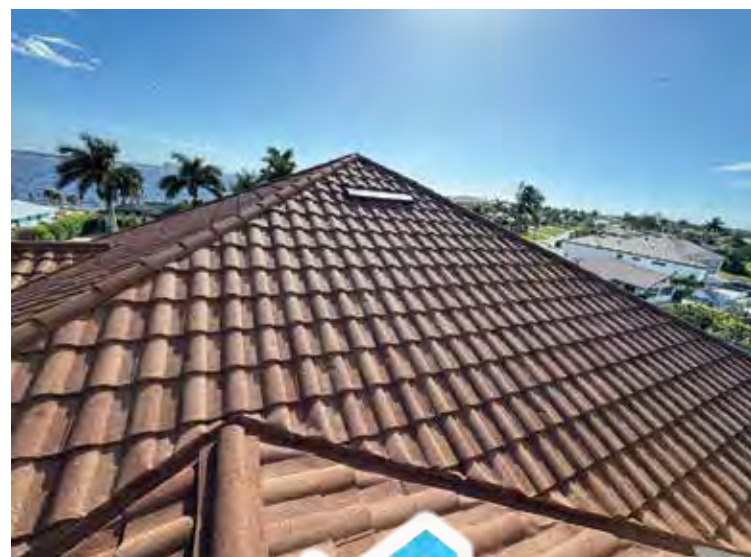
Single-ply membrane flat roofing systems, including EPDM, TPO, and PVC options, offer durability, energy efficiency, and cost-effectiveness for both commercial and residential roofing projects. Lightweight, easy to install, and resistant to extreme weather conditions, these membrane systems provide excellent waterproofing and energy efficiency, contributing to long-term sustainability and cost

savings.

Conclusion: Choosing the right roofing materials for homes in Florida involves careful consideration of the state's climate challenges and the specific needs of the homeowner. By evaluating factors such as durability, cost, energy efficiency,

and resistance to wind and water damage, homeowners can select roofing materials that provide long-lasting protection and peace of mind in Florida's unique climate. Contact me for a free consultation at 850-332-3330.

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## INSIGHTS

*continued from previous page*

emerging choice for them to allocate their assets. Raymond James has continued to decline to offer trading in these types of assets and we take note of that with a cautionary tone. We agree that it has added elements of risks, among them, as Ray-

mond James points out, lack of regulation. There are some known and some unknown risks and we do not encourage investors to consider investing in crypto assets at this time.

There is much more for savers and investors to consider when it comes to investing and saving. Investment objective, time frame and risk tolerance

cannot be overstated in their importance when making investment decisions.

*Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/Raymond James. Main office: The First Bank, 2000 98 Palms Blvd., Destin, 350.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: [Maurice.stouse@raymondjames.com](mailto:Maurice.stouse@raymondjames.com).*

*Continued on next page*



 Musing



BY PASTOR DOUG STAUFFER

March is a unique month. The saying “comes in like a lion and goes out like a lamb” comes from 17th-century weather folklore, when observers noted that March usually begins with stormy conditions before becoming milder and calmer toward the end of the month.

This saying evokes a profound truth in Scripture—Jesus Christ is both the LION of Judah and the LAMB of God. He embodies strength and gentleness, power and sacrifice, justice and mercy. He is the Alpha and Omega, the Beginning and the End, the First and the Last.

# A Pastor’s Ponderings: March - In Like a Lion, Out Like a Lamb?

In **Revelation 5:5-6**, the apostle John weeps because no one is found worthy of opening the book of judgment. John is then told, “Weep not: behold, the Lion of the tribe of Judah, the Root of David, hath prevailed to open the book.” Yet when he looks, instead of seeing a lion, he sees “a Lamb as it had been slain.” Why the dichotomy? Jesus is both—the mighty King and the sacrificial Saviour.



victorious Lion leads us.

### The Strength of the Lion

The Lion of Judah represents Christ’s power, authority, and ultimate victory. We, as believers, are called to move forward in faith, trusting in His strength. **Philippians 3:13-14** reminds us to forget “those things which are behind, and reaching forth unto those things which are before, I press toward the mark.” Life will bring challenges, but we must keep moving forward, knowing the

The lion symbolizes courage and boldness, traits we need to help us stand firm in our convictions in an increasingly troubled world. Are you standing firm in your faith or shrinking back? The Lion of Judah goes before us, giving us the confidence to trust in His victory.

### The Humility of the Lamb

Jesus came first as the Lamb of God, willingly laying down His life for our sins. His sacrifice

calls us to a life of humility, repentance, and renewal. Just as spring is a time of cleaning and fresh starts, our spiritual lives need cleansing, too.

**Psalms 51:10** says, “Create in me a clean heart, O God; and renew a right spirit within me.” Just as we sweep away dust and clutter in our homes, we must sweep away sin, doubt, and distractions from our hearts. Are there burdens we need to surrender? Are there sins we need to confess? March is an excellent time for spiritual spring cleaning.

### Living in the Balance

Jesus teaches us to be bold yet humble, strong yet surrendered—to live with the courage of a lion but the gentleness of a lamb. He is our example, leading us in every season of life.

As we enter another new season, let’s examine our hearts: Are we standing firm in faith

like the Lion? Are we walking in grace and humility like the Lamb?

Whether March roars like a lion or quietly fades out like a lamb, we can rest in the truth that our Lord is both—and that He leads us through every storm AND every calm. After Snowmageddon in the Florida Panhandle, one thing we know: the weather is unpredictable. Of course, when the temperature fluctuates, it’s just another day of climate change doing what climates do—change! Good news for those desiring stability: **Micah 3:6** says, “For I am the LORD, I change not.”

*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.*

## INSIGHTS

continued from previous page

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# Sean of the South: Scouts



BY SEAN DIETRICH

“I started choking,” said Jennifer Yakubesan.

It was a typical evening, some years ago. The family was eating supper before church, somewhere in the wilds of Michigan. It was spaghetti. The flagship food of happy families.

“I looked at my husband and my son, and I started to make this kind of patting on my chest.”

Enter her son, Andrew. He was 13. A Scout.

Jennifer was about to lose

consciousness when she felt her son’s arms wrap around her. He wedged his fist below her sternum. He squeezed.

The Heimlich maneuver is not simple. It requires strength. The Heimlich didn’t work. So Andrew slapped his mother’s back. Someone taught him to do that.

Andrew was given the National Merit Award by the Scouts.

Which leads me to my next story, approximately six states away. Scout Troop 1299, of Allen, Texas, was on a bus trip to Wyoming.

They had a few days to kill in Yellowstone National Park.

“We were on our way to lunch,” said Brian, an adult volunteer. “We were passing by these falls, and we were like, ‘Let’s just stop real quick and let the adults take some pictures,’”

They parked. Deboarded. Everyone’s dad stretched his respective lumbar region. A stranger ran up to the group and frantically asked if there was a doctor on the bus.

A doctor, no. Scouts, yes.

In moments, scouters found a woman having an emergency on the trail. She was lying in the dirt. It was cardiac arrest. An off-duty nurse was already performing chest compressions.

The Scouts fetched the automated external defibrillator (AED) from the bus.

Why did a bunch of average kids from Texas have a piece of expensive portable medical equipment on their bus? The answer is: Because they were Scouts.

Today, the woman is alive and well.

Here’s another. In Claiborne County, Tennessee, Crystal Thacker took meds and had an allergic reaction. One minute she was fine; the next, she was on the floor, dying.

“It almost felt like when your foot’s asleep,” she remembers, “...it was very hard to breathe.”

Crystal’s 16-year-old son, Stewart, knew his mother was in anaphylactic shock. He also knew what to do while first responders were en route. This is because Stewart was a Scout and had over 200 hours of medical training.

“I took an old blanket,” said Stewart, “...and made sort of a sunroof shelter, and reapplied ice packs. And then the ambu-



John Wayne was a Scout. Neil Armstrong. Sam Walton. Hank Aaron. Martin Luther King Jr.

Today, however, there are approximately 1 millions Scouts left in the U.S. The reason for this sharp decline isn’t important. I’m not here to raise issues.

I do, however, want to deliver a message to any kids who are thinking about joining the Scouts but are unsure about it since their friends think Scouting is nerdy. Scouting is a lot more than building birdhouses and making wallets.

The Boy Scouts of America save lives.

lance showed up.”

Stewart was presented with the National Certificate of Merit.

When I was a kid, there were roughly 5 million Boy Scouts on the planet. I was one. Twenty U.S. presidents were Scouts.

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 Arts & Music

## The Love Language of Music

Music is often described as the universal language, transcending barriers of culture, language, and geography. Yet, its role extends far beyond communication—it serves as an expression of love and connection that resonates deeply within the human soul. The love language of music is a powerful medium through which emotions are

conveyed, relationships are nurtured, and hearts are united.

**The Emotional Resonance:** At its core, music is a form of emotional expression. From a lullaby soothing a restless infant to a romantic ballad expressing profound affection, music has an unparalleled ability to evoke and share feelings. Its melodies, harmonies, and

rhythms can articulate emotions that words often fail to capture.

This emotional resonance is why certain songs become deeply personal; they remind us of loved ones, significant moments, or shared experiences that carry a profound sense of meaning.

**A Tool for Connection:** Music bridges gaps in relationships, serving as a shared experience that fosters connection.



ommending a favorite song or attending a concert together is an act of vulnerability and trust. These exchanges foster intimacy and understanding, enriching relationships in ways that feel both subtle and significant.

**Music's Role in Healing and Reconciliation:** Music also plays a pivotal role in healing and reconciliation, embodying forgiveness, empathy, and love. For instance, lullabies comfort distressed children, and music therapy is used to mend emotional wounds. On a larger scale, anthems and peace songs unite communities, fostering understanding and collective healing in times of discord.

The love language of music is a profound and versatile form of expression, weaving together emotions, relationships, and shared human experiences. It transcends the limitations of spoken language, offering a unique and powerful way to connect and communicate. Whether it's through listening, creating, or sharing, music allows us to express love in ways that touch the heart and soul.

Music reminds us of our shared humanity and universal longing to feel understood and loved. It is, in every sense, the sound of connection.

*Studio 237 Music Lessons is here to help you learn to express your musical love language. We have teachers who are able to share their musical knowledge and skill with you or your loved ones. Visit our website to read about our teachers and studio at [www.Studio237Music.com](http://www.Studio237Music.com). Give us a call at (850) 231-3199 or email [www.Studio237Music@gmail.com](mailto:www.Studio237Music@gmail.com) to begin your journey. We look forward to hearing from you.*

rience that fosters connection. Families bond over traditions of singing together, couples find their “song” that symbolizes their love, and friends create memories at concerts and festivals. In these moments, music becomes more than just sound—it becomes a shared language of affection and togetherness.

Even in moments of solitude, music connects us to others. A song written hundreds of years ago can make us feel understood in the present, as though the composer knew our heartache, joy, or longing. This timeless quality underscores music's ability to transcend time and space, reinforcing the idea that we are never truly alone. For example, the well-known “Happy Birthday to You” song which was written by Patty Hill and her sister Mildred in 1893 is probably sung many times every day of the year.

**An Act of Love:** Creating music for someone is one of the most personal and profound acts of love. Whether it's a custom playlist curated for a friend, a serenade for a partner, or a heartfelt composition for a family member, these gestures carry deep meaning. They say, “I see you, I understand you, and I care for you,” in a way that words alone cannot.

Likewise, sharing music is a way of sharing oneself. Rec-

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### NFSO Season Finale Ode to Joy April 12

Join Northwest Florida Symphony Orchestra (NFSO) for Its Season Finale: “Ode to Joy” – April 12 at 7 p.m. at the Mattie Kelly Arts Center in Niceville—Todd Craven Music Director and Conductor. Mark your calendars for this unforgettable evening as NFSO presents Beethoven's epic Symphony No. 9, fea-

turing the Northwest Florida Symphony Chorale, Niceville High School Chorus, and internationally acclaimed operatic soloists for a triumphant celebration of music, unity and joy. Adults: \$35; Youth \$16. Military discount is available. To purchase, call 80.729.6000 or visit [MattieKellyArtsCenter.org](http://MattieKellyArtsCenter.org).



# Classical Chamber Music Festival Announces 5th Season Celebration

The Emerald Coast Chamber Music Festival has announced its lineup of concerts for the 2025 season. Festival co-Artistic Director and Artist Faculty member Jacob Clewell (viola) offered a summary of the season, saying, "This year's festival is centered around music the faculty love and have chosen themselves, and it ranges from music we grew up listening to from Beethoven and Mendelssohn to a couple more recently written pieces we simply adore. I really can't wait for the community to see what we have in store for this year's celebration." The festival will also be expanding its outreach activities, offering more casual performances outside of the formality of a concert hall.

Most concerts are presented by the festival's internationally acclaimed Artist Faculty, who travel to the area from across the United States and Canada for this event each year. These performers have appeared exten-

sively throughout North America and Europe, in such venues as Chicago's Symphony Hall, Toronto's Koerner Hall, and the holy grail of concert venues, Carnegie Hall in New York City. The festival also boasts a comprehensive Chamber Music Institute, at which approximately 40 students from the country's top music schools participate in two weeks of intensive study with ECCMF artist faculty and guest artist teachers.

As a special feature for the festival's fifth year of concerts, all ticket fees have been eliminated for the 2025 season. The team that organizes the annual festival is inviting the community to come and celebrate classical chamber music alongside the faculty and students of the ECCMF Chamber Music Institute without need to pay for a ticket. Admittance to guest artist masterclasses (where participants in the Chamber Music Institute perform for sought-after guest artist teachers) will remain paid,



with a festival pass giving access to every single masterclass.

Concerts at ECCMF 2025 run from May 17th to June 1st. Each concert takes place in the acoustically superb Tyler Recital Hall in the Music Wing of the Mattie Kelly Arts Center

on the Northwest Florida State College's beautiful campus. Free tickets to reserve a spot in the very limited seats at the concerts are available through the festival's website, with any remaining seats available on a first-come-first-served basis.

The Emerald Coast Chamber Music Festival was established as an annual celebration of classical chamber music, held in one of the United State's most visually stunning locales. The annual Chamber Music Institute provides student participants with the highest quality musical education experience in an inspiring environment, while the Showcase Series features the festival's internationally renowned faculty in an artistically superb set of concerts serving the Northwest Florida area.

More information about ECCMF performers, concerts and festival activities is available at [www.emeraldcoastchambermusicfestival.org](http://www.emeraldcoastchambermusicfestival.org).




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Arts & Music

# Gulf Coast Jam Tops List of Most Popular Festivals in the World

Music Festival Wizard has named Gulf Coast Jam Presented by Jim Beam the number one festival in its Top 50 Most Popular Fests In The World 2024 – Voter’s Choice poll. The respected coalition of writers, photographers, artists and musicians road trip around the world annually searching for the “perfect” music festival. For the first time this year, they let fans weigh in on their top 50 favorites in the U.S. and Europe.

“This is absolutely amazing,” said Gulf Coast Jam Execu-

utive Producer Rendy Lovelady. “Year after year, we put blood, sweat and tears into booking the best talent line up and presenting the best experience possible for our Jammers. This is such an honor to get recognized in this way!”

Music Festival Wizard staff listed Gulf Coast Jam Presented by Jim Beam #24 in their Top 50 Most Popular Fests in the USA for 2024 early last month, which was culled from a list of 1,800 events between June 1, 2023, and October 31, 2024.



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## NFB Auditions!

The Northwest Florida Ballet (NFB) Académie is now taking audition appointment reservations for the 2025-2026 academic year. Auditions for incoming third-grade students will be on April 26 from 10 a.m.-2 p.m. and April 27 from 2:30 p.m.-4:30 p.m. Incoming fourth-grade students will audition on April 26 from 2:30 p.m.-4:30 p.m. Appointment reservations are required and must be made by April 24 at 2 p.m.

Celebrating more than 20 years of excellence, the NFB Académie is a free, integrated arts and academic program for third through eighth-grade boys and girls who demonstrate the potential to excel in dance. The NFB Académie is a nationally acclaimed program recognized as an A+ school since its inception. Register or learn more at [NFBallet.org/Auditions](http://NFBallet.org/Auditions).

Billboard Magazine also listed Gulf Coast Jam one of “The 10 Best Country Music Festivals.”

“To kick off the year with this kind of recognition is truly astounding,” added Gulf Coast Jam Presented by Jim Beam COO Mark Sheldon. “We have the best staff putting on an amazing event in one of the most beautiful locations in the world, we’re proud the music and touring industry and fans see that!”

Gulf Coast Jam was launched in Panama City Beach in 2013 and has hosted virtually every top name in country music. The four-day event has become an annual destination for fans from all 50 states and 14 foreign countries. It was the first large-scale music event in the world to return after the Covid shutdown and recorded sellouts of 30,000 the last two years.

Blake Shelton, Tyler Childers, Lainie Wilson and Sam Hunt are set to headline the 13th annual festival May 29-June 1, 2024 at Frank Brown Park in beautiful Panama City Beach. Twenty additional artists round out the four days of beachin’ country music. Available passes are on sale at [www.GulfCoastJam.com](http://www.GulfCoastJam.com), and payment plans are available for all pass levels.

Follow Gulf Coast Jam Presented by Jim Beam at [www.GulfCoastJam.com](http://www.GulfCoastJam.com) and on Facebook, Twitter and Instagram.



## 2025-2026 Academic Year Auditions

**Incoming 3rd Grade Student Auditions:**  
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April 27 - 2:30pm to 4:30pm

**Incoming 4th Grade Student Auditions:**  
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All auditions are by appointment only.





# ECTC Opens Registration for 2025 Summer Theatre Camps

Emerald Coast Theatre Company's (ECTC) 2025 Summer Theatre Camps are going to be a blast! These camps provide experience and training in theatre that can improve students' communication, critical thinking, and team-based skills! ECTC offers classes for Mini Players (5yrs.-1st), Little Players (2nd-3rd grade), Big Players (4th-5th grade), and teens. This year, ECTC is offering Mini Player Camps themed Disney Dreams, Snow White, Seussical, Moana, Encanto, and Trolls (Ages 5-7, Rising Kindergarteners), Camp Broadway: Disney Dreams (Grades 2nd-5th), Snow White and the Seven

Dwarves - Non-Musical (Grades 2nd-8th), Seussical the Musical (Grades 2nd-5th), Camp Broadway: Rock and Pop! (Grades 2nd-12th), Acting for Film: Harry Potter Edition (Grades 5th-12th), Camp Broadway: The Best of Broadway (Grades 6th-12th), Too Many Detectives at the Murder Mansion - Non-Musical (Grades 6th-12th), Chicago - Teen Edition Vocal & Dance Intensive (Ages 14-18; Audition ONLY Camp), and Beetlejuice JR! Musical Theatre Intensive (Grades 6th-12th).

Summer Theatre Camps are held from June - August 2025, with varying dates based on camp. Payment plans and schol-

arships are available. \*Tuition price includes a \$30 non-refundable registration fee. Class locations include ECTC's main space at 560 Grand Blvd., Suite 200 in Miramar Beach as well as Florida Chautauqua Theatre (FCT) at 848 Baldwin Avenue in Defuniak Springs, Gulf Coast State College at 5230 US-98 in Panama City and Seaside Neighborhood School at 10 Smolian Cir. in Santa Rosa Beach. Please have your child bring a snack and water for half-day camps and a snack, water and lunch for full-day camps.

"Give your children a chance to express themselves on stage, in a comfortable environment

with other children, without judgement. Theatre Arts can help children break out of their shells, improve confidence and make friendships that last. We are thrilled to be able to continue these programs here at ECTC and surrounding communities." - ECTC co-founder and producing artistic director Nathanael Fisher.

ECTC's 2024-2025 season is made possible with support from Grand Boulevard at Sandestin, St. Joe Community Foundation,



Howard Group, South Walton Tourist Development Council, and Jerry and Alice Zich.

To register and for the full schedule of class dates and times along with tuition and registration rates, visit [emeraldcoasttheatre.org/summer-camps](http://emeraldcoasttheatre.org/summer-camps).

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