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Every Day is a Chance to Change a Child's Future Mac & Cheese Fest is One Way to Do It

An increasing number of children are at home with no adult care or supervision. Yet, young people need to know that someone cares about them. Boys & Girls Clubs of the Emerald Coast (BGCEC) offer that and more. Club programs and services promote and enhance the development of boys and girls by instilling a sense of competence, usefulness, belonging and influence all in a safe place to learn, grow and have fun.

Our local BGCEC has taken members from the Clubhouse to the White House; from the game room to the corporate boardroom; from the high school football field to the NFL; from a band room to Carnegie Hall. And from the streets to guidance, friendship and a place to belong.

Boys & Girls Clubs Emerald Coast offers programs that are addressing today's most pressing youth issues. "Our programs teach young people the skills they need to



succeed in life, while providing a safe place for hundreds of Northwest Florida children to go after school and during the summer," says C.E.O. Shervin Rassa.

Local area programs basically focus on three priorities: Academic Success where members are provided with tools to graduate from high school with a plan for their future; Good Character and Citizenship through a variety of programs such as Keystone Club, Torch Club, Youth of the Year, Youth for Unity and Netsmartz; and Healthy Lifestyles where members learn to adopt and maintain positive behaviors about life, nutrition and self.



PHOTO: FRANCIS ROY AGENCY

In order to support all of its valuable programs, BGCEC hosts several events throughout the year: the widely popular Mac & Cheese Festival, the Epic Bakery Competition in Defuniak Springs and BrunchFest in Pensacola.

The community adds to BGCEC produced foodie festivals by embracing the organization as a charity beneficiary for Shrimp & Grits Festival, Burgers, Bourbon & Beer Festival and Half Shells on the Harbor. The BGCEC is invested in these productions as a driven and organized volunteer force, partnering with

> MAC & CHEESE continued on page 2

Fort Walton Beach Moving Forward in a Big Way

By Lori Leath Smith

Imagine being able to drive over the Brooks Bridge on a wider, more easily maneuverable space or walk along the side of it without fear; or ride your bike safely along Okaloosa Island taking in the magnificent view and fresh air; or enjoy an outdoor concert in downtown FWB where you're mingling with friends and connecting with others in a beautiful, open gathering area with simple access to the beach or water.

Soon, we won't have to just imagine the possibilities! Exciting projects are underway that include the Brooks Bridge, downtown Fort Walton Beach, the Mound, Landing Park and Santa Rosa Boulevard.

Our current Brooks Bridge was built in 1965, when roughly 1,500 cars traversed it daily, according to a new development video on ilovefwb.com. Today, there can be 50,000

MOVING FORWARD continued on page 2





872 Highway 98, Destin, FL 32541 In the Shoreline Village Mall



Community

MOVING FORWARD continued from page 1

Page 2

vehicles crossing the bridge daily. According to Ted Corcoran, Fort Walton Beach Chamber

president, back in the 70s, the Florida Department of Transportation (FDOT) told Fort Walton it needed to start planning for a new one, because the existing bridge was constructed with a 50-year lifespan only.

According to Dick Rynearson, Fort Walton Beach mayor, in the video, "it all [planning] really started to come together about five years ago." This, finally, after a barge going underneath the bridge with a big ladder on top hit the bridge in 2013, inciting more urgency in getting things going. In 2015, FDOT started the process and "I'm proud to say, 10 years after the barge hit the bridge, in 2023, we start getting a new bridge," said Ted in the video.

The new bridge will be built adjacent to the existing bridge with supports to improve channel navigation and safety, but will replace the four-lane bridge that opened in 1966 with a new sixlane structure across Santa Rosa There will be 3 11-ft. driving lanes, 2 10-ft.-wide shoulders



FWB Life myfwblife.com

activities have begun which include relocating utilities on and around Brooks Street, U.S. 98 and the south side of Publix at the Shoppes at Paradise Point shopping center. In the coming weeks, crews plan to realign Brooks Street, from Perry Ave. to the Brooks Bridge, to provide space to construct the new westbound structure.

Other activities, beginning beneath the west side, include drainage improvements, relocating above and underground utilities, installing erosion control devices, lane shifts and finalizing needed permits. Drivers are reminded to use caution through any traffic shifts and construction when traveling through the area.

Additional area projects underway include a dedicated bike path from the Brooks Bridge to the Destin Bridge, the Around the Mound Project, Landing Park renovations and the Santa Rosa Blvd. construction project. "We've heard from the public, they want bike accessibility," said Carolyn Ketchel, Okaloosa County District 2 Commissioner, in the video. "So, we're making that happen." The dedicated bike and walking path from bridge to bridge will span along Okaloosa Island. "There's going to be a 12-foot wide path where you can walk a baby carriage, jog, bike, whatever you want to do. It will be completely safe," she said.

The Around the Mound Project will incorporate green space with a mixed-use, Park Plaza area anchored by commercial development - dining, entertainment — on Miracle Strip Pkwy. at Fort Walton Beach Landing. With a pedestrian focus, it seemingly, will become a hub for community connection and interaction. The Landing will accommodate larger events and festivals in the future and greater access to the beach and water.

"When it's complete, downtown will become a destination, rather than a pass-through with just cars driving to get from Pensacola to Destin as quick as they can," said Mayor Rynearson in the video.

"So, I'm hoping the entire area of Fort Walton becomes a less congested traffic area and a more open area..." said Commissioner Ketchel. "We have so much to offer in this area and we're just beginning to grow in the way that I'd like to see them go forward."

To keep up with Fort Walton Beach development, visit the website at Ilovefwb.com.



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MAC & CHEESE

continued from page 1

event coordinators to bolster the ranks of triumphant events. To say the BGCEC is a hardworking nonprofit organization is an understatement.

Led by C.E.O. Shervin Rassa, the BGCEC is responsible for supporting local club members and a large and talented staff. "What better way to celebrate and support our club kids than a series of festivals focusing on family and foodie favorites?

Shervin has dedicated his career to youth development. He ioined the Boys & Girls Club Movement roughly 22 years ago

as an area director in Tampa, relocating to the Emerald Coast organization in 2012. He now oversees eight clubs throughout three counties, serving 3,200 children from Pensacola to De-Funiak Springs.

and a 12-ft. shared bicycle and

pedestrian path in each direction

with completion of the project

currently estimated for mid-

2028. "Right now, nobody has

the nerve to walk over the bridge,

because it has about a two-ft.

sidewalk," said Ted, in the video.

"Imagine a 12-foot sidewalk on

the side of the bridge allowing

every guest on Okaloosa Island

to take a bike or a golf cart to

the base of the Brooks Bridge

and actually walk over the bridge

construction

into downtown."

Preliminary

The 5th annual Mac & Cheese Festival takes place Sunday, March 5, 2023, from Noon to 3 p.m. at Destin Commons. The family-friendly event will feature gourmet, chef-inspired twists on the South's favorite comfort food. Local restaurants far and wide will bring their best macaroni masterpieces to compete for the best mac and cheese in town. There are three categories each local restaurant can win in total: Judge's Choice Award, People's Choice Award, and Kid's Choice Award. Attendees are invited to taste each delicious sample from the vendors and cast their vote - all the while supporting BGCEC.

To purchase tickets (VIP \$45; General Admission \$25; Children GA \$15), visit Eventbrite. To compete, volunteer or sponsor, contact hello@francesroy. com.

Attendees and sponsors will want to keep a lookout for the "ultimate" ways to enjoy, celebrate and engage, and the best way to stay informed is through the BGCEC Facebook page.

BGCEC was born in 1968 as

the Boys Club of the Playground Area with 15 Members. When economic conditions threatened the organization in 1988, local businessmen recognized the club's value and potential and ensured it survived. More than 1,200 kids are registered during the school year, with usually more than 1,300 enjoying the BGCEC over the summer.

BGCEC is a registered IRS 501(c)3 charity and receives funding from contributions, special events, grants, and major donors such as Destin Charity Wine Auction Foundation and United Way agencies in Escambia, Okaloosa and Walton Counties.

Rendering of new Brooks Bridge

Impacting People's Lives is Step One for 2023 Chamber Chair Maureen Bierman

By Kelly Murphy-Redd

Maureen Bierman says her primary focus is making an impact on people's lives. She hopes to expand that impact as the Greater Fort Walton Beach Chamber of Commerce Chair in 2023.

Originally from New York, Maureen left for New Orleans at 18 years old to attend Newcomb College which was later absorbed into Tulane University. She worked for 15 years as the marketing director for Lakeside Shopping Center, rated one of the top 25 malls in the U.S. during the 1980s.

Maureen's first visit to the Emerald Coast was a trip to Fort Pickens. Camping on the beach, she had never seen anything more beautiful. She and her husband purchased a condo in Okaloosa County and kept coming over to stay in it instead of making money from it. So they decided to move here.

Her marketing career in Fort Walton Beach began in 2006 with Lee Automotive. After 12 years, the dealership was sold to Step One Automotive. Maureen has been the marketing director for Step One for six years.

One way she is involved in making an impact is by facilitating a car donation each year to a family in need. A car can change a life. An example of this life-changing event is a single mom from Savannah who obtained employment but had no transportation. With the donation, she was able to travel to her job and attend college to earn a degree.

The new focus for Maureen

to make an impact is the exciting redevelopment of downtown Fort Walton Beach and the new infrastructure projects connected to that effort. Maureen wants to help create a groundswell of excitement and ongoing support for these projects.

As the incoming chair, Maureen approached our ever-enthusiastic leader, Ted Corcoran with the idea of implementing the "I love FWB" concept. Ted immediately embraced the idea and created a committee of the same name.

The idea behind the committee is to be the hub of information for the Brooks Bridge Replacement Project, the Around the Mound Rerouting Hwy. 98 project, the Bridge to Bridge Bike Path, The Landing Park Renovations, and the Santa Rosa Blvd. Construction Project. The committee will also serve as the catalyst to build and maintain momentum and keep the business and local community engaged in downtown development overall.

The Brooks Bridge Replacement project replaces the existing bridge with a new, modern bridge that will improve safety, reduce congestion, and enhance the overall aesthetic of the area. The new bridge will feature wider lanes, pedestrian walkways, and bike lanes, and will be designed to withstand the impact of hurricanes. Construction is scheduled to begin in the spring of this year.

The Around the Mound project would help to make downtown Fort Walton Beach a destination. All of the traffic passing through would be



re-routed enabling downtown to become a pedestrian-friendly area. The project is being studied by FDOT.

The Landing Park Renovations will include the construction of a new playground, the installation of new seating and shade structures, and a splash pad and interactive fountain. The park will also feature improved lighting, landscaping, and walkways to enhance the overall experience for visitors. The renovations will help to transform The Landing into a central gathering place for the community, and a destination for tourists visiting Fort Walton Beach.

The Bridge-to-Bridge Bike Path will create a dedicated bike path along Okaloosa Island. The path will stretch from the Brooks Bridge to the Destin Bridge and will provide a safe and convenient way for people to bike or walk between these two points. The path is designed to accommodate a variety of modes of transportation, including bikes, scooters, and skateboards, and will feature amenities such as benches, water fountains, and shade structures. It will provide a scenic route for people to enjoy the island's natural beauty and will help to promote a healthy and active lifestyle.

The Santa Rosa Blvd. construction project will involve the reconstruction of the roadway, the installation of new sidewalks, and the addition of bike lanes. The project is expected to improve access to the island's popular beaches and enhance the overall experience for both residents and tourists.

The link for I Love FWB is https://www.getthecoast.com/ ilovefwb/.

Maureen believes these projects represent a once-in-a-lifetime opportunity to create a new foundation and identity for Fort Walton Beach. Everyone involved in supporting these projects will be creating something special for future generations. Residents from Destin to Fort Walton Beach will actively participate in an improved quality of life for themselves, their families, and their neighbors. Creating destinations improves tourism which improves the economy resulting in a win-win for all.



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Community

Around Town Events

Play Golf for the Heritage Museum

Call the Heritage Museum today to register for the 7th Annual Heritage Museum Mardi Gras Golf Scramble. (850) 678-2615, or visit heritage-museum.org to register. Registration deadline is Wed., Feb. 15. Included will be a buffet lunch, door prizes, raffles, silent auction and the chance to win a car! Tee off will take place Sun., Feb. 26, 8:30 a.m., at Regatta Bay Golf Course. 465 Regatta Bay Blvd., Destin.

Can Your Table of Detectives Solve a Murder?

The Air Force Armament Museum presents "Bepopped at the Sock Hop," Murder Mystery Dinner, Saturday, February 4, at 6 p.m. Tickets (\$50 each) are available at the Museum Gift Shop at (850) 651-1808. Doors open at 5:45 p.m., cash bar 6 p.m. and seating at 6:45 p.m.

Don't miss the fun but don't forget, someone is going to DIE! Will you and your table of detectives win a prize for guessing whodunnit? Proceeds benefit the Air Force Armament Museum Foundation (a non-profit 501(c) (3) fundraising organization) to help fund the museum's expansion project.

Are You an Art and Food Lover?

Make plans to attend Blue Dog benefiting Mattie Kelly Arts Foundation at Bijoux on Thurs., Feb. 9 at 11:30 a.m. This one-day-only creative event includes the culinary masterpieces of Chef Jack McGuckin of Bijoux Restaurant + Spirits in Miramar Beach. Purchase Tickets at mkaf.org. Also, See George Rodrigue's Blue Dog paintings like never before in this mini-exhibition of rarely seen original artworks from the artist's private collection, shared by his widow, Wendy Rodrigue. This unique experience benefits the ongoing partnership between MKAF and Wendy's Life & Legacy Foundation, engaging students of all ages through storytelling and the arts.



Renew Your Vows for Valentine's Day!

Looking for a romantic Valentine's Day present for your spouse? Celebrate your love and commitment by officially renewing your wedding vows at LuLu's Tropical Re-Union, 2 p.m., Sat., Feb. 11. Couples can pre-register anytime at the restaurant or at LuLu's website to be LuLu's will have Certificates of Reunion ready for each couple. There will be complimentary champagne toasts, wedding cake, flowers for the "brides" and photos for the couples. Prizes will be awarded to the couples who were married the longest, shortest, and who are dressed the most festively. LuLu's Destin is located at the foot of the Mid Bay Bridge, next to Legendary Marina. To register or for more information, visit www.LulusFunFoodMusic.com/ destin or call (850) 710-5858.

Help Purchase A New CT Scanner for Sacred Heart

Attend the Ascension Sacred Heart Foundation's 2023 Emerald Ball to benefit Ascension Sacred Heart Emerald Coast, Saturday, February 4 at 6 p.m. at the Hilton Sandestin Beach Resort Golf and Spa. Celebrating its 20th anniversary, proceeds will go toward purchasing a new computerized tomography (CT) scanner. Tickets are \$150 which includes reserved seating, dinner, two drinks, live music and dancing. Visit sacredheartemeraldball.com.

Run for the Wild

Emerald Coast Wildlife Refuge (ECWR) is excited to host the 2nd Annual Wild at Heart Beach Run presented by Coastal Sunrise Animal Hospital on February 11 at the Pensacola Beach Gulf Pier, 41 Pickens Rd., with the first run starting at 9 a.m. There will be a Fun Run, 5k & 10K Valentine Run options. All proceeds benefit the Emerald Coast Wildlife Refuge and Marine Mammal Stranding Team. To register, visit www. emeraldcoastwildliferefuge.org/ beachrun.

Celebrate Mardi Gras In Niceville

New Orleans-style food, a great band and fun for the whole family will highlight a Mardi Gras celebration 5-9 p.m., Sat., Feb. 11, at 3rd Planet Brewery in Niceville. Sponsored by the Northwest Florida Symphony Guild, a non-profit organization, the fundraiser will support the Northwest Florida Symphony Orchestra (NFSO) and the Symphony's youth programs. Featured New Orleans-style cuisine provided by Niceville's Café Bienville will include chicken or shrimp gumbo, red beans and rice and muffuletta sandwiches for \$5 per item. A food truck will also be available. The band "Purple Monkey" will entertain

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Page 5

Understanding Real Estate Jargon Rely on Agent Knowledge and Experience



By Melissa Forte-Litscher

In real estate, like any other industry, we have our own jargon. Oftentimes, there are terms repeated so much that sometimes we think everyone understands what is meant by them. Take for instance the term "Comps." This is short for the real estate term "comparables," which are houses that are similar in size, location and condition to a house you are selling or buying. With so much information readily available, many people want to start the process on their own before calling their favorite agent.

So, let's look at what makes a good comparable. Comps should be selected in an objective manner, not to simply justify what you think or what you want to hear. For example, you might instinctively point to a house that sold for more, because you are selling and want a higher value. You might also find a lower priced home just because you want to make a "lower than asking price" offer. Neither of these strategies will help you in your sale/purchase, and any lender involved is relying on an appraiser's results for setting the loan amount based upon comps. Your trusted real estate agent performs a CMA (oops, there's another term), or comparative market analysis, finding comparable houses and selecting those most like yours to assist you in setting the best price or making a well-received offer.

At times, it can be pretty difficult for an agent or an appraiser to find enough homes like the house

you're selling or buying that have recently sold. Ideally, we are looking for houses that are in the same neighborhood or area that are also similar in lot size, square footage, age, number of bedrooms, bathrooms, and other rooms. We also need to consider a home that is in similar condition in regard to updates and maintenance. Lastly, we are looking for homes that have sold in the last three to six months. The goal is to find three comparable homes that are currently on the market, three that are currently under contract, and three that have closed within the past three months. We then use all three in combination to determine a listing price for the seller or an offer price for a buyer.

In this shifting market we're experiencing, it's hard to find enough comps, or know where the market is going. Because it takes time for houses to close, the data can be a bit behind. Your best bet right now is to use comps as a starting basis, but also rely



heavily on your agent's experience and observations of what is currently happening in your area and price range. If you are looking for someone skilled at finding good comps, give me a call. Whether you are ready to find out where you should price your home or to make an acceptable offer on your new home, I'm at your service.

As part of the NextHome family, putting #Humansover-Houses is essential. I love what I do, which is help people through the stressful real estate situations they find themselves in. Sometimes that is happy stress like getting married or having children and needing a larger place, and sometimes it is more difficult like the loss of a loved one or going through a divorce. Sometimes it is the stress of relocating, in or out of our area, and sometimes it is just finding your "next home." Wherever you find yourself, you can easily find me, by your side guiding you when you need it, or just being here to discuss options. I'm at your service when you want someone to walk with you through the process of buying or selling real estate.



Melissa Forte-Litscher Realtor[®] ABR, RSPS, MRP, PSA

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Community

EVENTS

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from 6 to 9 p.m. Join your neighbors and friends at this fun-filled family-friendly event that will include free face painting for children along with various games.

Do You Love Football and Dogs?

Join Dog-Harmony for Love & Football: A Dog Promenade from 3 to 5 p.m. on Saturday, Feb. 11 at Grand Boulevard. Fur parents are encouraged to dress up their pups in a uniform of their favorite football team or a Valentine's Day theme. The event will feature Gulf Coast gourmet from JC's Gourmet, hot dogs served by the Residence Inn by Courtyard, as well as beer and wine offered for donations. The \$15 entry fee includes a professional digital photo of your doggie celebrity sponsored by Mills

join us!

Photo Design and the chance to win fabulous prizes! Prizes will be awarded in two weight categories for Best Dressed, Most Creative and Most Enthusiastic pups. Visit dog-harmony.org to learn more, volunteer, donate or adopt.

Enjoy the Beauty of Camellias

The Friends of Eden Gardens State Park invite you to the annual Camellia Festival Saturday, Feb. 11, 10 a.m. - 2 p.m. at Eden Gardens State Park. Stroll through amazing gardens full of unique Camellias, see displays and demonstrations, historic reenactments, and learn about Camellia propagating and growing. Camellias will be available for a donation from the nursery. Attendance is free with paid park admission (\$4 per car). Additional parking for the event will be at Bay School

EMERALD COAST CHILDREN'S ADVOCACY CENTER

GALA IN THE GARDEN

and Golf Weekend

Presented by: George & Janice Hendricks

March 10 & 12, 2023

Friday, March 10, 2023 • 5:30pm (Gala)

Hilton Sandestin Beach Golf Resort & Spa

Sunday, March 12, 2023 • 10:30am (Golf)

Kelly Plantation Golf Club

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Tour Beautiful Homes for CAA

Valentine's weekend typically means romantic dinners and flowers for most, but for locals and visitors alike, it also signals the highly anticipated annual Valentine Tour of Homes. You will enjoy a two-day self-guided tour through some of South Walton's most unique homes representing diverse architectural styles, beautiful interior design, historic significance and fine art collections. And, you'll be helping to raise funds for the CAA's "Art For All" Program. To volunteer, visit culturalartsalliance.com/volunteer. All tickets are valid for the entire weekend with one entry per house. Please note that as most of these homes are private residences, they cannot be guaranteed as ADA compliant.

The CAA is committed to ensuring access for all to its programs, including for people with disabilities or limited mobility. Please notify the CAA office in advance for questions regarding

access, and best efforts will be made for accommodations. Hours February 11, 10 a.m.– 4 p.m.; February 12, 12– 4 p.m. Tickets: culturalartsalliance. com/valentine-tour-of-homes.

Call 850-622-5970 or visit culturalartsalliance.com.

It's Almost Time for ECCAC's Gala in the Garden and Golf Weekend

The Emerald Coast Children's Advocacy Center (EC-CAC) is hosting its annual signature Gala in the Garden and Golf Weekend, this year presented by George and Janice Hendricks. The Gala features a cocktail hour starting at 5:30 p.m., with dinner being served at 6:30 p.m. on Friday, March 10, at the Hilton Sandestin Beach Golf Resort & Spa. Guests will enjoy dinner and live entertainment by popular local musicians, The Will Thompson Band, 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 will take place on Sunday, March 12, at Kelly Plantation Golf Club with registration and a cookout meal from 10:30 to 11:45 a.m. for a tournament shot gun start at 12 p.m. Tournament cost is \$400, which includes two tickets to the Gala. Gala tickets only are \$250 per couple. Please make reservations on-line at eccac.org. Sponsorships are still available. Contact Lee Curtis at 850-684-4422 or email her at Lee@eccac.org.

The International Festival Will Be Here in March



Make plans to attend the 5th Annual International Festival Sunday, March 19 from 10 a.m. – 7 p.m. at Fort Walton Beach Landing Park. To benefit One Hopeful Place, the festival kicks off our beautiful spring season displaying the multiculturalism of our region. It offers top-quality live and DJ music, food, folklore and art from more than 60 nations and participants travel from as far as Tallahassee, Panama City and the states of Georgia, Mississippi and Alabama.

The festival will launch a series of events, led by Conexión Media Group and partners, that will comprise the "Emerald Coast International Week" celebration in our area March 12-19.

Conexión Media Group is currently accepting many types of sponsorships—deadline for sponsors is March 15. For more information, contact David Triana at 850.368.3505 or via conexionflorida@gmail.com

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Aging in Our Community: Options for Residential Care

By Teresa Halverson, Director of Business Development & Community Relations, The Manor at Blue Water Bay

We are all blessed to live on the beautiful Emerald Coast. With more families moving to the area every day, our aging population continues to grow as well. Navigating the senior living and health care options can often be confusing. Our community is fortunate to offer so many different levels of care. Planning ahead, exploring options and taking a facility tour can help avoid crises when you need immediate assistance.

There are many services available to choose from and there is no simple answer to which one would be right for you or your loved one. Knowing what is available will help you understand the difference and enable you to choose a service that best meets your family's needs. The following services in our community provide care levels.

Independent Living Facilities (ILF) for Seniors: Private Pay. Most residents are normally fully independent aside from some minor medical needs. ILF's offer a wide range of social amenities and fine dining. Sometimes we are just ready to downsize without having to care for a larger home.

Assisted Living Facilities (ALF): Private Pay. Need a little more assistance? No longer able to live alone? These facilities allow an individual to live in a private room. Assistance includes Activities of Daily Living (ADLs) and medication management. Communal dining, housekeeping and recreation programs are typically offered. Many facilities offer transportation to appointments, shopping and medical appointments as well. Some ALF's offer a Memory Care Unit (secure unit) dedicated to a family member who might need daily attention for safety and security.

Skilled Nursing and Rehabilitation Facilities are traditionally known as long term care facilities. This service is right for you (or your loved one) if you require 24-hour skilled nursing care and assistance with ADLs. Is your loved one no longer safe to live at home or alone? Does your loved one need assistance with getting out of bed? Transfers? Wound care? Long Term Care in skilled nursing facilities is paid for by Private Pay, Long Term



Care Insurance or Medicaid. All skilled nursing facilities also offer short term, post hospital rehabilitation stays. Insurance (Medicare or Private Insurance) covers the costs of the stay for a limited time. Typical short stay patients (known as Rehab Patients) are admitted directly from the hospital and receive 24 hours nursing care, physical, occupational and speech therapy services. The goal is to assist the patient to reach their highest level of functioning and return home as soon as possible.

Take time to start looking at all resources available, request a tour of potential facilities and develop a plan for the future to help avoid last-minute crises.

FWB Life Recieves "Teddy Award"



FWB Life was excited and honored to receive a prestigious award recently! We love it! The Greater Fort Walton Beach Chamber of Commerce's "Teddy Award" is a coveted, bobble-head Ted given to members who have made an impact in the community. We have been so thankful for the support of the chamber as well as support and positive feedback from Fort Walton Beach readers in the launching of FWB Life. We're excited to continue our interaction, collaboration and connection in our amazing

community, bringing businesses to the forefront and relaying exciting community information, events and more for our readers. Thank you Chamber President Ted Corcoran and the Greater Fort Walton Beach Chamber of Commerce for helping us launch this valuable publication in our area.

If you have a story idea or want to know more about how you can become an advertising partner, email Lori@ LifeMediagrp.com. We look forward to hearing from you!



Community

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FWB Happenings FEBRUARY 2023

Emerald Coast Herons Reception 5 pm | Okaloosa County Administration Bldg. | FWB

•••••• 2 •••••• Winter Warrior Food Truck Rally

11 am-8 pm TownePlace Suites by Marriott | FWB Eglin AFB

Greater FWB Chamber's First Friday Coffee 7 am | Christian Life Center at

First Baptist Church | FWB **Genesis 2:18 Singles** Masquerade Ball 6-9 pm | Jojo's Coffee & Goodness | Niceville

Bepopped at the Sock Hop **Murder Mystery Dinner** 6pm | Air Force Armament . Museum | FWB Shelter House's 7th Annual **Palate and Palette** 6 – 10 pm | Legendary Marine 2023 Emerald Ball to benefit **Ascension Sacred Heart Emerald Coast** 6 pm | Hilton Sandestin Beach

Resort Golf and Spa | Miramar Beach

City of Fort Walton Beach Mardi Gras Parade! 11 am - 4 pm | Downtown

FWB VFW Post 7674 - Sunday Breakfast

8-11:30 am | 231 Carol Ave | FW/R

Melodies & Mimosas 2-4 pm | HarborWalk Village Destin **Emerald Coast Music**

Alliance Foundation Free **Public Concert**

4 pm | Fort Walton Beach Civic Auditorium | FWB ••••• 7 •••••

Story-Pairing Dinner with Ovide at Hotel Effie 7-10 pm | Hotel Effie at Sandestin

Blue Dog at Bijoux

11:30 am | Bijoux Destin | Miramar Beach

Greater FWB Chamber's Nothing But Networking 11:30 am | AJ's on the Bayou | Fort

.....

Theatre Company | Grand Blvd. Miramar Beach

7 PM Club L.A. | Destin Trivia Night: Rom-Com Edition

Science Center 31 Memorial •• 10-11 ••

All Day | Emerald Coast Indoor Shooting & Sport | Valparaiso

9 am | Rock Out Climbing Gym | Destin Chili Cook-off 10 am-2 pm | De'France Indoor Fleamarket Antiques & Collectibles | FWB **Camellia Festival** 10 am – 2 pm l Eden Gardens State Park | Santa Rosa Beach CAA's Valentine Tour of Homes

10 am – 4 pm | South Walton LuLu's Tropical Re-Union 2 pm | LuLu's at Mid-Bay

Bridge | Destin Love & Football: A Dog Promenade

3 pm | Grand Boulevard at Sandestin | Sandestin Brunchfest 12-3 pm | HarborWalk Village Destin



Mardi (Tras!

Mardi Gras Party 6 pm | 3rd Planet Brewing | Niceville

•••••• 11-14 •••••• **Valentines Dinner for Two** 4:00-7:00pm | Gulfarium Marine Adventure Park |

Okaloosa Island •••••• 12 ••••• Mardi Gras Brunch

11 am-3 pm | AJ's on the Bayou

Superbowl 2023 4:30-7:30 pm | Harvey F. Eckhoff VFW Post 7674 | FWB CAA's Valentine Tour of Homes

12-4 pm | South Walton Valentines Enlightened Art & Craft Fair 9 am-5 pm | The Sound Cafe + Enlightened Studios | FWB

•••••• 13 ••••• Junie B.'s Essential Survival

Guide to School 11:30 am | Mattie Kelly Arts Center | Niceville

••• 14 ••• Valentine's with Elvis - a Ron Adams Event

7 pm | Vincenzo's Italian Bistro I FWB

February Lunch & Learn 11:30 am-1 pm | Greater FWB Chamber of Commerce

••••• 16 ••••• Ben Carson

7:30 pm | Mattie Kelly Arts Center | Niceville Greater FWB Chamber Business After Hours 5:30 - 7:30 pm | Location TBD 2023 Taste of the Race 6-9 pm | Seaside

Lyceum | Seaside 30a

Mardi Gras Bike Night

6–9 pm l Emerald Coast Harley-Davidson | FWB ECBGFC Club

Meeting & Mardi Gras Partv 6:30 pm-9 pm | Harbor Docks Destin

•••••• 18 ••••••

Michael Cavanaugh: Billy Joel Songbook 7:30 pm | Mattie Kelly Arts Center | Niceville

Mardi Gras Celebration 2 - 5:30 pm | HarborWalk

Village Destin **Paradise Music Festival**

2023 2-10 pm | Emerald Coast Convention Center | Okaloosa

Island Interstellar Echoes - Trib To

Pink Floyd 7 pm | Club L.A. | Destin

•••• 19 ••••• **Melodies & Mimosas** 2-4 pm | HarborWalk Village Destin

Baytowne Mardi Gras Parade

2-4 pm | Village of Baytowne Wharf | Sandestin •••••• 21

Baytowne Mardi Street Pardi

6 pm | Village of Baytowne Wharf | Sandestin

•••••• 23 ••••••

Planetarium Special: Stars & **Stories of Africa** 6-8 pm | Emerald Coast Science Center FWB ••••••24 •••

Crescendo! Vintner Dinners 6 pm | Various Venues 54th Annual All Sports Award Banquet 5:30-10 pm Destin-Fort Walton Beach Convention

Center **Steel Magnolias** 7:30 pm | Emerald Coast

Theatre Co. | Grand Blvd. Miramar Beach •••••• 25 ••

4th Annual Shrimp & Grits **Festival** 12 pm | Destin Harbor | Destin 34th Annual Sandestin

Gumbo Festival 12-4 pm | Village of Baytowne Wharf | Sandestin

•••••• 26 ••••• Mardi Gras Golf Scramble

benefiting Heritage Museum of Northwest Florida 8 am | Regatta Bay Golf Course | Destin

Crescendo! Main Event 11:30 am | Hilton Sandestin Beach Golf Resort & Spa I Miramar Beach

VFW Post 7674 - Sunday Breakfast

8-11:30 am | 231 Carol Ave | FWB

Melodies & Mimosas 2-4 pm | HarborWalk Village

Destin **Coastal Reflections Events Presents Business &** Pleasure

5-9 pm | WaterVue at Brooks Street | FWB

Llama Llama Red Pajama LIVE!

11:30 am | Mattie Kelly Arts Center | Niceville **FPL Northwest Florida Economic Symposium** Sandestin Golf and Beach Resort | Miramar Beach



Walton Beach ••••• 10

The Last Five

Years 7:30-10 pm **Emerald** Coast

ROD - The Tribute to Rod Stewart

6-8 pm | Emerald Coast

Pkwy SW | FWB

Valentine's Special

..... •••• 11

Women's Climbing Circle

Around Town

Youth Village Celebrates New Playground Experience

The Youth Village, Inc., celebrated its newly remodeled playground recently with a ribbon cutting. Named "The Destin Charity Wine Auction Foundation presents the Youth Village Outdoor Experience," the playground's remodel was due to a large donation from the foundation. Opened in 1999, the Youth Village is a non-profit after school care program and summer camp for preschool children, ages 3-5, and elementary and middle school children from kindergarten through 8th grade. Its goal is to provide a safe, nurturing environment with supportive mentors, teachers and other caring adults to help children, ages 3-16, acquire a love of learning and create a desire to achieve. Located in Fort Walton Beach, connect at (850) 582-0549 or visit www.ouryouthvillage.org.

Registration is open for the 25th FPL Northwest Florida Economic Symposium, Feb.

28-March 1 at Sandestin Golf and Beach Resort. The event brings leaders together from across the Panhandle to hear challenging, thought-provoking speakers. To register: www. fplsymposium.com.

Two Apps to Stay Connected with the Okaloosa County School District

Thousands of Okaloosa County School District parents have set up their FOCUS parent accounts through the district's website and connected their students to their accounts. Parents may visit www.okaloosaschools. com, to set up their accounts and link their students to it if necessary. Contact your school if you need help connecting your students to your account.

The OCSD Focus App can be found in the Apple App and Google Play Stores for download. Find it by searching for OCSD Focus Educational Portal. After download, sign in through the orange log-in button, and you will have access to your student's schedule, grades and attendance. Students can download the same OCSD Focus app to access their grades and attendance without creating an account. They must click on the box marked "Sign in with SSO" and enter their school district email and network password.

In November, the district launched a second app to receive school and district updates. Download the OCSD Apptegy App through Apple App or Google Play to access documents, events, news updates and emergency notifications. Visit okaloosaschools.com for more information.

Okaloosa Sunshine State Scholars Announced

Miller Lindsley from Fort Walton Beach High School was recently named as one of two Okaloosa County School District (OCSD) Sunshine State Scholars! This distinction is awarded to more than 100 of Florida's highest achieving 11th grade students who plan to focus on a STEM (Science, Technol-



ogy, Engineering, Math) based career after high school. Miller and Meriel Adair from Crestview High School will attend a two-day program in June in Orlando designed to bring together scholars from throughout the state, connect them with employers who specialize in the STEM fields, and create a networking opportunity between the scholars and Florida colleges and universities. A very competitive honor to earn, to be considered, students must submit an application along with an essay explaining their intent to pursue a career in a STEM field and their reasoning for it, letters of recommendation, a transcript showing their success in STEM courses, a resume and more. Miller's plans

after high school are to attend college and pursue undergraduate and graduate degrees in Biomedical Engineering.

Be Resilient Clinics, held by SOF Missions are planned for Feb. 2-6; March 9-13; April 13-17 and May 18-22. Details are available at sofmissions.org/ clinic. The free sessions will include people who have served our country, helping them recover from the inward and outward scars of war.

Attending warriors receive the expert psychological, social, spiritual and physical help they need to overcome the challenges they face as a result of their experiences.



FWB Chamber: New Leadership, Awards and Vision

By Doug Stauffer

At January's First Friday breakfast, the Greater Fort Walton Beach Chamber of Commerce hosted the Annual Installation and Awards Breakfast. Chamber members thanked the outgoing leadership and inducted new leadership.

Ted Corcoran pointed out the genuinely historic year of 2022 by highlighting three significant events initiated by the Chamber honoring local and historic military members. These included:

• The Doolittle Raiders' Final Goblet Ceremony



FORT WALTON BEACH CITY COUNCIL

Family

Together, over the last four years we ensured that Fort Walton Beach has the best public safety. We increased and improved recreational opportunities at the Landing and Ferry Parks. Over the next four years, we will ensure our fire department remains a FWB fire department... continue to **FUND OUR POLICE** department...complete the Landing renovations... and fight for affordable housing !

Business

We helped Fort Walton Beach thrive by bringing new businesses to the Fort Walton Beach Commerce & Technology Park. But the best is yet to come...the new Brooks Bridge is a game changer. We will champion the "Round the Mound" and push for a reinvigorated Downtown by funding the Downtown Master Plan.

Infrastructure

We completed drainage and storm water runoff projects.... new sidewalks were added. Traffic remains a problem. Brooks Bridge and "Round the Mound"...my top priorities, will help...but I will seek alternatives to ease congestion. Together...there is so much more to be done!



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• The 75th Anniversary of the Air Force

• The ODA 595 Horse Soldiers Silver Canteen Cup Ceremony

Ted invited Brig. General Jeffrey Geraghty, Commander, 96th Test Wing, to share the importance of a strong partnership between local businesses and the military communities. Step One Automotive Group announced the official "Forever Warriors" launch with an initial one-half million dollar endowment.

The Forever Warriors' mission involves serving as "the bridge for service members, veterans and their families, connecting them with resources that specialize in mental health, transition and sustainment, and community immersion." JC Correa, Step One COO, added, "Our role will be to support the many dedicated organizations that are already on the ground doing the work to help veterans and active duty military."

2022 Chairman of the Board, Daniel "Gus" Gusoff ended his year by recognizing the Chamber staff, fellow board members, the Emerald Coast Harley Davidson team and his family for their support throughout the year. The awards portion of the installation banquet began with the following prestigious recognitions:

• The "Jim Glenn Ambassador of the Year Award" presented to Holly Karr, Beast Code

• The "Community Leadership Award" presented to Northwest Florida State College

• The "Small Business of the Year Award" presented to Emerald Coast Vibe

• The "Corporate Business of the Year" presented to Okaloosa Gas

Gusoff and Corcoran also bestowed the very beloved Teddy Awards to a few chosen chamber members. Teddy Award winners:

• Bill Walter, Retired Chief Master Sergeant USAF

• Donna Morgan, One Hopeful Place • Rachelle Graves, The

Greater Fort Walton Beach Chamber of Commerce

• Chris Torres, Future Stars Football

• Neil Tabot, Primerica Financial Services



• Lori Leath Smith and Scott Miller, FWB Life Publication

• Barbara Britt, B Britt LLC • Nathan Sparks, One Okaloosa

• Sarah Peavy, Emerald Coast Harley Davidson

• Dionna Haygood, Emerald Coast Harley Davidson

Gustoff passed the gavel to the incoming 2023 Chairman of the Board, Maureen Bierman of Step One Automotive Group. "I cannot think of a better time to be involved with the Chamber." stated Bierman. She emphasized the importance of each member's role in revitalising downtown Fort Walton Beach and promised to make "I Love FWB" the cornerstone of her year. "This is what Chambers are made for. It is up to all business owners to renovate, refresh, and advocate."

The site will house all things related to the major projects happening in Fort Walton Beach and Okaloosa Island. These include:

• Brooks Bridge Replacement Project

• The Landing Renovations

Around The Mound

• Santa Rosa Boulevard improvements

• Bridge-to-Bridge bike path As updates become available and new stories are published, they can be easily found via ilovefwb.com. FWB Life will also be highlighting stories specifically related to downtown Fort Walton Beach throughout the process. "It's a pivotal time to be a part of the chamber," said Lori Leath Smith, FWB Life publisher, "and we look forward to relaying the valuable information to our readers as we watch Fort Walton Beach positively transform."

"Goodwill Toward Men" and One Hopeful Place!

By LISA WOODRUM

The classical hymn states "Peace on earth, good will toward men." Goodwill comes in many forms. For instance, goodwill was demonstrated beautifully by the Fort Walton Beach Community "toward" One Hopeful Place (OHP) (our local homeless shelter) this past Christmas. Donna Morgan, Program Manager of OHP shared, "A big shout out and thank you to Community Solutions, Bridgeway, Okaloosa County Sheriff's Office, [K-Rock radio] the Cold night crew, churches and the community! With your help, we made it through the historically cold four-day journey of Christmas 2022!"

It was the coldest Christmas Florida has experienced in 33 years. OHP stayed open 24 hours, four days straight with 48 participants hosted, who were "appreciative, grateful and helpful," stated Donna. She recounted numerous expressions of generosity as all meals were provided and served by various people/ organizations in those four days! "There were many good times... They all appreciated the comfort and warmth of a bed, full bellies and the feeling of family for Christmas!"

Surely, it was providential that the cold night shelter was completed in November! Transportation has been included as well for those in

need from Bridgeway at 3:15 and 4 p.m. on days when the temperature is 40 degrees and below. Food, showers, washing of clothing and beds are provided.

People are homeless for varying reasons; a miniscule percentage have chosen this life-





style. The majority lack options for affordable housing, they flee from abuse in their homes, or are financially vulnerable in these times.

Bridgeway Center plays an integral part with OHP. OHP uses a "low-barrier model," (proven very successful), emphasizing clear behavioral expectations, maintaining a safe environment. It purposes to end the cycle of homelessness by extending a "hand up" as they "answer" the varying needs of the individuals through the financial support, donations, instruction, networking, staff and volunteers, enabling participants to exit the homeless lifestyle.

State Representative Pat Maney toured the OHP facility recently. He celebrated it saying, "As a community, the Greater Fort Walton

Beach Chamber of Commerce, City of Fort Walton Beach Public Info, Okaloosa Board of County Commissioners, local businesses, donors and volunteers joined forces to create One Hopeful Place—a beacon of hope for our locals in need... Three cheers for this incredible demonstration of community strength and determination! One Hopeful Place is a jewel of a resource and a shining example of what we're capable of when we roll-up our sleeves together."

So much has been accomplished together, but there is much more we need to achieve to realize the end goal-together. Sherry Jones, OHP community public relations director, continues to roll her sleeves up reaching out to churches, organizations, businesses and individuals to rally funds to initiate phase III-the demolition of 10 waste water silos on the grounds (this property was previously a water treatment plant). This will avail five acres of land to then break ground for a resource/education center, additional shelters and affordable housing.

Continued on next page



Governor DeSantis Sworn in with "The Bible of the Revolution"

BY DOUG STAUFFER

"Florida is proof positive that "We the People' are not destined for failure. Decline is a choice. Success is attainable. And freedom is worth fighting for." And "fight we must." These words set the tone for Gov. Ron De-Santis's inauguration speech.

A lot has changed over the past four years, especially in the political landscape of the Sunshine State. Four years ago, Congressman Ron DeSantis pulled out a narrow margin of victory over his opponent (less than one-half of 1 percent). Four years later, he won a landslide victory of epic proportions, with many Americans referring to him as "America's Governor."

Jan. 3 marked the beginning of his second term as governor as he and his cabinet took their oaths of office. The cabinet members included: Lt. Gov. Jeanette Nuñez, Chief Financial Officer Jimmy Patronis, Attorney General Ashley Moody, and newly-elected Agriculture Commissioner Wilton Simpson. The ceremony took place on the steps of the iconic Old Capitol in front of an enthusiastic crowd of thousands. Unlike the narrow margin of victory four years earlier, DeSantis won by more than 20 percentage points (receiving 1.5 million more votes than Charlie Crist).

The location and the De-Santis victory were historic, as was the Bible used to swear in DeSantis and Lt. Gov. Jeanette Marie Nunez. They were sworn in using the Bible of the Revolution, which the Founding Fathers in the U.S. Congress commissioned more than 240 years ago. They placed their hands upon the King James Bible, published by Richard Aitken in 1782, shortly after America won the War of Independence. The "Aitken Bible" was the first and only English edition ever commissioned by the United States.

The overcast day looked ominous, but the good Lord provided clouds for shade, and a wonderful breeze for comfort instead of the rain forecasted. Everyone in the audience enthusiastically hung onto DeSantis's every word realizing the significance and magnitude. The governor covered a wide range of topics, none more important than his support of traditional family values.

"Florida must always be a great place to raise a family – we

will enact more family-friendly policies to make it easier to raise children, and we will defend our children against those who seek to rob them of their innocence." These words hardly left his lips before the crowd erupted while jumping to their feet for the first of many standing ovations.

DeSantis promised to continue his fight against the "woke" ideology attempting to gain a foothold in Florida. "We reject this woke ideology," he said. "We will never surrender to the woke mob. Florida is where woke goes to die!" In these regards, he also invoked God and appropriately quoted the Bible: "As the Book of Psalms reminds us. 'I will not fear though tens of thousands assail me on every side." He also reminded us, "We embrace our founding creed that our rights are not granted by the courtesy of the state, but are endowed by the hand of the Almighty."

As I have traveled around the United States and outside the continent, people from every corner of the globe applaud De-Santis for standing against the coronavirus-related restrictions and hysteria. His comments reflected this mindset: "Freedom lives here, in our great Sunshine State of Florida! When other states consigned their people's freedom to the dustbin, Florida stood strongly as freedom's linchpin. When the world lost its mind - when common sense suddenly became an uncommon virtue-Florida was a refuge of sanity, a citadel of freedom for our fellow Americans and even for people around the world."

DeSantis also blasted politicians in Washington, calling the federal government a "sprawling, unaccountable bureaucracy" that "looms over us and im-



poses its will upon us."

DeSantis's first campaign promised to pursue bold agenda items that ensured taxing lightly, regulating reasonably and spending conservatively. During his first term, he enacted significant education reforms, attempted to reign in judicial activism, ushered in a new era of stewardship for Florida's natural resources, stood for law and order and remedied deficiencies in Florida's election administration.

DeSantis pointed out that Florida is leading the nation in many areas, including net in-migration as the fastest-growing state. We are No. 1 in business formations, tourism, economic freedom, education freedom, parental involvement in education, and public higher education.

"The policies pursued by these states have sparked a mass exodus of productive Americans from these jurisdictions – with Florida serving as the most desired destination, a promised land of sanity," DeSantis said.





PHOTOS BY DOUG STAUFFER

He pointed out that other states have embraced faddish ideologies and harmed public safety by coddling criminals and attacking law enforcement. They have imposed unreasonable burdens on taxpayers to finance unfathomable levels of public spending, harmed education by subordinating the interests of students and parents to partisan interest groups, and imposed medical authoritarianism in the guise of pandemic mandates and restrictions lacking scientific basis.

DeSantis' concluded as powerfully as he began: "It is our responsibility here in Florida to carry this torch. We do not run from this responsibility; we welcome it. We will be on our guard. We will stand firm in the faith. We will be courageous. We will be strong! And we thank God and are proud to be citizens of the great Free State of Florida!"

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ONE HOPEFUL

continued from previous page

Please be assured, the full vision will not accommodate a "cycle of homelessness," but END it. To complete the process of liberating these valuable people into self-sufficient, contributing members of society, this formidable financial goal must be realized. To do this, financial support to continue the day-today functioning of OHP as well as the ultimate objective, building the aforementioned structures must be acquired.

Consider sponsoring, volunteering, participating or sowing into OHP's upcoming events such as the International Festival coming up soon March 19 at the Landing in Fort Walton Beach and the Stuart Houston Shootout Golf Tourney April 29 at Regatta Bay in Destin.

"They are "changing lives in a meaningful way and being fiscally responsible," said a previous successful client of OHP applauding donors. Goodwill isn't just for Christmas-it is in fashion year 'round. With goodwill toward these men and women at OHP, they will complete their journey toward peace.

Air Force Enlisted Village: A Haven for Heroes!

If you had told Yvette in 4th grade that the boy who surprised her with an oversized Valentine's Day card would one day be her husband, she would have laughed out loud. But sometimes life has a funny way of working out, and that's exactly what happened.

Yvette and Richard (or Butch, as he was known) first met in elementary school. They shared a brief but sweet friendship until Yvette's family moved away. It wasn't until a decade later that they ran into each other again, this time at a bowling alley. They hit it off immediately and started dating shortly afterward. The rest, as they say, is history.

The couple raised two daughters while jumping from base to base during their 22 years of service in the Air Force. Moving so frequently and changing schools so often was a hardship on the girls. But, Yvette always tried to stay positive through it all. "I always tried to make the best for us all wherever we would go," Yvette tells me. This kind of resiliency is typical of many military spouses, who often have to deal with unexpected changes and challenges.

It was four years ago that Yvette and Butch moved into Bob Hope Village. Butch had been ill for most of his time here and sadly passed away last spring. While Yvette misses her husband of 58 years dearly, she finds strength and support from her fellow residents and the Air Force Enlisted Village (AFEV) staff.



Even at 78 years old, she is still enjoying a whole host of activities – from Wii bowling to hula dancing at Air Force Enlisted Village "I walk around and everything is just so beautiful. I can't tell you how grateful I am to be here. It was the best decision that Butch and I ever made!"

Alice joined the Air Force when she was just age 18 in 1951. She was one of the first women to receive orders to the air station in Iceland. On her second day there, Alice went to the club on base where she met Stanley, a young and handsome staff sergeant who would become her husband. "It really was love at first sight," says Alice. "It also helped that he was a very good dancer!"

The couple enjoyed a wonderful life together in the military while raising three children. Their two daughters would go on to become Air Force ser-



vicemembers as well. After retirement, Alice and Stanley purchased an RV and loved to cruise around the country.

While traveling to an air show, the couple first learned about AFEV. Stanley's immediate thought was that it would be an ideal place for Alice to live if anything were to happen to him. Sadly, Stanley died of lung cancer in 2000, and shortly after Alice made the move to Bob Hope Village. She is now a 22-year resident here and she couldn't be any happier! "I just love my little apartment. It's homey. The staff does such a fantastic job, and they treat us wonderfully. It's like life in an old town community."

But Bob Hope Village is much more than an apartment complex. It's based on a sense of community where residents have access to scheduled bus transportation, activities, social events, on-site conveniences and a variety of amenities to promote fitness, wellness and independence. Basically, it's a 55+, active, independent living community designed for surviving spouses of retired enlisted U.S. Air Force personnel and is shaped by six villages of oneand two-bedroom apartments, a community center, swimming pools and more. And the best aspect is friends or neighbors are always nearby sharing memories of military life together.

The HOPE (Health Optimization Program for Everyone) Wellness program at Bob Hope Village launched in 2018 and has been well received by residents who wish to improve their level of wellness. The program provides a full calendar of health, wellness, and fitness activities for residents, as well as, challenges and prizes for the winners. Residents can participate in a wide range of classes to promote the benefits of laughter, exercise, healthy eating, good posture, and core strengthening. The program's calendar can include 100 classes

and activities ranging from hula dancing, hearing aid checks, and caregiver support.

Located roughly three miles from Eglin Air Force Base and eight miles from Hurlburt Field, DoD cardholders (required for eligibility to live at Bob Hope Village) can take full advantage of base offerings, such as commissaries, exchanges, health care and recreation.

There are apartments available in Bob Hope Village and Hawthorn House. Visit bobhopevillage.us to learn more or call 850-651-9422. For assisted living with memory support located on the Bob Hope Village campus, visit hawthornhouse.us or call 850-609-2550 to find out about eligibility, availability and pricing.

You can help AFEV by joining Heroes for Hope, a monthly giving club, create a Facebook fundraiser in honor of your birthday or for Giving Tuesday, or choose AFEV as your charity of choice for AmazonSmile. You can also volunteer for AFEV events or leave a legacy by including the AFEV in your estate plans at afev.us/planned-giving. Visit afev.us.

Contributions from Scarlett Bauman, AFEV Fundraising and Marketing Manager



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You've dedicated your life to service but, in retirement, it's time for us to serve you. After years of short- and long-distance moves, settle down in a place you chose for yourself. With a close proximity to military bases and a like-minded community all around, living at Air Force Enlisted Village feels just like coming home. With our neighbors at Eglin Air Force Base and Hurlburt Field, you can still start each morning with the sound of "Reveille" and end your day with the sound of "Retreat."

From independent living to assisted living and memory care, our community will have you confidently thriving at every age. Call us today to schedule a tour and learn why our residents chose us as their next home base.

SCHEDULE A TOUR TODAY!

BOB HOPE VILLAGE 850-612-8684 bobhopevillage.us HAWTHORN HOUSE 850-517-4323 hawthornhouse.us



Sweet Dreams: FWB Kiwanis Club Gives Children the Gift of Peaceful Sleep

Do you remember what it felt like as a child, to be tucked into your cozy bed every night? Did you feel safe? Warm? Happy?

Now imagine being a child who didn't have a bed to sleep in. What if your bed had been a couch? What if it had been the floor every single night?

Unfortunately, that's the reality for thousands of children throughout the U.S. and in our area.

On February 11, the Kiwanis Club of Fort Walton Beach will again partner with Sleep in Heavenly Peace to prepare building materials for beds for children in the local area who do not have a bed to sleep in. Sign up for bed build at https://www. signupgenius.com/go/10C-0C4CABAE28A5FEC61-kiwanis

In October 2021, the Kiwanis Club of Fort Walton Beach partnered with Kiwanis One Day with Sleep in Heavenly Peace (SHP), a nonprofit organization dedicated to building, assembling and delivering bunk beds to children and families in need. Joined by members of the Niceville High School Key Club, the Fort Walton Beach Kiwanians and SHP prepared all the parts needed to build 20 beds.

"All children deserve a safe, comfortable place to lay their heads," says Ruth Sykes, president of the Fort Walton Beach club. "Across the U.S., too many boys and girls go without a bed — or even a pillow — to sleep on.

These children end up sleeping on couches, blankets and even floors. This can affect their happiness and health. Child 'bedlessness' may not be a real word, but it is a real problem." In the fall of 2019, Pastor Mickey Hawkins of Cinco Baptist Church started the Fort Walton Beach chapter of Sleep in Heavenly Peace to serve children in Santa Rosa, Okaloosa and Walton counties in Florida. As soon as Matt Dixon, then president of the Fort Walton Beach Kiwanis Club, learned about Sleep in Heavenly Peace, he wanted to be involved. His fellow club members agreed, and the relationship between the two



organizations blossomed.

"A bed, a place to lay your head at night, is something that most of us take for granted," Ruth says. "Each time SHP does a bed delivery, it helps to remind us how truly blessed we are each and every day. The Kiwanis Club of Fort Walton Beach members are doing something tangible and worthwhile for kids in our community and will be making bed building one of our continuing service projects."

Walton Beach is a volunteer, notfor-profit organization serving the children and community in the greater FWB area. Having served the city of Fort Walton Beach since March 26, 1946, the club meets each Tuesdav at 11:30 a.m. at the Jack Burkett Administration Bldg., 205 Shell Ave. in Fort Walton Beach for our lunch meetings. Kiwanis members stage nearly 150,000 service projects, devote more than 6 million hours of service and raise nearly \$100 million every year for communities, families and projects. Key Club members pitch in 12 million hours of service each year, and CKI members another 500,000 hours. Aktion Club members donate another 92.000 hours of service every year.

For more information, visit kiwanisfwb.org or www.facebook. com/KiwanisFWB.FL.

The Kiwanis Club of Fort

Paradise Promotions and Life Media Present the Paradise Music Festival

7 BRIDGES, one of the greatest EAGLES tribute bands in America, is coming to the Destin-Fort Walton Beach Convention Center February 18, 2023. This concert event will feature four hours of fantastic, nostalgic, classic music from Three of the best bands in America performing on the FLORI-DA POWER AND LIGHT STAGE. Doors open at 2 p.m. with the first band, Brandon Day and Tyan Schor opening the event, followed by the awesome PARADISE BAY-OU BAND playing your favorite Classic Country, Rock and Roll and Motown dance tunes from 4:30 to 6 p.m. as they bring The ISLAND DANCE PARTY to Fort Walton Beach. From 7 to 9 p.m., the 7 BRIDGES Eagles Tribute Band will take the stage and thrill fans with one of the absolute best ultimate Eagles experiences in America.

This event will also have 12 to 15 vendors offering T-shirts and other collectibles as well as Corporate Business



Vendors with information and special offers on all their products and services. After you check in before the bands start, and during breaks, you will have time to browse the vendor and food sections and get some great bargains, food and beverages featuring festival food such as snow cones, cotton candy, specialty popcorn, sandwiches, chips, desserts, sodas, water, tea and alcoholic beverages.

More Information and TICKETS ON SALE NOW at www.ParadisePromotions-FL.com. General Admission seats: \$25 in advance and \$30 at the door. Reserved Table Seats are \$40 to \$50, VIP, upfront seats with a meal and a T-Shirt are \$75. We expect this event to be sold out. So, get your tickets early.



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



By Greg Durette, Florida Health Connector

As many times as I have said the term "age-in" to folks when discussing Medicare, it has never failed to elicit a visceral response like, "What do you mean with this age-in thing?!" or "I don't feel aged-in!"

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

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

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

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

The first order of business is to obtain your Part A and B (if desired or needed) through Social Security. Without adding a litany of boring details as to qualifications for each, suffice it to say Part A is typically \$0 premium for most folks and Part B for 2023 will typically cost \$164.90 per month. The Part B premium is means tested and can get a little complicated – certainly more complicated than can be described in this article. Again, suffice it to say, some could pay much more or much less, depending on your Modified Adjusted Gross Income from two years prior unless you apply for a break based on current income. We have a form for that.

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

If you choose to obtain a Supplement, commonly called a "Medi-Gap" policy, you will need to also obtain a separate Part D prescription plan as Supplement plans do not include such. If you choose to obtain an Advantage plan, the Part D prescription coverage is typically included.

As you can see this can, and usually is, a very confusing time for most folks used to having traditional insurance for their whole lives. Suddenly, you are thrust into this new system when everybody and their cousin is calling and/or mailing you every single day with their "better option."

Your best option is the one

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

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

Happy New Year!

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



For over a decade, Matthew Vanderford has worked in the Construction, Restoration and Insurance Industries as an Insurance Company Preferred Vendor, Insurance Industry Continuing Education Instructor, Public Adjuster/ Policy Holder Advocate and Licensed Contractor. He's proud to call Destin his home, with his wife Candice and four children: Matthew, Blake, Jordan and Scarlett.

Have Questions about Property Damage or Insurance Policies? Call Us: (850) 684-4794 You could have it answered in one our columns.



The Ever-Changing Insurance Marketplace in Florida



By Joe Capers, Insurance Zone

It has been two years since we wrote about the changing insurance market place in Florida. Because we are nearly surrounded by water with the possibility of storms and other natural disasters so evident, the cycles are much more pronounced. Typically, insurance industry cycles will last anywhere between two to ten years. The market cycles rely on the way the nation, and for that matter the world, is operating, in addition to storms and other natural disasters, COVID has impacted the marketplace. In this edition we will take a condensed look at what factors are driving these market shifts, the differences of a hard and soft market, and the effect on your personal and business insurance programs.

In a **soft market**, there will be an increase in competition and pressure on lowering premiums. This cycle is usually followed by a hard market because carriers are underpricing coverage to secure market share. In a soft market you can usually find



lower insurance costs, broader coverages and more liberal underwriting guidelines. This is an advantage for anyone who is purchasing insurance. With increased capacity, the consumers have more Insurance carriers and enhancements to choose from to design their insurance program. A soft market increases the amount of competition between insurance companies.

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

COVID has definitely impacted the insurance industry as well. The pandemic has certainly highlighted coverages that are included in contracts. Insurers have seen an increase in insurance claims while suffering investment losses. But there are other factors that should be mentioned that have added to the creation of the hard market that we are currently experiencing.

Florida's hard insurance market is tougher than any other market cycle in most other states. The challenges are exacerbated by other "unique" market conditions

such as natural disasters, litigation, fraud and increase in claims frequency and severity.

Many carriers are still working through their losses from the natural disasters, and the major storms of Hurricane Irma in 2017 and Hurricane Michael in 2018. These two events had a major impact on the rising reinsurance costs. Reinsurance is an essential product, purchased by insurance carriers to mitigate catastrophic exposures.

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

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

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



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Dust Off Your Boots and Get Ready To Rodeo!

The 4th Annual Westonwood Ranch Professional Rodeo returns to the Freeport Sports Complex March 25th through 26th. Come watch some of the nation's top cowgirls and cowboys compete - bring the family and friends for a fun-packed weekend!

Contestants will be coming from throughout the southwest region to compete in events including Bareback Riding, Calf Roping, Saddle Bronc Riding, Steer Wrestling, Breakaway Roping, Barrel Racing, Team Roping, and Bull Riding. Rodeo gates open at 6:00pm with rodeo events starting at 7:30 pm each night. Spectators are encouraged to come early to enjoy live pre-rodeo entertainment by David Gautreau, food by Mozey's Mobile Cuisine, children's inflatable play area and more!

"We are so thankful for the partnership with Walton County Sheriff's Office, the City of



Freeport, our community sponsors, and event attendees that make it possible to raise funds that help support our programs. So, many youth with Autism, Downs and other related cognitive/ developmental disabilities miss irreplaceable opportunities to explore individual interests and talents and to gain 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, Westonwood Ranch founder.

Westonwood Ranch is a 501(c)(3) non-profit organization that provides therapeutic programs designed to fill the transition gap from high school into adulthood by incorporating functional learning oppor-



tunities in a therapeutic farm environment.

Tickets for the Westonwood Ranch Charity Pro Rodeo may be purchased at the gate for \$20for adults and \$15 for children. Free admission for children ages 2 and under. A family pack of four tickets (2 adults and 2 children) is also available for \$60. There will be no presale of tickets, so spectators are encouraged to arrive early as we are anticipating a sold-out show both evenings. 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 kelly@westonwood.org or visit our website at www.westonwood.org.

Needles Still Flying After 34 Years

The Flying Needles Quilt Guild was started in 1989 by a group of 19 quilters and has grown to more than 100 members. Its goal is to serve the general public by donations to other community service organizations and by serving as a source of information and education through exhibitions, demonstrations, lectures and workshops. The mission of the QOV Foundation is to cover servicemembers and veterans touched by war with comforting and healing Quilts of Valor. To date, the Guild has distributed more than

800 Quilts of Valor to retired Veterans or active duty members and works throughout the year making Christmas stockings, small throw quilts, drawstring bags and pillowcases for charity. "We make well over 100 Quilts for veterans a year for the National Quilts of Valor Foundation, and 1,200 items were donated last December to our three charities that shelter and help children," said member Sandra Congleton..

General Meetings are held on the second Thursday of each month at the New Hope Baptist



Church, 108 Aurora St., Valparaiso. Socialization starts at 9:30 a.m, with meetings beginning at 10 a.m. Guests and new members are always welcome.

Workshops are held on the fourth Thursday of each month, except for November and December. Workshops vary from month to month. For a fifth Thursday in the month, a Charity Workshop is scheduled, making Christmas Stockings or charity quilts for our surrounding area.

Membership is open to any-

lated projects. Individual annual membership is \$25, household family membership is \$35, due at the October meeting and can be paid in person or by mail. Any member joining after March 31st in a given year is prorated. Membership forms are available at flyingneedlesquiltguild.org or you may pick up a form at any general meeting at the membership table.



Flying Needles Quilt Guild of Niceville, Florida Presents Emerald Coast Quilt Show March 3 & 4, 2023 Friday 9 am - 5 pm • Saturday 9 am - 4 pm Northwest Florida Fairgrounds 1958 Lewis Turner Boulevard • Fort Walton Beach Admission: 1 Day \$10, 2 Days \$15 Demonstrations • Boutique • Snack Bar • Vendors • Quilter's Walk Quilt of Valor Block Party • RV Hook ups Available \$30/night For Registration and Additional Information, Visit:

www.flyingneedlesguiltguild.org

Entry Deadline: February 1, 2021







🐞 Off The Hook

Off the Hook: No Boat? No Problem!

BY CALI HLAVAC,

SILVER SHADE STUDIOS

Each year at this time, we offer options for fishing in this season that don't necessarily require a boat. In our lucky little fishing village, it may seem that a boat is necessary to catch certain kinds of fish, or a multitude of fish. However, without access to a boat, there are still some great ways that anglers can take advantage of our local fishery (even some who will rent rods if you don't have your own!) Grab your gear as we head out to explore some active spots to fish in Destin.

Probably the most popular and first thought of a fishing in our local area, and we have

spot without a boat is our white sand beaches. With miles stretching across the Emerald Coast, there is no shortage of spots to fish, but a few key factors could help you be more successful. When searching for a spot, look for a more secluded area where there are fewer swimmers. Also, check the water for color changes and wave breaks, as that will signify better feeding spots for the fish. Try to find a spot where two sandbars meet and post up in the middle of them. Popular fish caught off the beach include pompano, redfish, bluefish, ladyfish and jack crevalle.

Pier fishing is another hot spot

two within driving distance – the Okaloosa Island Pier and the Navarre Beach Pier. Both piers stretch almost a quarter mile into the Gulf of Mexico and anglers of all skill levels can try their luck. Most frequent catches from the pier include Spanish mackerel, whiting, sheepshead, ladyfish and bluefish, but some noteworthy fish have been caught there as well. Cobia, king mackerel, tuna, even tarpon weighing more than 100 pounds and a few sailfish have been pulled up from the water. Redfish and pompano are also frequent catches in this area. Both piers have a tackle shop on site that will also rent rods and reels, so even the novice angler can spend a day trying his luck.

Our county is also working to provide adequate parks for public use, including Thomas Pilcher Park, located under the 331 Bridge. There is plenty of parking, bathrooms, and a variety of spots to cast a line. There is a bait shop down the road before the bridge where you can pick up tackle, bait and anything else you'll need to get started. This is also a good spot to launch a paddleboard or kayak if you want to try fishing the shallow water along the shoreline, around the docks and grass flats.

In any of these locations, the best time of year to fish is from March-November, but fish will bite all year long if we have a warm winter. The bite is also always best when the tide is rising or falling and it's common to see fish start to school up along the beaches.

If you are looking for a little more guidance while fishing, there are a variety of private charters or party boat options available to book in our area. Private charters are a flat rate small group fishing, whereas a party boat is more affordable and priced per person. There are so many affordable ways to enjoy fishing in our lucky fishing village!

Gulfarium C.A.R.E. Center Releases Sea Turtles

The Gulfarium's C.A.R.E. Center successfully released three rehabilitated sea turtles Jan. 11 at Topsail Hill State Park.

Grace, an adult female Kemp's ridley sea turtle, weighs 70 pounds. She was found entangled in a buoy line on July 23. Stranding coordinator Tabitha Siegfried paired up with Fort Walton Beach Parasailing to rescue Grace right offshore in front of the Four Points Resort on Okaloosa Island. Grace had

been reportedly stuck to the buoy line for more than 24 hours. After freeing Grace from the buoy line, she was brought in for evaluation. She had a severe entanglement wound on her right front flipper as well as a broken lower right jaw.

Bermuda, a sub-adult green sea turtle, weighs in at 66 pounds. Bermuda was foulhooked in June at the Navarre Beach Fishing Pier. After undergoing surgery to remove

multiple fishing hooks and seven months of recovery at the CARE Center, she was finally ready for release.

Squash, a sub-adult loggerhead sea turtle, weighs in at 75 pounds. She was foul-hooked on Nov. 8 at the Okaloosa Island Fishing Pier. During the initial intake procedure, Squash's bloodwork showed mild anemia and radiographs showed a large circle hook in the stomach. After attempting non-surgical hook





removal techniques and performing an endoscopic exam, it showed that the hook was embedded in the intestines. Squash is able to function normally and eat just fine, despite the embedded hook. The decision was made by the veterinary team to leave the hook, as attempting to take it out could have resulted in irreparable damage.

"Each of these turtles holds a special place in our hearts and it's such a joy to watch them return to the Gulf, said Tabitha Siegfried, Stranding Coordinator for the Gulfarium C.A.R.E. Center." The first release of the new year was an incredible success! We are so grateful for the overwhelming support of our community."

If you see a sea turtle in distress, injured, or deceased, please report it to Florida Fish and Wildlife Conservation Commission immediately at 1-888-404-FWCC (1-888-404-3922).

Fort Walton Beach Nining, Entertainment, Specials

Page 19

This **Valentine's Day**, experience romance and decadence at **Ovide at Hotel Effie**. Indulge in their delectable menu specially curated for two featuring 28 oz. Tomahawk and Maine Lobster. Treat the love in your life to romance at Hotel Effie, available Feb 10-Feb 14.

Accepting reservations now. Visit Hoteleffie.com for more information.

AJ's on the Bayou



Located at the base of the Cinco Bayou Bridge in Fort Walton Beach, AJ's on the Bayou is in a beautiful setting offering indoor as well as outdoor seating on the open-air deck overlooking the Cinco Bayou. AJ's on the Bayou serves brunch and bottomless Mimosas with food purchase and weekday lunch specials for \$10.95. Serving up delicious daily specials and entertaining live music all month.

ajsonthebayou.com 200 NE Eglin Pkwy., FWB (850) 226-7579

AJ's Oyster Shanty -Okaloosa Island



Located on Okaloosa Island, AJ's Oyster Shanty serves up fresh seafood, cold oysters and the best live music on the Island. Don't miss the Thursday Prime Dinner Special—enjoy a 10 oz. cut of prime rib served with baked potato and choice of side salad or cup of French onion soup every Thursday at 4 p.m. Combine with live music nightly at 7 p.m. on the outdoor stage and it's a combination you can't resist!

ajsoystershanty.com 108 Santa Rosa Blvd., FWB (850) 226-8108

HOLI - A Taste of India

Holi is a unique combination of Indian Cuisine and Indian heritage bringing you a variety of dishes from different regions of India. The menu contains both vegetarian and non-vegetarian dishes. For those with pure food indulgence in mind, sate your desires with Holi's ever changing, internationally and



seasonally inspired small plates. Holi not only uses authentic Indian spices, but also customizes the spice level for greater experience. The menu is available online with orders available for takeout or pickup.

holirestaurants.com 280 Eglin Pkwy. NE, FWB (850) 362-6077

Magnolia Grill

In 2001, Magnolia Grill in

Fort Walton Beach opened its doors after a renovation that took 18 months—and it's been thriving since. A local's favorite dubbed "The Museum That Serves Food," you'll find equal parts museum and dining establishment. Its second floor contains artifacts from World

Continued on next page



Sports 🔅

Choctawhatchee Athletes Corral Prestigious Awards

By Doug Stauffer

Two prestigious organizations revealed their 2023 award winners, both of whom attend Choctawhatchee High School. The Taylor Haugen Foundation awarded Chi Anchors Medina the highly sought-after Taylor Haugen Trophy. The All Sports Association awarded Blake Garland the Male Athlete of the Year. These awards are the first for any student at Choctawhatchee.

In 2008, the Taylor Haugen Foundation and the All Sports Association formed a relationship to award and present the Taylor Haugen Trophy. The Taylor Haugen Trophy and a \$1,000 scholarship are offered in memory of Taylor Reid Haugen, Class of 2011. It is



awarded each winter at the annual All Sports Association FCA breakfast, to be held this year at the NWFSC on Feb. 24. The Keynote speaker will be Trevor Knight, who played quarter-



Super Bowl 57 2023!

Sunday, Feb. 12 Kickoff 5:30 p.m. FOX State Farm Stadium, Glendale, AZ Halftime Show: Rihanna back for Oklahoma and Texas A&M.

Taylor was a member of the Niceville Eagles football and wrestling teams and an honor student at Niceville High School. His faith in God was expressive and showed through his commitment to volunteer work in his church and community.

The Trophy is awarded to an area athlete who demonstrates a similar balance between academics, athleticism, leadership, community service and the Christian faith. The Foundation recognizes well-rounded individuals who are "comfortable in their own skin" and demonstrate perseverance to improve themselves in all aspects of life while enjoying life's gifts to the fullest. Each school in Okaloosa, Santa Rosa and Walton counties can submit nominations. The Taylor Haugen Foundation, the All Sports Association, and previous trophy winners review the nominees to determine the winner.

Chad Hennings will be the keynote speaker at the 54th annual All Sports award banquet at the Destin/Fort Walton Beach Convention Center. Chad is a former A-10 pilot, Football defensive tackle for the Air Force Academy Falcons and the Dallas Cowboys. He is a prime example of how far someone can go after military service. He won the Outland Trophy in his senior year of college in 1987.

Despite facing an obligation to enter the Air Force upon graduating the Academy, Hennings was selected in the 11th round of the 1988 NFL Draft by the Cowboys, and played in the National Football League from 1992 to 2000. While his play on the field was very good, his attitude, character and leadership were also valuable to the Cowboys teams of that decade, contributing to the top-ranked defenses of the early 90s and winning three Super Bowls in a four-year span.

DINING

continued from previous page

War II, Vietnam and other segments of American history. And downstairs—is where you'll find lunch favorites such as Meatloaf with Mashed Potatoes, Crabcake with Fettuccine and Shrimp Alfredo Sauce, Red Beans and Rice and many types of burgers, sandwiches, soups and salads. For dinner, we've been told the Italian dishes such as Italian Sausage and Peppers with Marinara Sauce and Filet Tips Florentina are divine. But there's steaks, seafood "Camp



Walton style" and even a kids' menu.

Hours: Lunch M-F 11-2; Dinner M-Th 5-8; F-Sat 5-9; Closed Sundays.

magnoliagrillfwb.com 157 Brooks Street SE, FWB (850) 812-5761



Running With a New Store

By Liesel Schmidt

When Birmingham transplants Jeff and Donna Harris opened their running store 15 years ago, they were taking a very big leap of faith that, despite being in the midst of a nationwide economic recession, the venture they were launching would be a success. Originally opened in Navarre, Run With It spent a little over a year in the sleepy little bedroom community before they again made another leap and moved operations to Downtown Fort Walton Beach.

After spending more than two decades in the restaurant business, a running store was quite a change of venue for the Harrises, who have been married more than 30 years and have twin boys in their early 20s. Still, if you spend a little time with either Jeff or Donna, you'll understand in an instant why moving away from the restaurant industry and into the running space has been such a natural transition—and one that has been thriving.

Just shy of 60, Jeff, silver haired and compact, has the energetic disposition of a schoolboy. There's a twinkle in his eye as he speaks about the excitement he feels for his store and for everything he envisions for its future. Donna, petite and slim, is just as lively and personable as her husband. A native of Atlanta where the two met, Donna quickly moved to Birmingham, Jeff's hometown, where they opened and ran their own restaurant for 20 years. Having spent more than 30 years cultivating their ability to work together as a team, it's no wonder that this has translated so well into running their own businesses.

As great a departure as the running store space was for them, the Harrises can credit their expertise to the time they spent as apprentices to the owners of the Track Shack in Birmingham. After learning the ins and outs of the trade, Jeff and Donna felt confident in their ability to successfully move their family from Birmingham to Florida and open a store of their own. In the nearly 15 years they've owned Run With It, they have built a reputation for brand knowledge, customer service, expertise and quality



goods. That translates into the customer experience as well as the company culture, and the success they've seen—even amid a shutdown during the pandemic—is a testimony to the Harrises' business savvy and the loyalty they have cultivated in the local community.

Now, they have once again taken the leap to relocate, with a move to 21 Racetrack Road, just down from Choctaw High School. "Downtown was really good to us, but we're excited about all the possibilities of the new location," says Jeff.

Part of those possibilities include "Pickleball at the Palms," a rebranding of the previous "Pickle With It" side of the company that was implemented in 2021. With such explosive growth in the popularity of pickleball over the past few years, the store's main focus of offering top line running shoes and apparel was extended to pickleball equipment and shoes. Along with the move, in fact, is an expansion that includes an indoor pickleball court that can be reserved for play, lessons and clinics as well as being rented out for private events. There will even be black light pickleball!

Their twin sons have both joined the business after graduating from the University of South Alabama, and are taking the business in new directions. The two have set up an online store that has been very successful since its inception three months ago. The future of Run With It – and the Harris family – look to be full of possibility.







Run With It has Moved to a New Location!

Providing top-of-the-line Technical Running, Walking, Tennis and Pickleball Shoes, Apparel, Accessories and Individualized Shoe Fittings

Coming Soon: New Indoor Pickleball Court!

Locally owned since 2008, stop in to see owners Jeff and Donna Harris in their new location:

21 Racetrack Road, NE Fort Walton Beach

Monday – Saturday: 10:00 am to 6:00 pm • Sundays: Noon to 4:00 pm (850) 243-1007 • Runwithitfl@gmail.com



Wellness



By Lisa Turpin, Health & Wellness Coach

According to the American College of Sports Medicine's annual international survey of 4,500 health and fitness professionals, released Dec. 28, **Wearable Technology** will be the top global fitness trend in 2023. The fitness professionals were polled on 42 potential trends, and ACSM reported on the top 20.

"Wearables are certainly not going anywhere," ACSM Past

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you smile?

In 2023, Wearable Tech #1 and In-Person Fitness Grows

President Walter R. Thompson, who served as the lead author of the survey, said in the media release. "Not only are these devices becoming more affordable, but wearable data is increasingly being used in clinical decision making so they are continuing to hold their appeal."

According to the survey, as the COVID-19 pandemic decreases in severity, **Online Training** has decreased in popularity, falling off of this year's list. In 2020, online training came in at No. 26, but it jumped to the top trend in 2021. However, in 2022 it dropped to No. 9, and the 2023 survey put it at No. 21. The decline of this trend is tied to the fact individuals are returning to the gym, and in many cases abandoning their home gyms.

According to ACSM, the **Home Exercise Gyms** trend dropped in the ranks to No. 13 in 2023 from No. 2 in 2022. Exercisers seem to be returning to the basics in a more post-pandemic world, based on other surveys as well. **Strength Training with Free Weights** is No. 2 this year and **Body Weight Training** is No. 3. **Core** and **Circuit Training** still make the top 20 at Nos. 11 and 12. Variety is always a great idea and it's great to see these trends stay important.

High-Intensity Interval Training (HIIT) remained relatively stable, regardless of the changes brought by COVID-19. For example, HIIT was the No. 1 trend in both 2014 and 2018. and now No. 7 in 2022 and 2023. This shows HIIT is still very popular and effective. Fitness **Programs for Older Adults** has been an important trend for years. These active agers are entering retirement and adopting a lifestyle that focuses on fitness. In 2018 it was No. 9, No. 4 in 2019, No. 8 in 2020, No. 9 in 2021, No. 11 in 2022 and now No. 4 in 2023. Doctors are encouraging physical fitness for older adults to increase quality of life, joint mo-

bility and strength. **Personal Training** remains stable in the top 10 also, as I have experienced first-hand; exercisers are taking their health and exercise safety more importantly post pandemic scare.

The top 20 global trends for 2023, according to the survey are:

- 1) Wearable Technology
- 2) Strength Training with Free Weights
- 3) Body Weight Training
- 4) Fitness Programs for Older Adults
- 5) Functional Fitness Training
- 6) Outdoor Activities
- 7) High-Intensity Interval Training (HIIT)
 8) Exercise for Weight Lease
- 8) Exercise for Weight Loss9) Employing Certified Fitness Professionals
- 10) Personal Training
- 11) Core Training
- 12) Circuit Training
- 13) Home Exercise Gyms
- 14) Group Exercise Training
- 15) Exercise Is Medicine
- 16) Lifestyle Medicine
- 17) Yoga
- 18) Licensure for Fitness Professionals

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19) Health/Well-Being Coaching20) Mobile Exercise Apps

The full list of top 20 trends is available in the article "Worldwide Survey of Fitness Trends for 2023." You can also access key takeaways from the global rankings for Australia, Brazil, Europe, Mexico, Portugal, Spain and the United States in "2023 Fitness Trends from around the Globe."

Lisa Leath Turpin is a degreed and certified health and fitness lifestyle coach and consultant who has devoted her life to motivating and strengthening the body and mind of others. With over 20 years' experience, Lisa has a B.S. degree in Sports & Fitness Management from the University of Alabama, developed and managed the U.S. Army Corps of Engineers' Health & Wellness Facility and programs in Huntsville, Ala., is board certified by the National Board of Fitness Examiners and possesses certifications from AFAA, Polestar/ Balanced Body, Reebok U, SCW Fitness and American Heart Association. She is currently a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, diversely and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. Have a fitness question for Lisa? Email BeActive850@gmail.com.





By Dr. Richard Chern, MD

Today I'd like to talk about Levothyroxine or Synthroid. This is likely the most commonly prescribed thyroid medication in the world but this is slowly changing. This article may be a bit difficult to follow so don't feel bad if you have to read it several times before it all clicks. I usually spend about an hour educating patients about the thyroid with

Why Your Thyroid Medication May Not Be Working for You

words may not be enough to get the full picture.

Thyroxine (T3) is the hormone that drives every metabolic process in our body, so of course, it's extremely important. It turns all the factories in the body on, which then burns more fuel, which means thicker hair, less brain fog, not feeling cold all the time, and maintaining proper weight. We can get T3 two different ways. We can make it in the thyroid or we can convert T4 into T3. The thyroid is told when to make T3 and T4 by the brain. The brain secretes

white board drawings too so 500 Thyroid Stimulating Hormone (TSH) which tells the thyroid to make T3 and T4. To make sure we don't make too much T4 tells the brain to stop making TSH. This is where Levothyroxine can be a problem.

> As we get older the body slowly loses its ability to convert T4 into T3. That means the only way we can get T3 is from the T3 produced by the thyroid and not T4 being converted into T3. This is often when we slowly begin to develop symptoms of hypothyroidism such as slow weight gain, brittle hair, fatigue, etc. Unfortunately, since there is

enough T4, the TSH many times does not rise to a level where physicians will consider it a problem. Many patients tell us they've been tested for thyroid and it's normal, when in fact they were not completely tested or the values were interpreted incorrectly.

If you do get diagnosed with hypothyroidism then most physicians will prescribe Levothyroxine or Synthroid which is a synthetic T4. You may already be able to see the problem here. If we are adding T4 to the system, two things will happen. First, the body will try to convert this T4 into T3. If our bodies

cannot do this anymore then we will get little to no benefit from this medication. Secondly, T4 will tell the brain to produce less TSH which will reduce the amount of T4 AND T3 produced by the thyroid. In effect. ADDING LEVOTHYROXINE CAN LOWER YOUR T3 LEV-EL! I see patients frequently who are on Levothyroxine who tell me they felt worse when their doctor raised their dosage. This is because each dosage increase can lower your T3 which is the ONLY hormone that drives your metabolism. To me it's obvious. Hopefully it is to you as well now.



By KAY LEAMAN, HEALTH ARCHITECT Welcome to 2023! Now that our holiday celebrations are



Let's digress.

The mind is amazing and it will give us exactly what we focus on. A speaker at a conference I attended told us "Stop telling yourself I can't because it's not true. What you're really saying is I won't." Ouch !! That definitely created some serious

Let It Go in 2023

internal truth telling to everyone within earshot.

Take someone who has a gluten allergy (celiac disease). They tell themselves they can't but in reality they do have the choice to eat gluten or avoid it. They can eat it and experience the consequences or choose something else. This is also true for those with other health issues, and in many other areas of our life. In regards to health, we can

eat whatever we want. It's not about I can't stop, or I can't do, or I don't have - it's about asking ourselves if we'll be happy with the consequences of our choices

Now, back to our topic. Our resolutions are usually filled with goals but how many of us sit down and draw out a plan of how we're going to accomplish them? How many keep those resolutions in plain site and revisit them on a regular basis? It's time to start a fire and celebrate as we burn our resolutions. Bring out a new piece of paper and title it "Let It Go."

What do you want to let go

of this year? Think about:

Letting go of resolutions and create a list of possibilities.

Letting go of "I can't" and start with "I choose."

Letting go of "I don't have time" and find the spaces in my 16 hour days.

Letting go of "I hate exercise" and embracing "exercise multiplies my benefits." It feels really good to let go and even better to take charge.

So, are you ready to let it go and start something new? Here's to health!

HealthyDay HealthyLife succeed.hdhl@gmail.com



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🐲 Wellness

What Teens Want Us to Know

By Michelle Ruschman

Teenagers in this era are "snowflakes," being called but to resort to name calling is dismissive of their very real modern-day challenges and overlooks the depth of their compassion. Policymakers, the entertainment industry, and social media influencers have also worked to downgrade parental authority, and this has created further divide. Not knowing where to turn for leadership, it's no wonder our kids feel misunderstood, confused, scared, stressed and depressed. More than ever, it's imperative we don't give away the authority entrusted to us as parents and guardians.

While we understand that there are universal teen struggles that cross all generations, Gen Z is growing up in a period of such rapid technological innovation that information is more accessible than any other time in history. And this information is being accessed faster than the wisdom to manage it can be attained. With this in mind, parents are not just neighbors, teachers, corporate leaders, spiritual shepherds, and consumers.

So how can we help them launch well? We start by finding out what they want us to know.

Teens from 13 to 18 are invited to fill out a survey that has been published through Google Docs. The survey asks participants a variety of questions about relationships, communication, and how they view their place in the world, with all answers being submitted anonymously. Over a series of articles, these responses will be quoted and summarized as each question is shared in upcoming publications. My hope is these answers will provide an opening to critical conversations that help build stronger bridges between all generations. If you have a teen who would like to participate, there will be information at the end of the article for them to do so.

Question 1: What do you wish adults were aware of about your experience as a teen?

Not everyone is the same. To



groups of people, not only by generation but based on single-word identities. Like all of us, our teens want to be seen as individuals and understood for who they are in their totality. A common frustration was being treated in ways that were based on comparison. One participant shared, I am not my parents or siblings and another elaborated, I wish that they (parents) understood that our experiences are not universal, and we are all trying to navigate them in our way. I know others may make bad decisions, but that doesn't mean we all will.

People need help sometimes. Our kids are dealing with so many hard issues. On top of the pandemic, drugs are more insidious, sex and sexuality are relentlessly built into media and marketing, our culture exalts high achievers and there is access to news and people 24-7. As one teen put it, Mental health issues are more common than you think, especially with social media and pressure from school and college and just everyday life. Another shared, Yes, I have grown up early but at the expense of my mental health. Something really good that has come from the last couple of decades, however, is the awareness of mental health needs, the growing support to seek out help, and the growing number of resources. Many teens are more comfortable about accepting help when it's offered. Parents are also realizing they don't have to have all the answers and can build a community of people these kids can turn to, in whatever combinations are best for the family. These can include more one-on-one time with a parent, interaction with a variety of family members, traditional counseling, youth groups at church, coaches and teammates, co-workers or sponsors and club members. What the kids are asking for the most is an outlet to process out loud, ask questions and get some guidance.

I don't feel like I can ask about serious things. It is especially hard when they know these conversations could be content for their parents' posts and social media reels. One participant wants us to know how to approach teens about topics like suicide, rape, drugs, sex and adulthood but goes on to mention that how we respond is just as important as being available. I wish they would react to my questions and concerns in a non-demeaning way and help. Don't broadcast it or make me feel lesser than you because I don't know. I don't want to be treated differently or put down for asking.

We don't always know how to respond well at the moment, especially if our initial reactions include fear and anger. If it's a particularly hard conversation, it's okay to say you need a moment to think about their question, as long as you go back to the conversation. An additional note would be to remember that these hard conversations aren't necessarily coming from exposure or participation. Just as many will come from what they've observed or heard, curiosity, or a need for clarity. Questions will serve you much more than statements.

Teens must be teens. This one was interesting because the common theme for these answers centered around freedom and their willingness to go through the consequences of mistakes. Teen years encompass this paradoxical place of being under the dependence and authority of guardians, but with the expectation of being more capable and independent. The teen spirit wants to explore and expand while still being able to land in the safety net of an adult's ultimate responsibility. As the authority in the home, you get to decide what you're able to take responsibility for, what freedoms your teen has earned through previous decisions, and what experiences you want them to have to go into the next chapter.

I wish they would keep in mind what their life was like when they were my age, and treat me the way they wanted to be treated. When I was a teen, I spent a lot of days just wanting to scream into a pillow.

I had so much stuff in me and nowhere to put it. One teen had this advice and I relate, even as an adult. Some days we aren't ourselves. Just take a deep breath and please give us second chances to become better.

There are also several of us yelling in the home, including yours truly. It's never a proud mom moment for me but when my daughter calls me out for raising my voice, I reply, "Then respond when I'm not!" Does anyone else relate? Many teens agree with my daughter though as one said, Yelling is never the right way to discipline your children and another shared, I would rather be talked to calmly when I'm in trouble, so I won't feel the need to ignore what my parents are saying. Oof. If yelling makes our kids shut down or retreat, we're not going to be bridge builders by getting louder.

School is stressful and hard. For the kids who are going to public and private schools, these answers encompass both the academic and social stress that our kids are having to navigate. One answer reminded us how many worlds they have to live in. Balancing school life, social life, online life and just pure mental health life IS HARD! You have to try to stay balanced in all aspects to feel like you belong. As we raise these kids there is always the temptation to keep pushing for more but what if they're already at capacity? School is hard. Just because I'm not doing fantastic, it doesn't mean I'm lazy and it doesn't mean I'm not trying. Maybe a B is the best I can do. Amid all the noise, our teens long for grace, guidance and encouragement. There is a lot of pressure, and one (positive) word can make a difference.

In future articles, you'll hear more about the heart of our teens as they discuss music, communication, feelings, relationships, and look to the future. For the teens who have already participated, thank you. You're amazing. For those who would like to participate, you can go to the questionnaire by using the QR code below.

You can also use the link, shorturl.at/npr79. For any questions, please email me at michelleruschman@gmail.com.





By Maurice Stouse, Financial Advisor and Branch Manager

As 2022 ended, investors saw the year bring a 400% increase in interest rates and a \$400 billion liquidity draw down by the Federal Reserve. Despite that, homeowner spending on mortgage payments, as a percentage of their monthly costs, was at a 60-year low. Housing makes up over 20% of the economy and accounts for about a third of inflation (based upon CPI). Stocks and bond values both saw significant drawdowns, or negative returns for the year. Housing has been in descent recently, but nowhere near the drawdowns of those. At least not yet. The demand for housing is as strong as ever; it is the affordability that brings values into question now. Finally, the U.S. Dollar (USD), had one of its strongest years on record. It had significant gains against almost all foreign currencies. Going forward, what might be on investors' minds?

First, let's look at some recent developments: The passage of the Secure Act 2.0 means that mandatory distribution ages will be extended from retirement accounts and contribution limits will be increased. This is to compensate for the burden of retirement saving moving away from the assurances of pension plans to the shoulders of the individuals to save and plan for their retirement.

Liquidity is slowly drying up. The Federal Reserve continues to slowly draw down all the excess or extra liquidity, or cash assets it created over the past few years. That means that there is not as much money chasing assets be they stocks, bonds, real estate, crypto, NFTs, or art. Perhaps the markets are coming back into reality where investors are paying for growth and profits more than from having excess or extra liquidity. That could prove to be a good thing for assets in the long run.

Contrarian investing for times like these: Does it make

sense to be a contrarian investor? We think, given a particular opportunity, that clients might want to go against conventional wisdom or sentiment. That is what contrarian investing means. The institutions and the media don't always get it right in our opinion. In this case, we examine higher rates and the impact on Financials: Many research firms and analysts (Raymond James among them) report they expect a lot of volatility in the sector (made up mostly by banks) over this next year. We note that some of the larger banks in the nation see higher rates as an opportunity for them to earn on their own cash assets even as they pay more for deposits. When the Fed raises the Fed Funds, or overnight rate, banks earn more on their excess assets that they park at the Federal Reserve or other banking institutions. Nonetheless many investors worry about shrinking margins on bank loans and of course if the economy goes into recession, that could increase the potential of losses on loans. We come down on the side that these higher rates will ultimately boost the Financials sector and suggest investors look to increase holdings in this area.

Innovations needed and therefore arriving in the Energy Sector. Take a look at what is emerging when it comes to cleaner energy. That means the nuclear sector. Professional investors are increasing their investments in nuclear technology, and it is showing in asset valuations. October was one of the strongest months for nuclear type energy stocks.

Next, consider the happenings with microprocessors, or computer chips. The drawdown on these stocks has well exceeded the drawdown of the broad market and we think they could offer some value for interested investors. The innovations being worked upon now are extraordinary (and might take years to be seen). We read and see things such as an entire data center (think the cloud) being placed upon one chip, one day. Most innovation and design work are done in the USA while the manufacturing is primarily taking place overseas, but not in China. China, as we understand it, is highly reliant upon the import of advanced chips to go into

Insights for Investors

the things it assembles or manufactures for export. There is no design or manufacture of advanced chips there. The USA is taking measures – along with its allies – to limit China's access to this technology. Taiwan is quite vital for China, and they may be reluctant to upset their supply chain (as well as their global business partners) by trying to overtake Taiwan.

The case for cybersecurity and defense stocks (in the Industrials sector) is something we are taking note of as well. The advances in technology provide for higher standards of productivity and living but also the risk of cybercrime and cybersecurity. There are companies that are leaders in this technology through their innovation and creativity. We think investors should have a look there.

There are two types of investors: Institutional investors and individual or retail investors. On any given day institutional investors make up the bulk of trading both in dollar and share volume. Institutional investors are typically mutual funds, pension funds, endowments, banks, insurance companies or other similar type entities. When the media talk about what investors did on any given day, they most often are talking about institutional investors. The retail or individual investor is the person, or anyone acting on their own for their own account. It is interesting to note that as 2022 came to a close, individual investors were more apt to buy stocks or bonds vs institutional investors. Institutional investors were somewhat bearish late in the year. The big question is: Do institutions get it right? The world is replete with reports and opinions. Institutions would seemingly have the edge with vast research resources and perhaps lower costs. We leave it up to the reader to decide. However, our opinion, with some historical input, is that individuals can do just as well or perhaps better.

Other things to watch as 2023 progresses:

We suggest investors (individual investors that is) keep an eye on the strength of the dollar. Might foreign central banks (and the Bank of Japan being one recent example) be raising their rates and therefore become more competitive with the dollar? Will foreign central banks start to decrease their U.S. dollar holdings? International investments can benefit when exchange rates lead to a cheaper dollar. Should the dollar get cheaper by the way, that is what typically makes gold and other precious metals rally. U.S. companies who rely at least in part on overseas sales or revenues would most likely see an impact should the dollar decline in value vs. other currencies A weaker dollar makes them more competitive. The dollar's strength, however, has proven beneficial for the U.S. as it has not been forced into raising rates more aggressively.

Inflation waned in the 4th quarter of 2022. We see that disinflation is accelerating and expect that trend to continue. Supply chains are opening again. There is little to no back up in cargo off the U.S. coasts now. The Federal Reserve has stated that it needs to get inflation to 2% (that is based upon PCE vs CPI by the way). We wonder if that is attainable in 2023 and if the Fed will be satisfied, at least for the time being, with a moderated rate of inflation closer to 4-5%. If so, we think interest rates are likely to stabilize. We see inflation and rates in that range.

Wage inflation has proven to be one of the most resilient factors of the cost of living over the past couple of years. Fewer and fewer workers have been the main culprit. Worker participation rates were reaching decades low levels in the last two years. Prior to the pandemic, worker participation rates (we see that as eligible workers 18-65 years old) were reaching significant highs. That was in part due to many Americans working longer than the retirement age of 65. The Social Security Administration now sees Full Retirement Age (FRA) closer to 70 than 65. During the pandemic the number of more senior workers who were retiring almost tripled. We see that as temporary as the number of older workers is beginning to increase again. Many Americans are choosing to work beyond age 65 or perhaps they have retired from one career and now are having an encore career. That, too, can have implications for investors.

The rise of technology and



affluence drive some people to work longer as they seek to build their assets through income, increased saving and investing be it in stocks, bonds or real estate (second homes being one example). Also, younger workers are on the rise again. Many of them stayed home or extended time in college and many are now out and in the work force. What this all adds up to is greater labor supply and less pressure on wages, that key driver of inflation. In other words, the economy might solve for inflation just as quickly if not quicker than the Federal Reserve. So, as we see it, disinflation is accelerating in goods, in services and in wages.

To sum it all up for our readers, these scenarios would prove to be beneficial to stock and bond values. We suggest investors, regardless of how 2023 unfolds, always take into account the big three: 1) Investment objective - IO, 2) Time Frame - TF, and 3) Risk Tolerance -RT. Once those are defined, we suggest you then begin to put together that combination of investments for you to reach for and to attain your goals in this life.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/Raymond James. The main office is located at The First Bank, 2000 98 Palms Blvd., Destin, FL 32451, phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice. stouse@raymondjames.com.

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Meet Local Pro Richard Schmucker

By Kenneth Books

Don't tell Richard Schmucker to take it easy.

After retiring from his machine shop at 40, he found time weighed heavily on his hands. But he had an in. He had more than 10 years experience in the roofing industry. So, he set his sights on creating a business to do just that, Eagleview Roofing Systems.

The Long Island native has also lived in Georgia, but found that there was little quality control for roofers there. Florida was the place he wanted to hang his hat.

"I did a lot of reading and liked how Florida does it," he said.

But the road to licensing was, he said, a challenge. "There was a lot of studying," he said.

And then there were the tests, including a six-and-a-halfhour business and finance exam, which, he said, he aced, due to his experience as the owner of a machine shop. But the five-hour roofing knowledge test was a little tougher. It required an understanding of worker's comp and other complicated matters,



all gleaned from 7,000 pages of reading.

"I hadn't spent that much time studying since high school," he said. But he passed these road-

blocks, acquired his license and last spring started Eagleview Roofing Systems.

The response was wholly favorable.

"BuildZoom," which rates contractors, gives Eagleview a score of 101, which places it above 88 percent of the 191,428 contractors in Florida.



And Rich's customers found themselves completely satisfied with his company's work as well. One reviewer, named Dean,

gives Eagleview five stars out of a possible five.

"What a treat to have a quality contractor like this!," he wrote. "Rich Schmucker's company, Eagleview Roofing, did a superlative job replacing the roof on my home. Not only were they able to begin in a timely manner, the price was very reasonable, they completed the job quickly and with top-quality workmanship. What's also amazing is the fact that there was not a single trace they were ever there, as they did an amazing clean up. In fact, several neighbors noticed that, complimented the job and requested his contract information."

Another reviewer, Susan, wrote: "Rich Schmucker/Eagleview Roofing Systems was a blessing! The way Florida is going with insurance issues, homeowners are being 'taken to the cleaners' by some of these roofing companies. We chose Eagleview based on our confidence in Rich and his commitment to excellence in every detail, and his promise of personal attention to our home. WOW! We couldn't be more thrilled with our decision. It's a good day when you work with someone who actually cares that they deliver on promises! Not only did they do an unbelievably beautiful job on our roof (the entire neighborhood has commented!), but we know it is structurally outstanding. They protected the surrounding area during installation and cleaned thoroughly as they went along during the job."

And, while Rich uses responsible independent contractors, "As owner, I get very involved with any project. I'm involved in all aspects."

Rich has set down roots in Northwestern Florida, leasing a home in Bluewater Bay and seeing his two children, son Lorcan, 13, playing soccer for Ruckel Middle School and daughter Brianne, 19, studying at Northwest Florida State College in hopes of becoming an anesthetist.

To reach Rich Schmucker and Eagleview Roofing Systems, email eagleviewfl@gmail.com or call (850) 428-6288. And check out Eagleview's web page at eagleviewfl.com.

Update on Props Craft Brewery

Props Brewery will be opening a brand-new facility next to the General Store in Hammock Bay in Freeport. "We do not have an open date yet, but we are shooting for some time in March," said Nate Vannatter, in the brewery's Facebook post. "We have partnered with the Jay Odem Group over the last year to build the most amazing microbrewery I could have ever imagined."

According to the post, it will be opened in three phases:

Phase 1: This new location will brew its own beer with additional options for wine and soda. There will be a permanent food truck onsite for pub style food whenever the facility is opened.

Phase 2: An entire food truck court will open next to this facility with the option of having up to five different food trucks available for large events.

Phase 3: Props will be applying for a full liquor license in order to expand its bar selection.

Props Craft Brewery's Fort Walton Beach Downtown location was purchased by the Florida Department of Transportation as part of the Brooks Bridge Project and closed on January 4th. However, Props built a new facility (6000 sq. ft. warehouse) on its vacant parking lot next to its big brewery on Lovejoy Road which has been leased by Battle Axes LLC. It will become a family entertainment venue that offers axe throwing, ar-



chery ranges and technology enhanced batting cages. Patrons of age will be able to enjoy Props Beer from our brewery location across the street at the venue. There is no estimated opening date yet, but construction has begun.

Landshark Pizza in Destin has bought out the business interest at Props Ale House in Niceville. Landshark Pizza will inhabit the downstairs part of Props Ale House, and keep the "Speakeasy" location upstairs running in its current form, according to the Facebook post. Landshark Pizza will take over operations Feb. 1 with an opening date soon to follow. "We will miss our Niceville supporters and community of close-knit friends, but we're not moving far," said Nate in the post. "We feel very blessed to have been operating successfully at this location for the five years we had, and even more blessed to get the opportunity to sell our part of this business to a great company like Landshark Pizza."

"We thank everyone for their support over the years and look forward to serving our community in the coming years."

— Owners, Mike and Nate



By Sean Dietrich

The first concert I ever saw was the Oak Ridge Boys. I was 2 years old. Mama took me. I pooped my diaper while they were singing "Elvira." My mother changed me at the foot of the stage as I was singing at the top of my voice. One of the Oak Ridge Boys gagged, midsong.

"That's Mama's little musician," said my mother, wiping my hindparts.

The next concert I ever saw was the "Grand Ole Opry." My father moved us to Tennessee because he was building the GM plant in Spring Hill. Mama knew I loved music, so she carried me to "country music's biggest stage."

I remember seeing Jerry Clower. I remember a bluegrass group practically lighting their instruments on fire. I remember Minnie Pearl.

During the Opry performance, Mama stood me on the back of the pew so I could sing along. She kissed my cheeks and said, "That's Mama's little musician."

Mama bought my first nice guitar. It was the first "fine" in-

strument I ever owned. A Gibson. Student model, B-15. It was indestructible. You could use this guitar to tenderize meat. I still have it.

And it was Mama who bought my first piano on my 9th birthday. Mama bought a second-hand piano from the classifieds. She sent my father to pick it up. He bribed his friends to move the instrument with cases of free Busch. As a result, the piano was beat to heck.

I began playing piano in church at age 10. I was an accompanist. My mother was so proud. She always sat on the front pew at church and told innocent bystanding visitors that I was her son. "He's our little musician."

Throughout the years, I would go on to break my mother's heart a million times. After my father took his own life, Mama became a single mother. She struggled to make ends meet, cleaning condos. I threw my education away and dropped out of school. I helped pay rent.

As a teenager, I took my piano and guitar into dens of iniquity. I played in beer joints because I've had a lifelong love affair with Willie Nelson. I sang cheating songs and drinking songs that shamed my mother.

By the time I was a married man, I was a loser without a high-school diploma. I had no pot to you-know-what in, and no proverbial window to throw it out of.



I was a construction worker. I hung gutter. I scooped ice cream. I flipped burgers. I even did a short stint as a telemarketer.

In my late 20s, I decided I wanted to go to college. My mother paid for my first class. It cost her almost \$100 for the first semester. That was a lot of money for a cleaning lady.

The first class I took was Creative Writing. The first essay I wrote was about a woman named Mama. The essay had water spots on it when I turned it in.

That one essay would change my life. Writing itself would change my life. Writing would lead me into producing newspaper columns. Which would lead me into doing speaking engagements. Which led to doing a one-man musical show, where I would tell stories and play an old Gibson guitar.

Over the last decade, I have taken this pitiful one-man show to 39 different U.S. states. I have played Mama's guitar all over the Union. And just yesterday morning, my wife got an email. My wife read this email aloud.

"Dear Sean and Jamie," the letter read, "The Grand Ole Opry' would be thrilled if Sean would appear on the show... Please let us know some dates that might work for you."

I cried. My wife cried. My

Former local Sean Dietrich (he recently moved to Alabama) is a columnist and novelist known for his commentary on life in the American South. In addition to FWB Life, his work has appeared in Southern Living, The Tallahassee Democrat, Good Grit, South Magazine, Alabama Living, the Birmingham News, Thom Magazine and The Mobile Press Register, and he has authored seven books.

Hi will indeed be entertaining an audience at The Grand Ole Opry soon! A recent post on his Facebook page states:

"All my life, I have fit the definition of an abject loser. I am a fatherless child. I am God. This had to be a joke. But it wasn't.

The first person I texted was Mama. There were streams running down my cheeks as I thumb-typed on my phone.

In only point-two nanoseconds, my mother responded: "That's Mama's little musician," she wrote.

So, here's to the woman who changed my diapers at the feet of the Oak Ridge Boys; who introduced me to Minnie Pearl; who made me what I am; who foolishly believed in her failure of a son, even when nobody else did, not even himself. Happy birthday, Mama.

Listen for your name on the air.

a middle-school dropout. I am a high-school-equivalency guy. A fledgling community college graduate. A former construction worker, a subpar student, and i use por grammer.

But on March 24, 2023, the year of our Lord, I will be playing music and telling stories on "The Grand Ole Opry."

I want you to know that you're invited. Because you are the one who put me here."

See Sean on March 24, 2023, 7 p.m. at the Grand Ole Opry in Nashville, Tenn. Purchase tickets at https://www.axs.com/artists/1112862/se-an-dietrich-tickets.



Sean of the South

🔅 Musing

A Pastor's Ponderings: Potter's Clay

By Rick Moore

The celebrated artist wanted to create one last masterpiece. He took a bucket of clay and placed some of it on the potter's wheel. When he did, the lump of clay said, "What do you think you're doing?" Though it was strange for the clay to talk to the potter, the master responded by saying "Trust me, I am going to make something beautiful out of you." He then took his thumbs and dug down into the clay. "Ouch, that hurt," proclaimed the clay. The master started spinning the clay faster, all the while shaping it with his hands. The clay yelled, "Stop it, I'm getting dizzy." The master finally stopped and walked away from the potter's wheel.

A few hours later, the master returned. He reached into his sheath and revealed a large shaping tool. The potter's wheel started spinning once again, but this time it was not the master's gentle hands that shaped the clay: It was a rigged tool that forced the clay into positions that were very uncomfortable. Finally, the trimming was over, and the spinning stopped. Before the clay could catch its breath, the master sat the clay inside an oven. The clay screamed, "Let me out of here." After several minutes, the master removed the clay from the oven and sat it down on a bench to continue drying.

Later, the master returned with a sculpting knife. He began to carve the clay. "Are you crazy?" exclaimed the clay. The clay wanted to believe the artist would make him into something beautiful, but was now convinced the master only wanted to hurt him, cause him pain, and punish him. Each cut seemed to go deeper than the one before. After etching the clay from top to bottom, the master sat the clay on a small work table that was nicer and cleaner than anything else in the workshop. There was even a mirror on this table for the clay to see itself in. When the master left the room, the clay began to notice something very significant: It was no longer just a lump of clay. The master had turned it into a beautiful teacup.

Days later, the master artist

returned with a pallet of paint and fine tip brushes. The teacup watched itself in the mirror being transformed into a vibrant piece of art. He felt bad for ever doubting the master's intent. That was, until the master finished painting. This time the master made the temperature in the oven two times hotter than before, and kept the clay inside the oven for over thirty minutes. The teacup screamed, "It was painful when you put your thumbs in me. It hurt when you molded me and cut me, but this is way too much to bear. I can't take it. Please let me out!" The teacup continued to plead, but the master said, "It has to be." Finally, the master took the teacup out of the oven and placed it back on the workbench. The next day, the master's assistant transferred the teacup to a new location. The teacup wondered if it would ever see the master again.

Years later, the teacup was taken to an elite auction house. The bids began at \$10,000. The teacup had no idea how valuable it was. After a few minutes, the competitive bidding for the teacup had reached over \$100,000. As the bidding was about to end, an elderly man in the corner of the room velled. "One million dollars." It was none other than the master artist himself. Not only did he turn the clay into something special, he bought it back. All the teacup knew to say was "Thank you!"

Through all your pain and confusion, ask yourself this one question: What can the master do in your life?

Rick Moore is Pastor of Communication at Destiny Worship Center in Miramar Beach.

Northwest Florida Prophecy Conference

Faith Independent Baptist Church and Southwest Radio Ministries (SWRC of Oklahoma City, Okla.) welcome you to the two-day 2023 Northwest Florida Prophecy Conference.

SWRC ministries began in 1933 and holds the distinction of being the longest-running continuous national radio program. Their programs have been broadcast on hundreds of radio stations nationwide and have reached millions through their worldwide outreach.

The SWRC ministry primarily focuses on Bible prophecy. So, each evening closes with Dr. Doug Stauffer teaching on this subject. One in every four Bible verses contains prophecy: 31,124 Bible Verses, with 8,352 verses covering prophecy, equaling 27% of the Bible. More than one-fourth of the Bible! Prophecy is a significant part of divine revelation from God.

Prophecy teachings offer a proper perspective on life and help understand the Bible. Prophecy motivates believers to live godly and exhibits the integrity of God's word. Since Jesus said that we are to live by

FEBRUARY 17-18

1309 Valparaiso Blvd. | Niceville, FL

CONFERENCE

2023

FAITH INDEPENDENT BAPTIST

every word that proceeds out of the mouth of God (Matthew 4:4, Luke 4:4), we disobey God when we ignore Bible prophecy.

Six national speakers:

Larry Spargimino—Senior Staff Evangelist Southwest Radio Ministries

Pastor Douglas Stauffer— Pastor of Faith Independent Baptist Church, Niceville, Florida

Pastor Greg Patten—Pastor of The Cross in Fort Wayne, Indiana, and former syndicated DJ

REGISTER:

800.652.1144

swrc.com/swrc-events



Larry Stamm—Founder of Larry Stamm Ministries, a messianic ministry

Micah Van Huss—Former legislator, military, and current expert on all things supernatural

Pastor Josh Davis— Staff Evangelist Southwest Radio Ministries / Prophecy in The News

Schedule: Friday—

February 17

- 8:00am—(Doors Open) 9:00am—Matthew Hill/ Douglas Stauffer—(Opening
- Remarks) 9:15am—Micah Van
- Huss—"Ancient Cities and
- the Gods who Built them" 10:30am—Pastor Josh Da-
- vis—"The Fake Jesus"
- 11:45am—Pastor Larry Spargimino—"This Tulip
- Has Thorns-Part 1" 12:30pm—(Lunch)
- 2:00pm—Larry Stamm–
- "Christ in The Passover"
- 3:15pm—Greg Patten—"Amer-

ica is it Over" 5:00pm—Douglas Stauffer— "Ready or Not Here He Comes"

Schedule: Saturday— February 18

- 8:00am-(Doors Open)
- 9:00am—Matthew Hill/ Douglas Stauffer—Opening
- Remarks
- 9:15am—Micah Van Huss— "The Earth as it Was"
- 10:30am—Pastor Josh Da-
- vis—"One World Update" 11:45am—Pastor Larry

Spargimino—"The Tulip Has Thorns-Part 2"

- 12:30pm—(Lunch)
- 2:00pm—Larry

Stamm—"Serving in His Court"

- 3:15pm—Greg Patten—"The Real World of The Spirits" 5:00pm—Douglas Stauffer—
- "Post Trib Rapture Hoax"

Registration:

20 advance / 25 at the Door

Let's Get Growing with Larry

BY LARRY WILLIAMS, UF/IFAS Extension Agent, Okaloosa

Care of Freeze-Injured Citrus Trees

Recent widespread hard freezes more than likely resulted in damage to many of the citrus trees in Northwest Florida. Cold damage will become more evident as we move into the spring and summer.

It is best to take a "wait and see" approach and delay pruning and fertilization until new growth occurs the following growing season. Here is sound advice taken from the UF/IFAS Extension publication Freeze Damage Symptoms and Recovery for Citrus

"The true extent of freeze damage to branches may not be clear within the first few months following a freeze. No attempt should be made to prune or even assess freeze damage until the new spring flush gets fully expanded and mature. Therefore, no pruning should be done until late in the spring or during the summer after a freeze. In early spring, freeze-damaged trees



often produce new growth that soon dies back. Sufficient time should be given for the dying back to cease and for the new healthy growth to take place and fully expand."

Twigs and branches may continue to die for up to two years following a severe freeze.

This was an early hard-freeze. Temperatures fluctuate throughout our North Florida winters, which can extend into March. Be careful to not do anything to stimulate new growth too soon, while winter is still with us.

Unless the soil becomes dry, be careful not to water cold injured citrus trees during warm periods that often follow freezes. Later on, in spring when the damaged tree is putting on new growth, it's okay to give it a little water.

OUTH WALTON PREMIUM O

FLORIDA

If it appears that you've lost half the tree in a freeze, you'll only need to apply about half as much fertilizer. If you have a situation where many leaves were lost but twigs and branches were not injured, you'll need to slightly increase the amount of fertilizer. But wait until after new growth has occurred come spring. It's a good idea to make frequent light applications rather than one heavy application.

Roots on trees, including citrus, extend two to three times beyond the tree's branches. As a result, citrus tree roots may grow out into the lawn. Tree roots in the lawn can easily take up the lawn fertilizer. Your lawn and citrus trees do not need to be stimulated by nitrogen fertilizer during winter, potentially resulting in tender new growth that can be injured by the next freeze. Wait to fertilize your lawn until mid-April in North Florida.

Here are two links to UF/ IFAS Extension publications with more information on dealing with cold-injured citrus.

https://edis.ifas.ufl.edu/

publication/CH004, https:// edis.ifas.ufl.edu/publication/ HS1275

Landscape Lessons From Recent Freezes

There are important landscape lessons to learn from recent, early and widespread freezes.

First, know the average climate for the region you live in here in Florida. The work has already been done for you with the USDA Plant Hardiness Zone Map. Here is a link for the map: https://planthardiness. ars.usda.gov. Find your zone on the map. Note that Northwest Florida includes zones 8a, 8b and 9a.

The newest map, with interactive features, was updated in 2012.

This map is based on the average annual minimum winter temperature and is divided into 10°F zones. It can help you determine which plants are most likely to thrive in your zone. There are areas bordering Alabama, located in the extreme northern portions of Escambia, Santa Rosa, Okaloosa, Walton and Holmes Counties, that are in Zone 8a, with an average annual extreme minimum temperature of 10 to 15 degrees F. Most of these counties fall within zone 8b, with an average annual extreme minimum temperature of 15 to 20 degrees F. The extreme southern portions of these same counties (bordering the Gulf) are in Zone 9a with an average annual extreme minimum temperature of 20 to 25 degrees F. As you go south in Florida, you move into Zones 9b, 10a, 10b, and 11a. Zone 10b has an average annual extreme minimum temperature of 35 to 40 degrees F. Zone 11a; which includes a small portion of West Palm Beach and Fort Lauderdale, most of Miami and all of the Florida Keys; has an average annual extreme minimum temperature of 40 to 45 degrees F.

It seems that some people move to extreme north Florida and think they are in extreme south Florida. They move barely below Alabama or Georgia

Continued on next page



Hilton

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Emerald Coast Theatre Company Sets February, March Entertainment

By Anna Fisher, Associate Artistic and EDUCATION DIRECTOR

We're in the mood for love at Emerald Coast Theatre Company this winter! Grab your significant other or your favorite gal pals and come join us Feb. 14 for some Valentine's (or Galentine's) fun.

Featuring classic artists from the Tinseltown era like Sinatra, Ella Fitzgerald, and Judy Garland, the one-night-only Golden Age of Hollywood cabaret is a unique way to say "I love you."

Ticket packages include a bottle of wine or bubbly, a Valentines-themed charcuterie board and two tickets to the show.

Love continues to be a theme through February and March with at least four other opportunities to catch a show or event. "The Last Five Years" Feb. 10-19 is a beautiful musical about love and relationships by Jason Robert Brown that will stay with you long after the show is over.

Also coming up is the true blue classic "Steel Magno-



lias." Feb 24-March 5. This story of love and friendships that last through the hard times is always a great reminder of how

precious life is.

On March 7, Bruce Collier, is back on stage with his popular one-man production of "Winston Churchill: Through the Storm." The show takes place late in the evening of July 23, 1945, where, over brandy and cigars, Churchill reminisc-

GET GROWING continued from previous page

and want to plant the palms, citrus and tropical plants that thrive in extreme south Florida. If you live in Zone 9a, perhaps you might get by with growing a few plants that are well suited for 9b. But it is wise to mostly grow plants that are known to flourish in the Plant Hardiness Zone where you live.

Secondly, follow principle one, which is Right Plant, Right Place, as explained in the UF/ IFAS Extension Florida-Friendly LandscapeTM (FFL) Program. Following this principle

es about his personal and public life, the war and the possible future.

And since everyone loves a good laugh, March 11 is Comedy on The Boulevard, hosted by Jason Hedden, along with a hilarious crew of comedians.

results in developing a healthy, low-maintenance landscape by using Florida-Friendly plants that match your site's soil, light, water and climatic conditions and that require limited supplemental irrigation, potentially less fertilizer and fewer pesticides.

More information on the FFL Program is available through this UF/IFAS Extension link (https://ffl.ifas.ufl.edu) or from the Extension Office in your County.

Using these tools may be a great goal for 2023 as we replace cold-injured plants.



Join Stage Crafters for its There Were None, is about 10 51st Season which includes CLUE, And Then There Were None, Catch 22 and Something Rotten - The Musical. The 51st season kicks off with Clue, March 10-19 and directed by Don Goodrum, based on the iconic 1985 Paramount movie which was inspired by the classic Hasbro board game. Clue is a hilarious farce-meets-murder mystery you won't want to miss! The second show, And Then

strangers that are summoned to a remote island with wicked pasts they're unwilling to reveal and a secret that will seal their fate-for each has been marked for murder. Stage Crafters then takes a left turn to Italy during WWII in Catch-22, which chronicles Captain John Yossarian's desperate and hilarious attempts to stay alive while stationed on a Mediterranean island. Lastly, follow Brothers Nick and Nigel Bottom who are desperate to write a hit play while stuck in the shadow of that Renaissance rock star known as "The Bard" in Something Rotten!

Performances are held at the Fort Walton Beach Civic Auditorium, 109 Miracle Strip Pkwy SW, 32548. Visit https://www.stagecraftersfwb. com for more information; Purchase tickets or obtain your 2023 membership at https:// www.ticketor.com/stagecrafters.





Arts & Music

New OAA Board of Directors for 2023

The Okaloosa Arts Alliance (OAA) announces the board of directors for the current fiscal year. The executive board of directors are: president, Bill Head, Colonel (Ret.), USAF, MSC; vice president, Marlayna Goosby, Grow Your Gift Conservatory of Music; treasurer, Susan Kneller, chair of the OAA Grants Committee; and secretary, Becky Belcher, Arts & Design Society

The board of directors is composed of James K. Baugh-

man Sr., author; Jeanette Shires, Mattie Kelly Arts Center at NWFL State College and NWFL Symphony Guild; Chris Reid, Musician and Young Philosophers Society; Cole Huffer, Enlightened Studios; Helen Harris, HH Arts; Diane Fraser, Emerald Coast Science Center; Karen Reid, MS, LMHC, BCB, Lotus Learning & Arts Center & Beyond Expectations, Inc.; Wally Ratcliffe, Arts & Design Society; Ursel Behnken, German Club; Carole Byrd, re-



tired artist & teacher, and Gayle Vann, publicity chair. OAA) is a non-profit 501(c)3 local arts agency that supports the arts through advocacy, education, and marketing. It is supported in part by the Florida Department of State Division of Arts & Culture and from Florida Arts auto license tag revenues, but could not exist without its members and community support. For more information go to www. okaloosaarts.org



LUNCH WITH SPECIAL GUEST: WENDY RODRIGUE MAGNUS Step into the magical and colorful world of George Rodrigue's "Loup-garou" or Blue Dog, featuring original artwork from Wendy's private collection, paired with the culinary masterpieces of Chef Jack McGuckin of Bijoux Restaurant + Spirits in Miramar Beach. Laissez le bons temps roulez!

TICKETS: \$75 FOR MEMBERS \$95 FOR NOT YET MEMBERS









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