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## Honoring Our Heroes: Okaloosa County Wreaths Across America

By "DOC" DOUG STAUFFER

On Saturday, December 14, 2024, the Beal Cemetery, Gulf Cemetery, Heritage Gardens, Destin Memorial Cemetery and Sunset Cemetery will join more than 3,000 cemeteries nationwide for the annual Wreaths Across America Ceremony. These local events are more than just part of a national program; for many in Okaloosa County, they are deeply personal and significant. The ceremonies include nationally coordinated moments of silence, followed by laying wreaths on veterans' graves as a simple gesture of gratitude.

While many are familiar with the wreaths program at Arlington National Cemetery, communities throughout America also participate in this solemn tradition. Here in Okaloosa County, Wreaths Across America is a community effort that honors our local veterans and ensures their sacrifices are remembered and never forgotten.



Local volunteers play a crucial role in making this event possible. In **Fort Walton Beach**, Tom Rice, owner of Magnolia Grill, is a key figure in the Wreaths Across America event. Rice has been instrumental in bringing this event to Beal Memorial Cemetery. He shares that their target goal for wreaths increases annually, with just over 2,000 wreaths expected to be laid at Beal this December. "This

year marks the sixth year that veterans buried at Beal Memorial Cemetery will receive wreaths," Rice explains. "There's never a day that goes by without a blue tent being raised for a veteran laid to rest at Beal Cemetery. No matter when or where they served, they need to be honored, and that's the goal."

The Beal Memorial Cemetery ceremony is a meaningful event showcasing the

collaboration between the community and local businesses. Tom Rice highlights the importance of this collective effort: "It takes a community effort." For instance, the City Produce Company helps by keeping the wreaths in cold storage, and Step One Automotive staff delivers them to the cemetery the day before placement. Last year, nearly 300 volunteers participated, and Rice notes that support continues to grow, with more people stepping up each year. The logistics coordinator, Retired CMSgt Dennis Krebs, expertly manages the staging of volunteers, serves as the NCOIC for Placement Day, and oversees the post-Christmas cleanup of the wreaths at the cemetery.

The 30-minute ceremony will feature remarks by Brigadier General Mark A. Massaro, 96th Test Wing Commander, and the unveil-

**WREATHS**  
*continued on page 2*

## A Conversation with The Conductor

Discover how Sinfonia Gulf Coast is redefining the symphony experience in its 2024-2025 season — with powerhouse performances, innovative concerts and can't-miss events — in this exclusive Q&A.

By ZANDRA WOLFGAM

*For the 19th season you are once again "redefining the symphony experience" with fresh offerings. Tell us about the first concert of the season, Luminescence: Catalyst by Candlelight on November 7.*

Sinfonia is no stranger to unique performance offerings and, in fact, staged "candlelight" concerts over 10 seasons ago when we were performing in Rosemary Beach Town Hall. We had the opportunity to perform in the charming Seaside Chapel and the only thing that could illuminate the musicianship and pedigree of Grammy Award-winning Catalyst Quartet is candles. It is the perfect back drop to do this type of presentation in a proper space. It is always important to present this type of concert with the highest caliber of musicians and

**SINFONIA**  
*continued on page 29*



## Magnolia Grill

Equal parts museum and dining establishment, the walls of this 1910 catalog house are covered with pieces of local history

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 Community

**WREATHS**

*continued from page 1*

ing of wreaths for each military branch, including a new wreath for the Space Force. Wreaths will also be placed in honor of POW/MIA veterans and Gold Star families. Among the attendees will be State Representative Patt Maney, a retired judge and Army Brigadier General, who will raise the Gold Star wreath. Tom Rice, who served as Maney's First Sergeant in the Army, reflects on the deep meaning of these ceremonies, adding that "honoring all military services is essential."

"When the wreath is placed," Rice explains, "the individual performing the placement either gives a hand salute if they served in the military or places their hand over their heart if they did not. It's a powerful moment of respect." With each veteran's wreath placed by a volunteer, he or she is asked to "say

their name" to ensure that the legacy of duty, service, and sacrifice is never forgotten.

This year also marks the 10th anniversary of the casting of the Veterans Tribute Bell, which will be rung as part of the ceremony. The bell, housed in the Veterans Tribute Tower, further symbolizes the community's dedication to honoring veterans.

Dora Carrano, who helps coordinate the local Wreaths Across America efforts in **Niceville** and **Valparaiso**, brings a unique, personal perspective. She comes from a multi-generational military family. "This has given me a deep appreciation for the military, our service members and the sacrifices they make. Bringing Wreaths Across America to our area gives me and others within the community the opportunity to honor our local veterans, their service and their sacrifice."

Therese Baker and her son Gaige are dedicated volun-

teers at the Heritage Gardens in Niceville and Sunset Cemetery in Valparaiso. Their participation is not just about the wreaths; it's about honoring the memory of loved ones like Dave, Therese's late husband, and others throughout America who have served. "People often hear about the large ceremonies at national cemeteries, but aren't aware that communities do this locally as well," Therese shared. "Gaige and I do it to honor Dave and those like him who served for us." Wreaths are \$17 and 1,500 graves need sponsorship. You can join the joint ceremony for both Heritage Gardens and Sunset Cemetery on Dec. 14 at 11 a.m. at Heritage Gardens Funeral Home-Cemetery. Wreath placement immediately follows at both locations of Sunset Cemetery (Valparaiso) and Heritage Gardens (Niceville). Contact Dora at wreathsacrossamerica850@gmail.com for more information.



In **Destin**, the American Legion Auxiliary Unit 296 and community volunteers will place wreaths at every veteran's grave in both the Destin Memorial and Marler cemeteries. "We remember the fallen, honor those who serve and teach about freedom," says Corlene Ziegler, president, American Legion Auxiliary Unit 296. "No matter the weather, they come—all ages, from all walks of life to honor the lives of the veterans who served. Parents bring their children so they can learn about service and sacrifice."

Wreaths Across America is not merely a one-day event; it is a powerful mission woven into the fabric of our community—a mission to remember the fallen, honor those who serve and impart the profound value of freedom to the next generation. As we gather this year at local cemeteries, we are reminded that each wreath laid represents more than a gesture; it is a living tribute to our veterans' courage, sacrifice and legacy. Each live, balsam remembrance wreath is a gift of respect and appreciation, donated by a private citizen or organization and placed on the graves by volunteers as a small gesture of gratitude for the freedoms Americans enjoy. Including children in this solemn act makes it a moment of remembrance and a family tradition that instills reverence for those who have safeguarded our freedoms.

Supporting Wreaths Across America in Okaloosa County offers more than just an opportunity to give back; it provides a chance to ensure that the legacies of our local heroes live on. Whether you sponsor a wreath, volunteer or attend the ceremonies to pay your respects, you contribute to a cause that transcends generations. Through this shared commitment, we en-

sure that the stories of our veterans are not forgotten but carried forward—reminding us all that freedom is both a gift and a responsibility we must pass down with honor.

For those interested in supporting the local Wreaths Across America efforts, you can sponsor a wreath, volunteer or attend the local ceremony to pay your respects. To sponsor a wreath, visit wreathsacrossamerica.org. Find your location and ceremony and click the red sponsor button.

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# Remember Our Seniors During this Holiday Season

## Caring for Those that Cared for Us

BY TERESA HALVERSON,  
DIRECTOR OF BUSINESS DEVELOPMENT & COMMUNITY RELATIONS, THE MANOR AT BLUE WATER BAY

As the holiday season approaches, it is a time for reflection, connection and joy. At the Manor at Blue Water Bay, we understand that this time of year can be particularly meaningful for seniors and their families. We believe in the power of connection, and we strive to create an environment where every resident feels valued and cherished.

It is also time to remember to spend time with those that have cared for us. The holidays can be a depressing time for a lot of people, especially seniors. It tends to serve as a reminder about who is not there to celebrate anymore and how they cannot often go to where everyone else is gathering. Long-Term Care/Skilled Nursing facilities often have seniors without any extended family in the area. Lit-

tle to no visitors, birthdays and holidays often leave an empty feeling for our aging population. While caregivers do their best to make every occasion special, having a visitor, friend and/or family member visit makes all the difference in the world to each individual. It is human nature to want to feel loved, appreciated and cared for.

One reason why the holidays are so important to seniors is that it gives them time to reflect on their lives. Looking through photo albums is a great way to reminisce about the past. Taking time to look at photos and ask questions creates an opportunity for one to “tell a story.” Becoming a “senior” is an achievement in life. We need to remind them how blessed they are and how much richer our lives are for spending time with them.

Perhaps it is time to start a new tradition this holiday season and carry it through 2025. All facilities have a volunteer



program. Have you considered including in your holiday plans to adopt a “grandmother or grandfather” in a facility? Maybe your church or civic group would be interested in volunteering and spending time with seniors. Spare a little time to help bring joy to others during

this joyous time of the year.

Our dedicated team provides specialized care tailored to the unique needs of everyone, enhancing their quality of life during this festive season. With personalized support, we ensure that our seniors not only receive the care they need, but also en-

joy the warmth and companionship that the holidays bring.

We encourage families to remember and engage with their loved ones during this time. A simple phone call, a visit or even sharing memories can make a world of difference. Our compassionate staff is here to foster these connections, helping to create joyful moments for both residents and their families.

If you are seeking support or would like to learn more about how the Manor at Blue Water Bay can assist your loved ones during this holiday season, we invite you to reach out to us. We offer short term post-hospital care, long-term residential care and respite services. Together, let's make this holiday season a memorable one.

Perhaps this holiday season is your year to “make a difference” in the lives of others. Happy Holidays!

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If you or a loved one is seeking a compassionate and dedicated post-acute or long-term care solution, we invite you to reach out for a consultation or assessment. Together, we can navigate your recovery journey and ensure you receive the exceptional care you deserve.



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# Cassandra Wohlin: Having Babies for Those Who Can't

By KELLY MURPHY-REDD

Cassie is Office Coordinator for Fort Walton Beach Chiropractic. Growing up, her only ambition was to have babies and be a mom. She says her own mother was great and looked up to her for taking in babies and kids into their home. Her parents took in many kids over the years and some of them still call her parents mom and dad.

Cassie met her husband when she was age 15 and they married when she was 17. Her husband had a daughter age 2 1/2 when they started dating. She was 5 when they married. Cassie was stepmom at 17. She and her husband wanted to wait five years before having their own children. They had their first daughter year five and 15 months later, had their second daughter. They wanted them to be close together.

From Kansas originally, Cassie moved to Okaloosa County in 2016. Her husband was from here and she loves it. She hates the cold. Together, they fostered



14 kids over four years. Cassie met another foster mom who was a surrogate.

Wanting to be a surrogate for others, Cassie learned you can't be a surrogate until you have had your own biological children. She contacted Creative Family Connections in Maryland to explore surrogacy. Cassie liked the process of pregnancy and wanted to help people have children of their own.

There are rules, such as you can't be in financial need, your credit has to be good and you have to be in good health. Cas-

sie had to submit medical and financial records. The application is a robust screening process. Cassie likens it to a dating profile. There are a lot of questions such as, who you are willing to carry a baby for? For example, are you willing to carry for singles or homosexuals? Are you open to having a continuing relationship with the parents and child?

Cassie and her husband answered yes to these questions. She did choose to have one embryo at a time. Otherwise she might be having twins or triplets. Some women have five embryos transferred at a time, because maybe only one will develop and In Vitro Fertilization (IVF) is expensive.

Two gay men from Denmark wanted to have children of their own. The laws were different in their own country, so they came to the United States. Each of them supplied sperm and utilized an egg donor to create the embryos. Gestational carriers have full embryos transferred.

Cassie was their surrogate. She gave birth twice to sisters for the couple. The sisters are three and five now.

Then a family friend contacted Cassie to be a surrogate. This one was a two-and-a-half year process. There were complications and Cassie had to have an emergency C-Section. Cassie had already decided she would be done with having babies at number five. Surrogate agencies have different rules, but there used to be a rule that you could only have five natural births.

Cassie and her husband had made the decision to start having children young so they could go on their own adventures before retirement age. In fact, they are planning a European trip and will visit the two gentlemen and their surrogate sisters while traveling.

When asked if there was any difficulty in giving birth and then letting the surrogate babies go away, Cassie says no. There is no emotional attachment. She has no regrets and even knowing

the difficulty she went through with the last pregnancy, would do it all again. While there is a financial benefit to surrogacy, she says it is heartwarming to see parents with their children. It is a giving experience and Cassie says there is a need for surrogates.




**Kelly  
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Writer/Marketing Consultant  
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# Drucker + Falk Expands Florida Presence with MH Deer Moss Creek, LLC Partnership

Top property management firm to manage new community, The Enclave at Deer Moss Creek, in Niceville

DF Multifamily, a division of Drucker + Falk (DF), proudly announces its partnership with MH Deer Moss Creek, LLC, to lease and manage The Enclave at Deer Moss Creek, a new luxury apartment community in Niceville, featuring state-of-the-art amenities and tranquil surroundings. This collaboration marks DF's first partnership with MH Deer Moss Creek, LLC, and expands DF's presence in Florida, with additional developments currently underway.

Located in the scenic Deer Moss Creek neighborhood, The Enclave at Deer Moss Creek provides residents with an upscale living experience in a serene environment, conveniently close to Fort Walton Beach, Destin, Eglin Air Force Base, VPS Airport and the stunning white sand beaches of the Emerald Coast. The first building officially opened on September 3rd, marking the community's

introduction to the Niceville rental market, with additional buildings slated to open soon to meet the demand for high-end rental options in the area.

The Enclave features 11, two- and three-story buildings, housing 303 thoughtfully designed apartment homes. Residents enjoy an array of top-tier amenities, including an 8,000-square-foot clubhouse equipped with socializing, working and recreational spaces; gaming and media rooms; co-working and individual workspaces; a state-of-the-art fitness center; and a coffee lounge. Outdoor amenities include a resort-style pool with pergolas, outdoor kitchens, two dog parks and select buildings with elevators. Additionally, the community offers detached garages and rentable carports to enhance convenience. The spacious floor plans boast open-concept living areas, 9-foot ceilings, kitchen islands, under-cabinet lighting,

premium finishes, and full-size washers and dryers.

"We are thrilled to partner with MH Deer Moss Creek, LLC, on this stunning new community in Niceville. The meticulously designed residences and premium amenities reflect our shared dedication to excellence," said Kellie Falk, Managing Partner at Drucker + Falk. "Our team is eager to bring this vision to life and to welcome residents to a community that will enrich the Niceville landscape. We are privileged to be a part of this groundbreaking project and are committed to its success."

Representatives from MH Deer Moss Creek, LLC, and its partners have expressed great enthusiasm for this project. Peter Bocchino, owner of Marin Development, alongside Michael Nelson of Marin Development and Charles Rigdon of Harbor Capital, shared, "We are excited to introduce this exceptional community to Niceville. As local

residents, we are deeply committed to enhancing the quality of life here. We believe Niceville is one of the best places in Florida to live and raise a family, and we look forward to contributing to its growth and prosperity."

The Enclave at Deer Moss Creek is poised to become a landmark in Niceville, setting a new standard for luxury living and community engagement. Its strategic location offers easy access to key local destinations and military installations, providing a competitive advantage. The Enclave also extends a 5% discount to active-duty military personnel and additional incentives through its Preferred Profession program. For more information, please visit the community website.

The Deer Moss Creek neighborhood is a testament to Ruckel Properties' longstanding commitment to providing outstanding communities where residents can live, grow, and

thrive. The Enclave is a continuation of this vision, delivering a unique living experience that combines luxury, convenience, and a strong sense of community.

Founded in 1938, Drucker + Falk is a full-service real estate and investment firm managing a diverse portfolio of more than 40,000 apartment homes and over 3,000,000 square feet of office, retail, and industrial space in 10 states. In addition to managing a broad range of properties, including class A+ to affordable apartment communities, mixed-use, and all types of commercial properties, Drucker + Falk partners with clients on developing new properties, renovating and repositioning assets, converting historic properties to unique, upscale apartment homes and offers commercial leasing and sales services. For more information visit [www.druckerandfalk.com](http://www.druckerandfalk.com).



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# Thanksgiving Greetings

As we approach the holidays and especially Thanksgiving, as your Commissioner, I am thankful for the many ways that our Public Works team has been able to produce needed projects for the citizens of Okaloosa County. The list is long and shows the difference the 1/2 penny sales tax has made for our county. The County Commission has been able to leverage money collected with grants on a state and federal level to enhance our area roads, public safety and storm water program. These projects offer amenities that we would not have been able to accomplish for years otherwise.

### Completed:

- Widening of P.J. Adams Parkway from SR 85 to Crab Apple Dr.
- Stabilized more than 50 miles of dirt roads with lime rocks.
- Resurfaced over 13 miles of roadway and stabilized all previous cold-mix stabilized roads with in-house paving staff.
- Bluewater Bay Hazard Mitigation project

- Bob White Drive storm water improvement project.

### Ongoing Projects of Major Note:

- **SW Crestview Bypass:** Anticipated completion in fiscal year 25 to provide access from Antioch Rd. to SR 85 and a connection between this new roadway and Hwy 90. This will ultimately provide a direct connection to I-10 as FDOT continues the construction of the new interchange.
- **West 98 Parallel Collector Rd.:** Intended to improve traffic congestion on west 98 in the vicinity of Hurlburt Field. This is a collaborative effort between the County, Eglin AFB and FDOT to reduce the need for access to uncontrolled intersections along U.S. 98 and to divert traffic to controlled intersections.
- **Bridge to Bridge Multi-use Path:** Under construction and to be completed in fiscal year 25. This project provides a safe pathway for pedestrians and bicyclists adjacent to U.S. 98 from the Brooks Bridge to



the Destin Bridge \*

- Widening, resurfacing, and bridge improvements to HWY 2: Safety widening of travel lanes from 10.5' to 12', reconstruction of the roadway base and travel surface, and rehabilitation of the Yellow River Bridge.
- Construction of the South Ag Extension Building: Construction of a nearly 3,000 s.f. facility (located adjacent to the South Farmer's Market) that will be used for the education, growth and development of agricultural services in Okaloosa County and scheduled to open in fiscal year '25.
- Completion of all dirt road stabilization with lime rock and continued capping with asphalt

to reduce erosion impacts and improve access/safety of roadways.

- Santa Rosa Blvd. Improvements: Project is advancing past the 60% design level with a large focus on utility coordination and implementation of storm water improvements. Access to parcels and a safe pedestrian/multi-use path are incorporated into the design and moving forward to future construction.

### Other Efforts/Projects:

- Collected and processed over 1M pounds of Household Hazardous Waste
- Maintained over 1,000 miles of county-maintained roadways/rights-of-way and 297 storm water management areas
- Mosquito control services for over 530,000 acres of land
- Coordination with FDOT on Brooks Bridge Reconstruction, SR 85 improvements (widening from Shoal River to P.J. Adams Parkway), and I-10 interchange
- Live Oak Church Road, John King Rd., and P.J. Adams Parkway intersection improve-

ments with SR 85

- Veterans Park and Living Shoreline Improvements

In conclusion, this holiday season, I give thanks to you, the citizens of Okaloosa County, because you approved the 1/2 penny sales tax to provide leverage for much needed improvements that have made a difference and enhance our county roads, environment and public safety.

\*The Bike Path between Brooks Bridge and Destin Bridge is underway. The path will glow sky blue at night with the photo-luminescent rocks mixed in the asphalt. It will save countless lives and prevent injuries and is expected to open around April 2025. A big shout out to Eglin AFB for their partnership in this effort.

It is an honor to serve as your County Commissioner.

Happy Thanksgiving!

~ Carolyn Ketchel is Okaloosa County Commissioner, District 2. She can be reached at [CKetchel@myokaloosa.com](mailto:CKetchel@myokaloosa.com) or 850-651-7105.



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# What Are You Thankful For?

BY LORI LEATH SMITH, PUBLISHER, LIFE MEDIA

A sunset over the Bay; schools where parents are involved and teachers are impeccable; community parks with so much to offer; a business community based on relationships and trust—these are just a few of the positive highlights in our community!

Each year, FWB Life asks, “What are you thankful for?” and offers readers the opportunity to express appreciation for the people and things in their lives. Indeed, there is so much to be grateful for!

As you gather to celebrate this Thanksgiving, resolve to make it more than a reason to take a day off, eat some great food or watch a football game. Make it a time of counting your blessings. After all, the Pilgrims founded our nation on thankfulness and, instead of focusing on their losses, they chose to offer thanks for all their blessings.

There are endless ways to express thankfulness to others verbally and physically. Buy someone a cup of coffee; take a walk on the beach with a friend who is struggling or leave a larger tip at a restaurant. Even small, positive, every-day words and benevolent actions can mean a world of difference to those around you. You never know—it could be a lifeline for them, and it just might mean even more to you



As your publisher, I’m thankful for so many reasons. But one thing is certain—I’m grateful for this community of friends and colleagues who, with compassion and caring, support and patience, have come alongside me and my family as we continue to navigate through the tragic passing of my nephew—our beloved Wesley Turpin. It is truly comforting and blessed, and we cherish all of you. I’m also thankful for our partners

and readers. It’s your voices and your continued support that make this publication popular and valuable.

— *Lori Leath Smith, Life Media Group*

Although there are so many reasons to feel and be thankful, my list begins with family. God has truly blessed me with an amazing family which, by the way, keeps on growing ☐. After that what comes to mind is how fortunate and thankful I am to live here in this beautiful slice of heaven, to do the work I do with Life Media, and for good health, which we can never take for granted. And, above all for Jesus Christ my Lord and Savior without who none of this would be possible. Happy Thanksgiving everyone.

— *Scott Miller, Director of Sales and Advertising, Life Media Group*

I’m so thankful that members of my family in St. Petersburg, Fla., escaped with minor damages during the vicious hurricanes that hit that portion of the state this fall. Everyone is safe and sound and rebuilding again.

— *Barbara Palmgren, Heritage Museum of NWFL*

J&B Medical is thankful for the continued support from the community of our family owned and operated business for the past 20+ years and for the opportunity to continue to help people with their healthcare needs in and around Okaloosa County.

— *Kelly Stalaker, J&B Medical*

I want to thank you, Ted Corcoran, for your steadfast dedication to making Fort Walton Beach a better community for everyone. Your commitment to addressing homelessness and your support for expanding One Hopeful Place to meet the needs of our most vulnerable residents truly embodies the spirit of leadership and compassion. I am grateful for everything you do to help build a brighter, more caring community.

— *Sherry Jones, One Hopeful Place*

I am thankful for my incredible family, whose unwavering support means everything to me, and for the opportunity to work in a school district that

is dedicated to inspiring and uplifting the next generation. I’m also deeply grateful to live in a community like Okaloosa County, where everyone works together to ensure the well-being of those who live, work, and visit here.

— *Catherine Card, Public In-*

*formation Officer, Okaloosa County School District*

“I am thankful for the incredible blessings in my life: my family, who bring a special joy to my days; my role as a pastor, where I have the privilege of uniquely sharing my faith; and my com-

munity involvement, where I can influence others positively. Above all, I am thankful for God’s unwavering grace, which guides me through my every endeavor.”

— *Pastor “Doc” Doug Stauffer*

*Continued on page 20*

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# Happenings Around Town

2024  
EVENTS

## NOVEMBER

**10** CAA's Flutterby Arts Festival  
10 am-4 pm | Watersound Town Center | Santa Rosa Beach

**13** Clay Class for Adults with Sherry Cooler  
9 am | Arts & Design Society (ADSO) | FWB

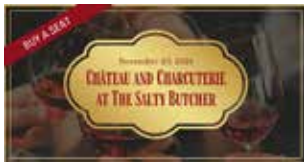
**14** Mini Makers and Experimenters Lab  
10:30 am | Emerald Coast Science Center | FWB  
Greater FWB Chamber Nothing But Networking  
11:30 am | AJ's on the Bayou | FWB

**15** Pints and Prints  
5:45 pm | Emerald Coast Science Center | FWB  
"Blizzard...Let it Snow!" Gallery Reception  
6 pm | Arts & Design Society (ADSO) | FWB  
Autumn Singles Gala  
7 pm | The Breakers of FWB | Okaloosa Island

**16** Holiday Market  
9 am | De'France Indoor Fleamarket | FWB  
Silver Sands School Harvest Festival  
9 am | Silver Sands School | FWB  
All Ages Paint Party: Peekaboo Penguin  
12 pm | Painting with a Twist | FWB

**17** 45th Annual Toys 4 Tots Ride  
8:30 am | Emerald Coast Harley-Davidson | FWB

**15** Glock Sport Shooting Foundation (GSSF) Indoor League  
10 am | EC Indoor Shooting & Sport | Valparaiso  
Chateau and Charcuterie with Destin Charity Wine Auction Foundation  
5 pm | The Salty Butcher 30A | Santa Rosa Beach



**19** The Introvert Advantage  
5:30 pm | Greater FWB Chamber | FWB

**20** Clay Class for Adults with Kat Cook  
6:30 pm | Arts & Design Society (ADSO) | FWB

**21** Greater FWB Chamber Business After Hours  
5:30 pm | Home2 Suites by Hilton FWB | FWB

Planetarium Night  
6 pm | Emerald Coast Science Center | FWB

Sip and Paint  
6:30 pm | Arts & Design Society (ADSO) | FWB

**22** Hometown Holiday Parade & Celebration  
5 pm | Grand Boulevard | Miramar Beach

**22-24** The Nutcracker presented by Northwest Florida Ballet  
7:30 pm Friday & Saturday | 2:30 pm Sunday Nov. 24  
Mattie Kelly Arts Center | Niceville

**23** Clay with a Purpose with Marcy Eady  
9 am | Arts & Design Society (ADSO) | FWB

Military Appreciation Day  
10 am | Emerald Coast Science Center | FWB

**24** Thanksgiving Bouldering Competition  
10 am | Rock Out Climbing Gym | Destin



10th Anniversary Celebration  
1 pm | Emerald Coast Science Center | FWB

**25-27** Fall for All  
10 am | Emerald Coast Science Center | FWB

**26** Paint Party: Where Did My Hat Gogh  
6:30 pm | Painting with a Twist | FWB

**28** Painting: Soft Pastels, Oils, & More with Vincent Zingaretti  
9 am | Arts & Design Society (ADSO) | FWB

**29** Fall for All  
10 am | Emerald Coast Science Center | FWB

**30** Downtown FWB Holiday Market  
9 am | The Landing | FWB

## DECEMBER

**01** Women's Climbing Circle  
5 pm | Rock Out Climbing Gym | Destin

**03** Festival of Trees  
4 pm | Grand Boulevard | Miramar Beach

**03-14** Christmas Market  
12 pm | Arts & Design Society (ADSO) | FWB

**05** Cruisin' into Christmas 8th Annual Festival of Trees  
6:30 pm | Emerald Coast Harley Davidson | FWB

**06** Greater FWB Chamber First Friday Coffee  
7 am | Christian Life Center at FBC | FWB

Holiday Pops: Christmas on Broadway  
7 pm | Mattie Kelly Arts Center at NWFSC

**06-28** Coastal White Christmas  
Fri & Sat | 5 pm | Grand Boulevard | Miramar Beach

**07** Discover Science Saturday  
10:30 am | Emerald Coast Science Center | FWB

**07 CONT** Holiday Bazaar  
11 am | Alaqua Animal Refuge | Freeport



Holiday Open House & Shop-About  
12 pm | Grand Boulevard | Miramar Beach

**08** Big Band Holiday Toast 'n Jam featuring Morgan James  
10:30 am | Henderson Beach Resort | Destin



### ONGOING EVENTS

VFW Post 7674 - Sunday Breakfasts  
8 - 11:30 am | Sundays | 231 Carol Ave | FWB

SINGO Music Bingo Nights  
6 pm | Tues | The Island Resort | FWB

Open Mic Night  
7 pm | Weds | The Sound Cafe + Enlightened Studios | FWB

Live Trivia Nights  
6 pm | Thurs | The Island Resort | FWB

Live Trivia Nights  
6:30 pm | Thurs | AJ's on the Bayou | FWB

### FARMERS MARKETS

Okaloosa County  
Saturdays | 7 am - 2 pm  
1954 Lewis Turner Blvd | FWB

Downtown FWB  
2nd & 4th Saturdays | 8 am - 1 pm  
FWB Landing Park

### 'Tis the Season for Santa!

Friday, Nov. 22  
SANTA'S ARRIVAL AND TREE LIGHTING  
Destin Commons, 6-8 p.m.

Saturday, Nov. 30  
HERE COMES SANTA CLAUS  
The Village of Baytowne Wharf, Sandestin, 6-9 p.m.

Saturday, Nov. 30  
SANTA'S ARRIVAL  
HarborWalk Village, Destin, 12:30-4 p.m.



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# 'Tis the Season... Santa's Back in Town and More!

BY CHRISTOPHER MANSON

## Friday, Nov. 22 Santa's Arrival & Tree Lighting

Destin Commons, 6-8 p.m.  
destincommons.com

A magical holiday celebration for all ages, with face painting, complimentary photo booth, balloon sculpting, Santa's sleigh, and a fireworks finale.



vid Ott.

Tickets are \$48 for adults and \$22 for children ages 12 and under. Purchase tickets online.

## Friday, Nov. 22 Saturday, Nov. 23

## Sunday, Nov. 24 Northwest Florida Ballet's "The Nutcracker"

Mattie Kelly Arts Center, Niceville, 7:30 p.m. Friday and Saturday; 2:30 p.m. Sunday  
nfballet.org

The 45th annual production of the classic seasonal fairytale, and the only full-length version presented on the Emerald Coast. Features a cast of more than 140 performers, including international guest artists and over 100 local children. Music performed by the Northwest Florida Symphony Orchestra under the direction of Dr. Da-

## Saturday, Nov. 30 Santa's Arrival HarborWalk Village, Destin, 12:30-4 p.m.

emeraldgrande.com

Mr. Ho-ho-ho hits the Destin Harbor, with a parade at 12:30, followed by visits with the kiddos and a special holiday performance from 1 to 4.

## Monday, Dec. 2 Fort Walton Beach Christmas Parade

Eglin Parkway, Fort Walton Beach, 6:30 p.m.  
fwb.org

This year's theme is "Winter



Sports." Download your parade application online.

## Tuesday, Dec. 3 Kick-Off for Festival of Trees Benefiting Local Charities

Grand Park, Grand Boulevard at Sandestin, Miramar Beach, 4-6:30 p.m.  
grandboulevard.com

Eighteen nonprofits compete to win cash prizes totaling \$8,500 in a tree-decorating spectacular. The People's Choice winner will be voted on and announced along with Best of

Show. Trees remain on display through Christmas Day.

## Wednesday, Dec. 4 Holiday Concert Series & Visits With Santa

The Village of Baytowne Wharf, Miramar Beach, 6-8 p.m.  
baytownewharf.com

Holiday classics and quality time with Mr. Claus.

## Friday, Dec. 6 Holiday Pops: Christmas On Broadway

Mattie Kelly Arts Center,

Niceville, 7-9 p.m.  
mattiekellyartscenter.org

The popular symphony event features Broadway actress-singer Grace Morgan, with favorites from the Great White Way and Disney, along with holiday classics. Also – the Northwest Florida Symphony Orchestra Chorus, Unified Gospel Choir, and Voices of Northwest Florida.

Cost is \$45 for adults and \$16 for youth ages 18 and under and military.

Call 850.729.6000 for tickets.

## Friday, Dec. 6- Saturday, Dec. 28 Horse-Drawn Carriage Rides! "Rock Around The Christmas Tree" Music Revue! Photos with Santa!

Town Center, Grand Boulevard at Sandestin, Miramar Beach  
grandboulevard.com

Enjoy complimentary carriage rides while soaking in the Coastal White Christmas Lights and Festival of Trees display. Seasonal sounds provided by Emerald Coast Theatre Company.

*Continued on next page*



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 Community

# Simplifying Medicare Advantage vs. Supplement Choices



BY GREG DURETTE, FLORIDA HEALTH CONNECTOR

This is the time of year when you should review your Medicare options and make important decisions about your coverage for 2025.

Right now, we are in the Annual Election Period (AEP) for all Medicare beneficiaries. It is often referred to as the Annual Open Enrollment Period. This annual event runs from October 15th through December 7th.

Because this period allows

ALL Medicare eligible folks to make switches and changes to their plans, it is the most heavily advertised time of the year—not like I have to tell you that! Folks on Original Medicare (Parts A&B), Supplements (MediGap), Stand Alone Prescription Plans (Part D) and Advantage Plans have a chance to pretty much do anything they want with their coverage mix. The hard part comes with sorting it all out.

One of the things I often talk about with Medicare beneficiaries around this time of year is to make sure you don't get so overwhelmed by all the information out there that you run out of time to take action. It can sometimes become "paralysis by analysis" syndrome. Remember, the AEP ends on December 7th!

Figuring out which coverage options are best for you can be confusing at any age, but understanding healthcare options for those 65 and older can be even more difficult.

I suggest considering these three things when shopping for Medicare Advantage/Supplement plans:

**Choice:** When it comes to Medicare, one size does not fit all - what works for your neighbor (or doctor/provider!) may not work best for you. Take the time to learn and understand the benefits and costs of each plan so you can feel confident in your decision and your health care coverage. Remember, you are getting the best for you, not your doctor or other provider.

**Care:** Care starts with a strong relationship with your primary care provider. If your plan has a network, make sure you're comfortable with the doctors and hospitals in that network. Check to see if your plan will coordinate your care with the rest of your providers...in and out of State.

**Experience:** Medicare can be complex and confusing. It's

important to find a seasoned agent that works for you and supports you throughout your health care journey with plan benefits and resources that can help you live more and worry less about out of pocket costs.

Since Medicare Advantage Plans are offered by private companies, one excellent feature is they have more freedom and motivation to include extra benefits such as vision, hearing, gym memberships, dental, over-the-counter pharmacy items and more.

However, it is important to note that, not only do Medicare Advantage plans vary by state, but are different right down to each individual county in each state. Supplements are universal regardless of state/county, but often times cost more premium per month and do not cover prescriptions, requiring additional premium costs to pick up that coverage.

Your sibling in North Dakota

is not going to have the same insurance company/coverage options you would in your Florida county. Try not to get trapped into believing the terms Supplement and Advantage are the same. It is critical to know your specific differences before making choice that works for you.

This is why it is vitally important to work with a local agent that knows the area and understands the benefits landscape as it applies to you. A famous actor or retired athlete on TV touting a toll-free number from who knows where will likely not.

*Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State of Florida and is based in Niceville. He has been in the insurance industry for over 41 years and can be reached at his office number of 850-842-2400 or mobile at 978-509-2941.*

## SANTA'S BACK

*continued from previous page*

**Sunday, Dec. 8-Sunday, Dec. 22**

**Emerald Coast Theatre Company Presents "All Is Calm: The Christmas Truce Of 1914"**

560 Grand Boulevard, Miramar

Beach, 7 p.m. Thursday-Saturday, 2 p.m. Sundays and 6pm Sunday, Dec. 22  
Field Trips Friday, Dec. 6, at 6 p.m.

[emeraldcoasttheatre.org](http://emeraldcoasttheatre.org)

Christmas 1914. All quiet on the Western Front, then a song, kicking off an extraordinary night of camaraderie, music and peace. This is the true story of soldiers laying down their weapons to celebrate Christmas together, based on firsthand accounts from the soldiers who lived through it. Tickets are available for purchase online.

**Wednesday, Dec. 11  
Wednesday, Dec. 18  
Holiday Concert Series & Visits with Santa**

The Village of Baytowne Wharf, Miramar Beach, 6-8 p.m.  
[baytownewharf.com](http://baytownewharf.com)

Holiday classics and quality time with Mr. Claus.

**Friday, Dec. 13, 7 p.m.  
Saturday, Dec. 14, 7 p.m.  
Sunday, Dec. 15, 3 p.m.  
The Ft. Walton Beach Community Chorus 50th Year Christmas Concert**

Fort Walton Beach Civic Center,

Delight in this year's theme, Comfort and Joy, while listening to old favorites with a new twist and enjoy seeing your friends and neighbors in festive song and celebration.

Tickets: <https://fwbc-chorus.square.site/about> or at the door.

**Friday, December 20th at 6 p.m.  
Saturday, December 21st at 6 p.m.  
Sunday, December 22nd at 2 p.m.  
The Nutcracker presented by studio6twenty5**

Experience Clara's magical journey to the Kingdom of Sweets as studio6twenty5 presents The Nutcracker featuring the talented dancers from the children's program and adult/open program. Doors open one hour before each performance. Tickets range from \$15-\$30 available now at [studio6twenty5.com](http://studio6twenty5.com).



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# Be a Holiday Hero This Season

By CHRISTOPHER MANSON

Good news! There are plenty of opportunities to be a Holiday Hero this season by donating, volunteering or simply spreading the good word about our local nonprofits. Here are just a few ways you can make the holidays a lot brighter for those in need.

The **Okaloosa County School District** and **Okaloosa County Sheriff's Office** join forces for this year's Angel Tree Program which assists students requiring support during the holidays. Community members are encouraged to sponsor students and purchase gifts from "wish lists." Sponsor an "angel" or make a monetary donation at [ocsostarcharity.com](http://ocsostarcharity.com).

**One Hopeful Place** provides shelter and "hope" for those in dire need—single men, women and veterans with no shelter, medical supplies, transportation or basic necessities. Community support creates a significant ripple effect on the lives of the homeless. Donations to One Hopeful Place do more than provide shelter and meals, they instill hope and open doors to new beginnings. Even a small monthly pledge can make a significant impact. Visit [onehopefulplace.org](http://onehopefulplace.org) or call 850.586.7879.

The **Salvation Army** has partnered with Catholic Charities of Northwest Florida to provide gifts such as new clothes and toys to children that live in Okaloosa and Walton Counties through its Angel Tree program. Items can be dropped off at the Salvation Army's Thrift Store, 425 Mary Esther Cutoff in Mary Esther. If you or your business would like to adopt some "Angels" or put up a tree at your location and be a drop off location, contact [Laura.Beeman@uss.salvationarmy.org](mailto:Laura.Beeman@uss.salvationarmy.org). You can also volunteer to distribute gifts and holiday meals to those in need. Call 850.243.4531 for more information.

**Emerald Coast Children's Advocacy Center's Christmas Toy Drive** has begun! Bring joy to area kiddos and help ECCAC stock its toy room for its families and agency partners to "shop"! Choose from ECCAC's wish list at [eccac.org](http://eccac.org). Every contribution makes a difference in ending abuse and restoring childhood one child at a time. Contact Hailey (Hai-



ley@eccac.org) to schedule your drop-off.

On Sunday, Nov. 17, the **Emerald Coast Harley-Davidson Owners Group #3605** hosts its 45th annual **Toys for Tots Ride** at Niceville's Mullet Festival Grounds. The event brings in a considerable number of toys and gift cards for ECCAC's kids and Children in Crisis. Ride registration begins at 8:30 a.m. at Emerald Coast Harley-Davidson, 788 Beal Pkwy. N.W. in Fort Walton Beach. Bikes, Jeeps, Corvettes, sports bikes and cruisers are invited to join. Bring \$10 per person – along with a new toy or gift card donation – and ride over to the Mullet Festival Grounds. The fun begins at 11 a.m., with games, a "best decorated bike/auto" contest, car and truck show, 50/50 drawing, entertainment from DJ Anthony, food trucks, and over 100 prizes.

Each fall, **Crop Drop** volunteers gather more than 110,000 pounds of produce to be distributed to food pantries, homeless shelters and churches throughout the Panhandle, feeding 6,000 families. This year's event starts at 7:30 a.m., Saturday, Nov. 23, at Destin Methodist Church. Business and individual sponsors can email [cropdropdestin@gmail.com](mailto:cropdropdestin@gmail.com) or call 850.586.0585. To volunteer, visit [cropdrop.net](http://cropdrop.net).

**A Bed 4 Me**, providing beds for children in Okaloosa and Walton counties since 2016, provides a full bedding kit at no cost to local children and families in Okaloosa and Walton Counties. You can volunteer to help with bed delivery assistance, fundraising event support or to host bedding drives. To volunteer, email [diane@abed4me.org](mailto:diane@abed4me.org) or send a message at [abed4me.org](http://abed4me.org). A Bed 4 Me also accepts in-kind donations; a wish list is posted on the website and you can always donate new, standard size sleeping pillows, Amazon and Walmart gift cards.

You can help **Opportunity Place** in Fort Walton Beach provide shelter and support for those experiencing homelessness by donating funds for basic needs such as blankets, a shower

or electricity. Find a wish list at [opifwb.org/donations](http://opifwb.org/donations). You can also join the Meal Donor Program by calling 850-533-7671 or emailing [balon@opifwb.org](mailto:balon@opifwb.org). Or, for a \$75 donation, a delicious meal will be delivered on your behalf by Golden Corral, spreading warmth and kindness

to those in need. Visit [opifwb.org/donations](http://opifwb.org/donations).

You can contribute to **Northwest Florida Military Officer's Association's** (NWFMOA) mission to purchase gift cards at the base commissary for young, enlisted families in grades E-4 and below to purchase food.

NWFMOA partners with the Eglin and Hurlburt First Sergeant Councils, the 7th Special Forces Group and the Military Family Readiness Centers at Hurlburt and Duke Field to distribute to their neediest enlisted families. Visit [www.nwfmoa.org/outreach.html](http://www.nwfmoa.org/outreach.html) to donate.



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- Day 4:** Jaunting Car Ride | Ring of Kerry Highlights | Kenmare
- Day 5:** Cliffs of Moher | Galway
- Day 6:** Connemara | Kylemore Abbey | Sheepdog Demonstration
- Day 7:** Clonmacnoise | Irish Night
- Day 8:** Independent Touring in Dublin
- Day 9:** Tour ends in Dublin



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## News Around Town

### Red Kettle Campaign Kickoff for Salvation Army Saturday, Nov. 23 | Magnolia Grill | Doors Open 9 a.m.



Salvation Army FWB: Our Thanks to the Community and Businesses that let us prepare "To Do The Most Good." Board Chair Tom Rice (L) and Board Member Tim Hackett (R) man the Red Kettle and Ring at Publix in downtown Ft Walton Beach in 2023.

The Magnolia Grill is pleased to host the Red Kettle Campaign Kickoff for 2024 for the Salvation Army serving Okaloosa and Walton Counties, continuing the tradition of more than 10 decades of service to the community. This year's Red Kettle Campaign Honorary Chair is Journalist Collin Bestor from the Northwest Florida Daily News as they continue their Empty Stocking Fund tradition. The public is invited for refreshments beginning at 9 a.m. with the Red Kettle Campaign donation being made at 10 a.m. For Information

contact Tom Rice at (850) 302-0266.

### CBA and FORCE BLUE Team Up for Coastal Conservation at Liza Jackson Park

The Choctawhatchee Basin Alliance (CBA), in collaboration with Okaloosa County Coastal Resources, Oyster Corps and FORCE BLUE, has successfully kicked off a major coastal restoration project at Liza Jackson Park. Sponsored by Publix, this initiative aims to create a living oyster reef shoreline, enhance habitat restoration, and strengthen coastal resilience.

Veterans from FORCE BLUE, a unique organization that redeploys retired special operations veterans on conservation missions, made an extraordinary contribution. Over two days, they moved 40 tons of limestone substrate, a remarkable start to building what will become a thriving oyster reef. This project not only underscores the importance of collaboration between veterans and conservationists, but also highlights the unique and inspiring role that veterans play in preserving our coastal environments.

"When I first heard about Force Blue, I was so inspired by

their coastal conservation mission," said Executive Director of CBA, Alison McDowell. "After working with them for the past two days, I can say that their work ethic and passion for conservation were just as inspiring in person. CBA, the Okaloosa County Coastal Resources Team, Oyster Corps and FORCE BLUE worked together seamlessly to move an amazing 40 tons of rock in just under 4 hours, and every minute was fun!"

This multi-organization partnership marks an exciting step forward in the restoration of Liza Jackson Park's shorelines. It also sets the foundation for future oyster reefs, which will not only improve water quality, prevent erosion and create habitat for marine life, but also bring a sense of hope and optimism for the long-term health of our coastal environments.

FORCE BLUE's mission is clear: Recruit highly skilled veterans. Train them in marine conservation, and redeploy them on critical environmental missions. Their work not only benefits coastal communities, but also offers veterans a chance to continue serving in a new, meaningful way.

Visit [basinalliance.org](http://basinalliance.org).

### 4th Annual Thanksgiving Fixin's Outreach

Presented by Gathering Church with support from Crop Drop, 400 families in need will receive Thanksgiving Fixin's this holiday season. There is no pre-registration or income verification. However, a state issued ID with a local address is in order to receive.

Drive through is Saturday, November 23rd, from 11 a.m. – 1 p.m. or until all food has been distributed at the Parking lot of Gathering Church, 151 Eglin Pkwy. Suite B, Fort Walton Beach.

Follow signs and volunteers: Drive Through Only line up/entry will be Troy St. NE and exiting the church onto Hughes St. NE. For more info contact [nicci.meng@comegather.com](mailto:nicci.meng@comegather.com).



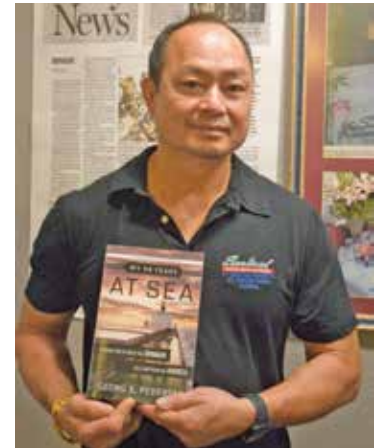
(L-R) Sarah Poole, Karen Graham, Library Manager, Deb Stone, Anna Peele.

The **Republican Women of Okaloosa Federated** presented the book, *The President Will See You Now*, a memoir of President Reagan, to the Fort Walton Beach Library in honor of longtime member Jean Dutton and includes a plaque in the book dedicated to Jean's memory.

### The Vietnam Refugee Camp at Eglin: New Historical Exhibit at the Heritage Museum of NW Florida

BY BARBARA PALMGREN

As a trustee for the Heritage Museum of Northwest Florida, it is an honor to announce an exhibit being planned at the



Heritage Museum of Northwest Florida in 2025: the Vietnam Refugee Camp at Eglin AFB.

When the museum received the Impact 100 grant last November for a 1,400 sq. ft. Exhibit Hall addition to the museum, we knew we could honor a historical event that happened 50 years ago in our community. Several years ago, a young woman, Kim Delevett, from San Diego, Calif., traveled to our area and spent time in the museum's research library looking at articles and photos about the camp. She was a small child in the camp and wanted to remember this time when her older brother and she were saved by the U.S. military.

Working with Kim and several others, we are moving forward now that we have available space, to share memories of this historical event. Kim and former Vietnam refugees living in California and Texas currently, have bonded over the years and will return as a group to visit our area the first weekend in May 2025. We anticipate having former refugees visiting the exhibit during the 2025 landmark 50th anniversary.

The new exhibit hall will house photos, newspaper reproductions, artifacts and oral histories to highlight the three phases of this project that resettled

*Continued on next page*

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# Vietnam FAC's Reminisce During Final Reunion

Nearly 70 years ago, Vietnam-era forward air controllers arrived at Hurlburt Field to train how to coordinate air-to-ground strikes ahead of shipping out for the Vietnam War.

This month, those same Airmen returned for a final reunion with a ceremony held at the Memorial Air Park on Hurlburt Field, Oct. 26, 2024.

Base leadership welcomed Forward Air Controller Association members as they reconnected and shared past experiences while paying their respects to those who paid the ultimate sacrifice. "We're excited to welcome you back and pay homage to the legacy you have set for every Air Commando following you," said Chief Master Sgt. Ralph Oliver, 1st Special Operations Wing command chief. "Thank you for your service and thank you for lighting the way."

Established in 1999, the FACA is a non-profit organization whose purpose is to preserve the history of the personnel who supported and flew the forward air controller mission during the war in Southeast



Asia and serves as a collective point to share their stories and continue their legacy.

As members honored and remembered their fallen wingmen, the significance of it being the final reunion remained at the forefront. "This will be a very fitting end, both a good and sad one, as we hold our last reunion where it all started," said retired Lt. Col. Claude Newland, the FACA reunion coordinator. "Our time has come as we are aging and eventually every 'last-man standing' organization must fold its tent."

During the memorial cere-

mony portion of the reunion, retired Capt. Evan Quiros, presented a "Ghost Pilot" statue to Lt. Gen. Michael Conley, the commander of the Air Force Special Operations Command.

Sculpted by Quiros, the bronze statue is roughly a life-sized bust of a pilot wearing a helmet. The visor on the helmet is polished to give a ghost-like impression to represent those who have lost their lives, Quiros added. Engraved at the base of the statue is a poem by John Gillespie McGee, "For the pilots who 'slipped the surly bonds of Earth and danced the skies on

laughter-silver wings' but never returned."

The design of the sculpture transformed over the years as Quiros experienced life's tragedies. "I lost my daughter, her husband and my two grandkids in a plane crash in Colorado," Quiros said. "After mourning them and those I lost during the war, the sculpture evolved and my hope was for it to force people to reflect on the people in their own lives."

Serving as a reminder of past

encounters, the Ghost Pilot statue has affected previous recipients like retired Col. Zot Barazzotto, forcing him to reflect on the lives lost during the war. "It stirred emotions and feelings like nothing in my 80 years, I think the Ghost Pilot helped thaw my frozen feelings," Barazzotto noted. Members of the FACA spent the remainder of the reunion sharing stories of their time in service, finding fellowship and bolstering camaraderie while visiting the local area.

## AROUND TOWN

*continued from previous page*

over 10,000 Vietnamese in the months of May through September, 1975. Eglin Air Force Base was one of three camps in the nation that housed refugees.

As the museum develops this project to have it ready for 2025, we are asking former refugees from this camp to contact us so we can interview them about their experience at the camp for our oral histories. We also want

to interview personnel at Eglin or community volunteers who helped with the project.

If you were a part of this historical event, please phone the Heritage Museum of Northwest Florida at 850-678-2615, and provide your contact information. Help us celebrate a memorable time for you and this nation!

The museum is open Tuesday through Saturday from 10 a.m. to 4 p.m. and located at 115 Westview Ave. in Valparaiso.

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 Real Estate

# How the Federal Reserve Impacts Mortgage Rates: What Homebuyers Should Know



By MELISSA FORTE-LITSCHER, NEXTHOME CORNERSTONE REALTY

If you're thinking about buying a home, understanding how

mortgage rates are influenced by the Federal Reserve and other factors can help you decide when to jump in. Although the Fed doesn't set mortgage rates directly, its policies have a big impact on the rates lenders offer. Let's break down how this works, what else drives mortgage rates and how to make the best choices if you're in the market for a new home.

How does the Federal Reserve affect mortgage rates? While the Fed doesn't set mortgage rates, it does influence them through the federal funds rate—the rate banks charge each other for short-term loans. When the Fed raises this rate to slow down the economy and control inflation,

mortgage rates tend to rise. On the flip side, when the Fed cuts rates to stimulate growth, mortgage rates often decrease as well. This ripple effect is especially noticeable in sectors sensitive to interest rates, like housing. Often an anticipation of a rate change impacts the mortgage industry just prior to the actual change in the Fed rate.

In September, the Fed made one larger than expected rate cut, and at least one more is expected this year. Mortgage rates might continue to dip gradually, but big drops aren't likely. Most experts predict that 30-year fixed mortgage rates will remain between 6 and 7%. So, don't expect a return to ultra-low rates

any time soon.

While Fed policies have a big impact, mortgage rates are also influenced by several other factors like inflation, supply and demand, the bond market, and employment and economic data. Higher inflation typically pushes mortgage rates up, as lenders adjust for decreased purchasing power over time. A strong demand for mortgages also causes rates to rise as lenders work to balance their loan volumes. If demand drops, rates often decrease to attract more borrowers.

Fixed mortgage rates often move in step with the 10-Year Treasury yield, as both compete for investors. When bond yields rise, mortgage rates tend to follow suit. Lastly, a strong economy with high employment often leads to higher mortgage rates, as increased consumer confidence boosts demand for homes. In contrast, a slowing economy can bring rates down as lenders try to entice more cautious buyers.

Although you can't control the Fed or broader economic trends, you can take steps to improve the rate you're offered. Try working on things you do have control over, such as improving your credit score, saving for a bigger down payment, comparing lenders to get competitive offers and choosing the right type and term of loan for you. Lenders reward strong credit scores with lower rates. So, it pays to polish up your credit by reducing debt and ensuring timely payments. Putting more money down reduces your loan amount, which can also lower your interest rate. Shopping around for lenders can significantly improve your chances of finding the best rate available.

While fixed-rate loans provide

stability, adjustable-rate mortgages (ARMs) may start lower, but carry the risk of increasing later.

With rates stable at current levels, now might be a great time to buy if you're financially prepared. Even if rates dip slightly in the coming months, waiting for them to reach a "perfect" low can be tricky. And if rates do decrease significantly, you can always refinance later.

Remember, today's home prices may increase if demand surges. So, if you've found a home that fits your budget, moving forward could be a sound decision. However, if you're feeling priced out by current rates, you can use the extra time to strengthen your credit, save for a larger down payment, or reduce your debt load.

The bottom line is when the Fed adjusts the federal funds rate, it indirectly affects mortgage rates, but it's just one factor among many. Inflation, bond yields and broader economic trends also influence mortgage rates and can drive rates up or down. To put yourself in the best position possible when purchasing a home, focus on building a strong financial profile and shop around to find the best terms possible. Buying a home is a big commitment, and securing a rate you're comfortable with will help ensure you're financially confident as you step into homeownership. If you're considering buying now or just want to prepare, I can help you find a good local lender from the many options in our area. Once your financing is secured, we'll find your NextHome. As always, I'm at your service.

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# All I Want for Christmas...

BY LIESEL SCHMIDT

If you're looking to score some serious points with your loved ones this Christmas, Blue Bay Lifestyle Co. has curated a sassy, standout gift list that's bound to make everyone's holiday merry and bright. Here's the lowdown on unique, thoughtful and downright cool presents they'll love unwrapping.

## She's Birdie Personal Safety Alarms

Perfect for any girl boss in your life, this stylish personal safety alarm is designed by women, for women—which we absolutely love. A quick pull of the metal loop at the top releases an ear-piercing sound and flashing light—enough to deter any potential danger. Nothing says girl power like this discreet, TSA-friendly piece of personal protection.

## Whiskey River Candles

Who doesn't need a candle that smells like "Calm the F Down" or "A Candle for Day Drinking?" These snarky candles don't just fill the air with yummy scents—they bring humor and personality to any

room. And sometimes, you just need a candle to say it for you.

## Sweet Water Decor Candles and Diffusers

Give the gift of Zen and good smells with these deliciously scented candles and diffusers, in warm, inviting fragrances like "Driftwood + Mahogany," "Warm + Cozy," "Hello Fall" and "Wildflower + Salt." Not only are they pretty, they're a treat for the nose and the soul.

## Avery's Home Tea Towels and Swedish Dishcloths

With their cute, hand painted designs—ahem, we're looking at you, pickleballers—these are way more than your average tea towels and dishcloths. Not to mention created by a woman-owned small business in Texas; so, you're supporting someone's dream. Sure, they're functional—but they're also fun, and perfect for adding a pop of personality to anyone's kitchen.

## Ellembee Gift

You know those things you think in your head, but you're too afraid to say out loud? Things like, "I keep hearing it takes a village to raise a child.



Do they just show up? Or is there like, a number to call?" This Detroit-based, women-owned small business is all about the snark and funny internal musings. And, they've put it all right out there on tea towels and canvas makeup bags. Perfect for anyone with a sense of humor, these will make whomever you give them to laugh out loud. Plus, they'll see that you really, really do get them.

## Emerald Coast Essentials Soaps

Love to support local artisans? You'll adore these locally made artisan soaps, made right here in Fort Walton Beach! Pretty designs, divine scents—each one is a little bar of luxury. They'll make any recipient feel like they're on a spa vacation,

right at home.

## Ellesee Women Polymer Clay Earrings

Pretty little accessories with a big mission, these pieces are made for women, by women, with an ethos of paying it forward. Lightweight, vibrant and so chic, these polymer clay earrings are handmade for a one-of-a-kind accessory that's sure to be a hit with the trendsetters in your life—and each purchase helps support a women's shelter.

## Lizou Jewelry

Born in Tahoe, each of the line's beautiful earrings, bracelets, and necklaces is French inspired and and incredibly chic. Lizou jewelry is all about layering, stacking, and making a statement—the perfect gift for anyone who wants to add a bit

of sparkle to their wardrobe.


## Fran & Bel Accessories

Each of these earrings is created with quality metals, wood and leather—plus tons of love, handmade on a dairy farm in Wisconsin. Fun, lightweight and super unique, every piece is sure to get tons of compliments and become a new favorite.

## Sunski Polarized Sunglasses

Made with recycled frames and a forever warranty, these are the ultimate gift for the eco-conscious adventurer. They come in a variety of shapes, colors and styles, making them perfect for any face shape and sensibility. Stylish? Check. Environmentally friendly? Check. Big points

*Continued on page 31*



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## AJ's Feeds the Community this Thanksgiving!

For the 9th year, AJ's on the Bayou, will host a free Thanksgiving Day meal from 11 a.m. till 4 p.m. Last year, the waterfront restaurant served roughly 1,000 meals! "We open up our doors to everyone, to ensure that no one is alone or hungry for the holiday," says Keith Waters, Director of Operations for AJ's.

AJ's Thanksgiving feast will feature time-honored classics such as turkey, ham, stuffing, turkey gravy, mashed potatoes, sweet potato casserole, green bean casserole, cranberry relish, garden salad, dinner rolls and assortment of pies.

"We have expanded our outreach to include our sister store in Grayton Beach; this will be their 5th year," adds Waters. "We are open to everyone, and invite the community to join our AJ's family on this day, to give thanks. While there is absolutely no charge, donations will be accepted from those capable of making them."



Alan Laird, owner of AJ's says, "We want to give back to those that may not have the means to celebrate Thanksgiving. We also want to provide a gathering place for those who don't have anyone with which to share the holiday meal or for those who simply want to celebrate with their neighbors. This is our way to thank the community that provides for us and our families, each and every day."

No reservations are accepted, and diners will be served on a first come basis. AJ's Grayton Beach will open its doors from 12 p.m. till 5 p.m. to serve Thanksgiving dinner, then host family Karaoke

starting at 6 p.m.

All donations received from both Thanksgiving feasts will benefit Kids on the Coast Foundation. Donations will be used to assist local high school youth this upcoming holiday season. Kids on the Coast is a 501(c)(3) nonprofit organization that supports various charities which provide assistance and offer support to local children and youth. For more information, contact the Special Events and Promotions department: Rachael Green at [info@ajs-destin.com](mailto:info@ajs-destin.com) or 850-259-2057.

Learn more at: [ajsgrayton.com](http://ajsgrayton.com) and [ajsonthebayou.com](http://ajsonthebayou.com).



### 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 War II, Vietnam and other segments of American history. And downstairs—is where you'll find lunch favorites such as Meatloaf with Mashed Potatoes, Crab Cake with Fettuccine and Shrimp

Alfredo Sauce, Red Beans and Rice and many types of burgers, sandwiches, soups and salads. For dinner, savor divine Italian dishes such as Italian Sausage and Peppers with Marinara Sauce and Filet Tips Florentina. But there's also 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](http://magnoliagrillfwb.com)  
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# Best Places to Watch Your Favorite Teams

sort out. One thing is for sure, it's going to be an exciting finish to the season. Where will you be watching? Here are a few of my favorite places to go on game day...I hope to see you there, too!



BY SCOTT MILLER

Where does the time go? When it gets into November and December, it's always a bittersweet feeling for me when it comes to college football. On one hand, we're coming down the home stretch and the season will soon be over. On the other hand, the BIG games, the rivalry matchups we love to watch are just around the corner! What an incredible two months for college football fans. The hard work and dedication put in year-round by these players and coaches are put to the test once again as we see how things

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Located at the Base of 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 for \$10.95. Serving up daily weekday lunch specials for \$12.95 with ice tea, entertainment or live music everyday.

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## AJ's Oyster Shanty - Okaloosa Island

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other nights! The most fun on the Island!

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FUBAR has plenty of games for the kids along with pool tables, corn hole, dart boards and more. When out on the water all day, come dock your boat on one of FUBAR'S boat slips and enjoy the incredible view. Feel free to bring along your furry friends to join you on the patio.

Need the perfect space to host a party or event? FUBAR is equipped with numerous private sections with the option of having a private bar as well. The outside deck can hold up to 300 people comfortably and can be sectioned off to fit your needs. In addition to the pizza and wings, FUBAR can customize a menu for you from Italian food to Prime Rib and everything in between. Open 7 days from 11 a.m.-2 a.m.

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## 2024 College Football Game Day Highlights

### Week 10: November 2

Penn State vs Ohio State TBA  
Auburn vs Vanderbilt TBA  
Mississippi @ Arkansas TBA  
Kentucky @ Tennessee TBA  
Florida @ Georgia TBA  
Duke @ Miami TBA  
USC @ Washington TBA

### Week 11: November 9

Georgia @ Mississippi TBA  
Florida ST. @ ND TBA  
LSU vs Alabama TBA  
Oklahoma @ Missouri TBA  
Miami @ Ga Tech TBA  
Florida @ Texas 11am ESPN  
Miss St. @ Tennessee TBA

### Week 12: November 16

Tennessee @ Georgia TBD  
LSU @ Florida TBD  
Missouri @ S. Carolina TBD  
Texas @ Arkansas 11am ESPN  
Penn State @ Purdue TBD

Oregon @ Wisconsin TBD

Ohio St. @ Northwestern TBD

### Week 13: November 23

Texas A&M @ Auburn  
Kentucky @ Texas TBD  
Alabama @ Oklahoma TBD  
Vanderbilt @ LSU TBD  
Mississippi @ Florida 11am ESPN  
Penn St. @ Minnesota TBD  
Army @ Notre Dame 6pm NBC

### Week 14: November 30

Auburn @ Alabama  
Michigan @ Ohio St. 11am FOX  
Notre Dame @ USC TBD  
Texas @ Texas A&M TBD  
Florida @ Florida ST. TBD  
Oklahoma @ LSU TBD  
Ga Tech @ Georgia 6:30pm ABC  
Tennessee @ Vanderbilt TBD  
Maryland @ Penn State TBD

## 2024 NFL Schedule Weeks 11-15

Dates, Times, Where to Watch

<p><b>Week 11</b>  <b>Thursday, Nov. 14</b>                  Washington Commanders at Philadelphia Eagles — 7:15 p.m., Prime Video</p> <p><b>Sunday, Nov. 17</b>                  Green Bay Packers at Chicago Bears — Noon, Fox                  Jacksonville Jaguars at Detroit Lions — Noon, CBS                  Las Vegas Raiders at Miami Dolphins — Noon, CBS                  Los Angeles Rams at New England Patriots — Noon, Fox                  Cleveland Browns at New Orleans Saints — Noon, Fox                  Baltimore Ravens at Pittsburgh Steelers — Noon, CBS                  Minnesota Vikings at Tennessee Titans — Noon, CBS                  Atlanta Falcons at Denver Broncos — 3:05 p.m., Fox                  Seattle Seahawks at San Francisco 49ers — 3:05 p.m., Fox                  Kansas City Chiefs at Buffalo Bills — 3:25 p.m., CBS                  Cincinnati Bengals at Los Angeles Chargers — 3:25 p.m., CBS                  Indianapolis Colts at New York Jets — 7:20 p.m., NBC*</p> <p><b>Monday, Nov. 18</b>                  Houston Texans at Dallas Cowboys — 7:15 p.m., ESPN</p> <p><b>Week 12</b>  <b>Thursday, Nov. 21</b>                  Pittsburgh Steelers at Cleveland Browns — 7:15 p.m., Prime Video</p>	<p><b>Sunday, Nov. 24</b>                  Kansas City Chiefs at Carolina Panthers — Noon, CBS                  Minnesota Vikings at Chicago Bears — Noon, Fox                  Tennessee Titans at Houston Texans — Noon, CBS                  Detroit Lions at Indianapolis Colts — Noon, Fox                  New England Patriots at Miami Dolphins — Noon, CBS                  Tampa Bay Buccaneers at New York Giants — Noon, CBS                  Dallas Cowboys at Washington Commanders — Noon, Fox                  Denver Broncos at Las Vegas Raiders — 3:05 p.m., CBS                  San Francisco 49ers at Green Bay Packers — 3:25 p.m., Fox                  Arizona Cardinals at Seattle Seahawks — 3:25 p.m., Fox                  Philadelphia Eagles at Los Angeles Rams — 7:20 p.m., NBC*</p> <p><b>Monday, Nov. 25</b>                  Baltimore Ravens at Los Angeles Chargers — 7:15 p.m., ESPN*</p> <p><b>Week 13</b>  <b>Thursday, Nov. 28 (Thanksgiving)</b>                  Chicago Bears at Detroit Lions — 11:30 a.m., CBS                  New York Giants at Dallas Cowboys — 3:30 p.m., Fox                  Miami Dolphins at Green Bay Packers — 7:20 p.m., NBC</p> <p><b>Friday, Nov. 29 (Black Friday)</b>                  Las Vegas Raiders at Kansas City Chiefs — 2 p.m., Prime Video</p>	<p><b>Sunday, Dec. 1</b>                  Los Angeles Chargers at Atlanta Falcons — Noon, CBS                  Pittsburgh Steelers at Cincinnati Bengals — Noon, CBS                  Houston Texans at Jacksonville Jaguars — Noon, Fox                  Arizona Cardinals at Minnesota Vikings — Noon, Fox                  Indianapolis Colts at New England Patriots — Noon, Fox                  Seattle Seahawks at New York Jets — Noon, Fox                  Tennessee Titans at Washington Commanders — Noon, CBS                  Tampa Bay Buccaneers at Carolina Panthers — 3:05 p.m., Fox                  Los Angeles Rams at New Orleans Saints — 3:05 p.m., Fox                  Philadelphia Eagles at Baltimore Ravens — 3:25 p.m., CBS                  San Francisco 49ers at Buffalo Bills — 7:20 p.m., NBC*</p> <p><b>Monday, Dec. 2</b>                  Cleveland Browns at Denver Broncos — 7:15 p.m., ESPN*</p> <p><b>Week 14</b>  <b>Thursday, Dec. 5</b>                  Green Bay Packers at Detroit Lions — 7:15 p.m., Prime Video</p>	<p><b>Sunday, Dec. 8</b>                  New York Jets at Miami Dolphins — Noon, CBS                  Atlanta Falcons at Minnesota Vikings — Noon, Fox                  New Orleans Saints at New York Giants — Noon, Fox                  Carolina Panthers at Philadelphia Eagles — Noon, Fox                  Cleveland Browns at Pittsburgh Steelers — Noon, CBS                  Las Vegas Raiders at Tampa Bay Buccaneers — Noon, CBS                  Jacksonville Jaguars at Tennessee Titans — Noon, CBS                  Seattle Seahawks at Arizona Cardinals — 3:05 p.m., CBS                  Buffalo Bills at Los Angeles Rams — 3:25 p.m., Fox                  Chicago Bears at San Francisco 49ers — 3:25 p.m., Fox                  Los Angeles Chargers at Kansas City Chiefs — 7:20 p.m., NBC*</p> <p><b>Monday, Dec. 9</b>                  Cincinnati Bengals at Dallas Cowboys — 7:15 p.m., ESPN/ABC*</p> <p><b>Week 15</b>  <b>Thursday, Dec. 12</b>                  Los Angeles Rams at San Francisco 49ers — 7:15 p.m., Prime Video</p>	<p><b>Sunday, Dec. 15</b>                  Dallas Cowboys at Carolina Panthers — Noon, Fox                  Kansas City Chiefs at Cleveland Browns — Noon, CBS                  Miami Dolphins at Houston Texans — Noon, CBS                  New York Jets at Jacksonville Jaguars — Noon, Fox                  Washington Commanders at New Orleans Saints — Noon, Fox                  Baltimore Ravens at New York Giants — Noon, CBS                  Cincinnati Bengals at Tennessee Titans — Noon, Fox                  New England Patriots at Arizona Cardinals — 3:25 p.m., CBS                  Indianapolis Colts at Denver Broncos — 3:25 p.m., CBS                  Buffalo Bills at Detroit Lions — 3:25 p.m., CBS                  Tampa Bay Buccaneers at Los Angeles Chargers — 3:25 p.m., Fox                  Pittsburgh Steelers at Philadelphia Eagles — 3:25 p.m., Fox                  Green Bay Packers at Seattle Seahawks — 7:20 p.m., NBC*</p> <p><b>Monday, Dec. 16</b>                  Chicago Bears at Minnesota Vikings — 7 p.m., ABC*                  Atlanta Falcons at Las Vegas Raiders — 7:30 p.m., ESPN*</p>
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## SEC Football Schedule

SEC	Nov 2	Nov 9	Nov 16	Nov 23	Nov 30
Alabama	OPEN	@LSU	MERCER	@OU	AUB
Arkansas	OLE MISS	OPEN	TEXAS	LA TECH	@MIZZ
Auburn	VANDY	OPEN	UL MONROE	TEX A&M	@BAMA
Florida	UGA	@TEXAS	LSU	OLE MISS	@FL ST
Georgia	FLA	@OLE MISS	TENN	U MASS	GA TECH
Kentucky	@TENN	OPEN	MURRAY ST	@TEXAS	LOUISVILLE
LSU	OPEN	BAMA	@FLA	VANDY	OU
MSU	U MASS	@TENN	OPEN	MIZZOU	@OLE MISS
Missouri	OPEN	OU	@S. CAR	@MISS ST	ARK
Oklahoma	MAINE	@MIZZOU	OPEN	BAMA	@LSU
Ole Miss	@ARK	UGA	OPEN	@FLA	MISS ST
SC	A&M	@VANDY	MIZZOU	WOFFORD	@CLEMSON
Tenn	UK	MISS ST	@UGA	UTEP	@VANDY
Tex A&M	@S. CAR	OPEN	N MEX ST	@AUB	TEXAS
Texas	OPEN	FLA	@ARK	UK	@A&M
VANDY	@AUB	S. CAR	OPEN	@LSU	TENN

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# Growing the Game: High School Fall Tournaments

## Girls Just Want to Have Golf!

BY BARBARA PALMGREN

The Miracle Strip High Golf Tournament continued to celebrate golf for teens this year at Fort Walton Municipal Golf Course. The tournament began 40 years ago, hosting male and female golfers to compete as individuals and as a team. Then, 24 years ago, this same tournament split into two tournaments to host boys and girls teams separately.

On a beautiful October day, October 9, the following schools sent their best female golfers to vie for honors. These schools included Navarre,



Choctawhatchee, West Florida, Pensacola High, Pensacola Catholic, Baker, Gulf Breeze, Niceville, Crestview, Pine Forest

and South Walton. There were 64 girls who entered the competition.

Teams were composed of five



players, using the top four scores for the total team score. Individual players were scored as well, using the lowest score for the

winner. In golf, low scores win! After almost six hours of play, two schools emerged victorious. Niceville High's team was runner-up with a score of 335. South Walton was the winner with a score of 306.

Individual winners are congratulated with impressive scores. Runner-up, Elizabeth Palmer, from Niceville High School, scored 76 or 4 over Par. Winner, Neely Kight from South Walton, scored 72 or Even Par. Congratulations, ladies! We know all of you had fun and enjoyed the day.

### THANKFUL

*continued from page 7*

I'm thankful to be able to work in the arts. I believe a vibrant arts scene is key to a destination's Quality of Place and it's rewarding to me to play a small part.

—Zandra Wolgram, Director of Marketing & Communications, Mattie Kelly Arts Foundation & Sinfonia Gulf Coast

I am thankful for my beautiful, and equally brilliant wife,

Laura, the incredible love we share and the beauty of being in love with my best friend. I am also immensely thankful for my parents, siblings, and especially my three children and the close relationship we all have, as well as the opportunity to share in each of their incredible journeys as young adults making their way in the world and doing so with a positive outlook and a friendly smile. I am also so thankful for my and Laura's close group of friends who have been beside us since our very first date and

continue to enrich our lives in a way that makes them all more like family than friends. Lastly, I am thankful for the opportunity and God-given privilege to live, love, believe, create, worship, work and speak—largely without persecution—in a state where freedom still matters, but morals, love, and our fellow citizens and neighbors do, too.

— Will Estell, Estell Hussey Media LLC/Century 21 AllPoints Realty/ NAVARRE BEACH Magazine

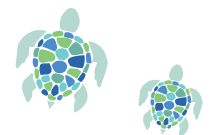
I am thankful for the opportunity to live and work in such a beautiful place, and for the chance to meet so many great people. I love our little community!

— Cali Hlavac, To Do in Destin

“I'm thankful for living in a community with philanthropic hearts. I'm thankful to be the mom of a Walton County High School honor roll student/football player, and an FSU graduate! I'm thankful for my career and AMAZING mentors in my

life! I'm thankful for my supportive boyfriend. I'm thankful for living at the beach, owning my home, and most of all, I'm thankful for my FREEDOM! Thank you, Life Publications, for reminding me that I'm a lucky girl!”

— Tracy Louthain, Newman Daily Resort Properties



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# A Race for Wellness: Slow, Steady and Intentional Healing



By DR. KAREN DEVORE

At the Tortoise Clinic, we embrace the philosophy of the tortoise: steady, intentional and focused on the journey. I often reflect on the story of the tortoise and the hare, where the tortoise wins not by speed, but by staying the course with quiet determination. It's a lesson that I've seen echoed time and time again in my patients' wellness journeys. Health isn't something that can be rushed. True, lasting wellness is a marathon, not a sprint.

When I first began practicing medicine, I saw a gap in how

we approached health—one that overlooked the wisdom of ancient healing methods in favor of fast, superficial treatments. But, I also saw the potential in blending the best of both worlds: the deep, holistic roots of Eastern medicine with the advancements of modern Western science. That's how the Tortoise Clinic came to be, an integrative health center where the patient's entire well-being is considered—not just the symptoms they present with, but the root causes beneath.

We offer a wide range of services, from acupuncture to massage therapy and holistic health consultations, each tailored to the individual's unique needs. Our Chinese Herb dispensary, the largest in Northwest Florida, is one of the cornerstones of our practice. We create customized raw herbal prescriptions, combining the wisdom of ancient medicine with medical-grade supplements and formulas designed to support the body's natural healing process.

One of the things I'm most passionate about is empower-



ing our patients to take charge of their own health journeys. I love helping people connect the dots between their lifestyle, environment and diet, and how these factors play into their overall wellness. At the Tortoise

Clinic, it's not about treating a headache or a sore back in isolation. It's about understanding why that pain exists in the first place and working together to create sustainable solutions. That's where the beauty of integration—Eastern and Western medicine—comes into play.

We are also incredibly fortunate to have Dr. Lisa Forsythe on our team, offering Neuro-Acupuncture, a cutting-edge technique that combines traditional Chinese needling with the latest in neurological science. As

the only Neuro-Acupuncture specialist within 300 miles, Lisa provides life-changing care for patients recovering from strokes, managing nerve pain or dealing with other central nervous system disorders. Her work is a powerful reminder of why combining these two worlds of medicine is so essential for holistic healing.

At the Tortoise Clinic, we don't believe in rushing toward a finish line. We believe in walking alongside our patients, step by step, on a path toward lasting vitality. Like the tortoise, we know that the journey to wellness is slow and steady, but ultimately, it's the most rewarding one you can take.

If you're ready to take that journey with us, I invite you to visit our clinic. Whether you're seeking relief from chronic pain, support with your overall health or just a deeper connection to your body's natural healing abilities, we're here to guide you. Because in the race for health, it's not about how fast you go—it's about how well you get there.



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Wellness

# What to Expect from Oxygen Therapy

By KELLY STALNAKER

As most of us likely learned in grade school, oxygen is vital for the survival of most living organisms. Oxygen is essential as cells cannot produce the energy needed to perform basic functions such as movement, thinking and digestion without it. But what happens when the simple act of breathing becomes too difficult? Unfortunately, this is a reality for an estimated 1.5 million people in the United States. The cause of

breathlessness varies from person to person, but can be contributed to a variety of disorders including asthma, COPD, emphysema, lung disease and more. In many of these cases, the patient's doctor will prescribe oxygen therapy.

According to the American Lung Association, oxygen therapy can help decrease shortness of breath. And though it may not take away the breathlessness completely, it can help patients resume daily living activities

more safely and comfortably. It can also help patients feel less fatigued, sleep better, and be more independent and active in general. But what does oxygen therapy look like?

Medical grade oxygen is considered a controlled substance in the U.S., meaning that it requires a prescription from a healthcare professional before it can be dis-

pensed. To determine which type and how much oxygen is right for you, your doctor will perform a variety of tests. Your provider will then issue the certificate of medical necessity which will be sent to an oxygen supplier. The type of home oxygen delivery system that is right for you is based on how much oxygen you need, your lifestyle and insurance



coverage.

Each type of oxygen delivery device has a setting or an "oxygen flow rate," which is the number of liters of oxygen flowing per minute (this is set by your doctor and should not be changed without the consent of a healthcare professional). Home oxygen concentrators are large units that are kept relatively stationary in your home. These devices convert room air into pure oxygen by removing nitrogen and other gasses. A portable oxygen concentrator works similarly, but is much smaller and more portable. It is ideal for a traveler or for a patient with an active lifestyle. Compressed oxygen in a metal tank is a common oxygen delivery device. The tanks come in different sizes, but the smaller the tank, the less oxygen is in it. Gauges on the tank are used to control the flow rate. Face masks and nasal cannulas are most commonly used to deliver the oxygen to the patient through their nose or mouth.

There are some considerations to take into account when using oxygen therapy. For example, special care must be exercised storing oxygen as it must be away from heat, and tanks must be stored upright. Additionally, access to electricity will be imperative for an oxygen user. So, power outages need to be carefully addressed in areas that experience severe weather. Using petroleum-based products can also pose a danger to an oxygen patient as the interaction can cause skin irritation or burns.

Being prescribed oxygen can be overwhelming, but finding an oxygen supplier that is committed to your success will help! J&B Medical is a local, family-owned business that has been providing oxygen to our community for over two decades. We are here to answer any questions you may have about oxygen therapy for yourself or a loved one. Stop by for more information at 540 E. John Sims Pkwy. in Niceville, Monday - Friday from 9 a.m. - 5 p.m. Or call 850-729-2559. We are here to help you!



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# Matthew Perry's Death and the Spotlight on Ketamine Therapy for Brain Health

By MELANIE YOST, LCSW

Matthew Perry's untimely death brought the therapeutic use of ketamine for brain health issues into the public spotlight. Let's take a closer look at ketamine—what it is, its history and methods of administration.

Ketamine has proven to be highly effective in helping people struggling with treatment-resistant depression, anxiety, PTSD and chronic inflammatory pain. By providing relief, ketamine enables people to lead happier, healthier lives. Initially developed as an anesthesia more than 60 years ago, ketamine was used in the 1970s to successfully treat PTSD in Vietnam War soldiers. Unfortunately, its use was abandoned due to the stigma surrounding other psychedelics like LSD and PCP. Instead, selective serotonin reuptake inhibitors (SSRIs) emerged as the preferred treatment, as they were believed to lack the addictive qualities of psychedelics.

After 50 years of SSRI usage, however, researchers are now



finding little evidence to support the theory that depression is caused by a lack of serotonin, dopamine or norepinephrine. In fact, SSRIs are effective in only about 40% of the people who take them. In contrast, ketamine

shows an 80–85% efficacy rate in treating mood disorders and chronic pain.

Over the past 10–15 years, more than 2,000 papers have been published on ketamine's potential to help with treatment-resistant mood disorders. Researchers have found that ketamine can begin to relieve symptoms of depression immediately after the first treatment. Long-term relief, however, stems from neuroplasticity. When patients complete six ketamine treatments over a two – three-week period, the drug helps rewire neural circuits, leading to sustained positive mood changes. Additionally, ketamine binds to receptors in the opioid pathway, providing relief from chronic inflammatory pain.

### Methods of Ketamine Administration and Side Effects

Ketamine can be administered in four ways: sublingually, via nasal spray, intramuscular injection or IV infusion. All

methods come with three possible side effects: nausea, elevated blood pressure and the potential for a negative psychedelic experience.

At clinics such as Be Well Solutions and Complete Ketamine Solutions, medically supervised IV infusions are the preferred method. IV administration makes ketamine 100% bioavailable, meaning patients receive the exact dose they are given. Other methods require the body to metabolize the drug, which varies from person to person, making the actual dose received uncertain. Furthermore, IV infusions allow for immediate management of any side effects, ensuring a safer and more positive experience. At Be Well Solutions and Complete Ketamine Solutions, all infusions are administered in a comfortable, spa-like setting by compassionate Nurse Practitioners, ensuring client safety and well-being throughout the treatment.

### How Was Ketamine Involved in Matthew Perry's Death?

According to reports, Matthew Perry was receiving ketamine infusions from a reputable clinic, and they were helping with his depression. His last infusion occurred two weeks before his death, and was not found to be a contributing factor. Perry, however, had a lifelong struggle with substance abuse. Like many individuals with addiction, he believed that “if a little is good, more is better.” With his financial means, Perry was able to find people who took advantage of his addiction by selling him injectable ketamine to use at home without medical supervision. Tragically, he died from an overdose.

Perry's story underscores the importance of choosing a reputable clinic with established protocols and experienced medical professionals who prioritize client safety and well-being.

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 Wellness



By KAY LEAMAN, HEALTH ARCHITECT, HEALTHYDAY HEALTHYLIFE

Happy Thanksgiving! The season is about to officially start. In lieu of our to do list growing, our calendar filling up with gatherings, or the all too quiet solitude for those without family, be sure to schedule in a massage or two. Reaping the benefits of a good massage can make this season more fruitful in many ways.

Many consider massage a

# How Massage Can Benefit Us

treat. It helps us to relax and we feel pampered and calm afterward. Recently, however, health professionals are viewing it as an important tool in promoting mental and physical well-being.

Massage consists of pressing, rubbing or manipulating the skin, muscles, tendons and ligaments to produce certain results. There are 12 main types:

**Swedish** - soft tissue (Research shows less muscle and joint pain as well as lower heart rates, blood pressure and anxiety levels.)

**Deep Tissue** - deep layers and intense pressure. (I had several of these years ago. He taught me how to scream to release the pain as he worked my shoulder. I was bruised after the treatments but I have not had that specific issue with my shoulder since. It was so worth it.)

**Hot Stone** - improved blood

flow and reduced muscle tension  
**Sports** - focus is on specific muscles used most frequently in one's sport or for those who exercise frequently. Can reduce muscle soreness.

**Shiatsu** - Japanese massage based on traditional Chinese medicine and involves using acupressure (These are acupuncture points.) Recent studies showed benefits for children and teens with autism spectrum disorders (reduces aggressive behavior, relieves trauma symptoms and improves focus).

**Thai Massage** - combination of acupressure and yoga. This is an active form of massage with several benefits such as lowering back pain, improving the immune system and flexibility.

**Prenatal** - focuses on issues related to pregnancy (It's not recommended during the first



trimester.)

**Craniosacral Therapy** - sacral massage or cranial osteopathy. Aids in neck, back and pelvic issues.

**Reflexology** - developed in ancient Egypt, China and India. It can also be called regional or zone therapy. It's performed on the feet and hands using acupressure points. (Can reduce symptoms associated with multiple sclerosis.)

**Lymphatic Drainage** - rhythmic light touch with tapping and circular strokes. The lymph system plays a critical role in immune system processes. Its benefits include lowering lymphedema, one's O2 saturation, lowering your blood pressure and heart rate and promotes wound healing.

**Aromatherapy** - Use of essential oils with massage

**Chakra Balancing** - (Reiki Energy) Japanese treatment involving light touch or holding hands just over the body to manipulate energy. (Chakras stem from Ayurvedic medicine in India.) There are 7 body chakras: Crown, 3rd eye, throat, heart,

solar plexus, sacral, root.

The physical benefits of massage include improved circulation, decreased muscle stiffness, less joint inflammation, improved quality of sleep, quicker recovery between workouts, improved flexibility, less pain and soreness, strengthened immune system.


Mental benefits include reduction in stress levels, greater relaxation, improved moods, less anxiety, more energy and an improved sense of wellness.

Many of these benefits can be found in several modalities such as relaxation, improved moods and lower anxiety levels. Be sure to ask questions when looking for a specialist. Are they licensed, certified and/or registered? What is their training and experience? How many sessions are needed to see results for a specific condition? Finding a good therapist is important. I won a massage once so I took advantage of a "free" massage. 3 weeks later I underwent a couple acupuncture treatments to reverse the damage that was done. I've learned over the years that it matters who is working on your body.

From doctors to therapists and other health professionals, what have we taken the time to learn about them before putting our health into their care?

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# Tis' the Season to Protect Your Treasures



By JULIE A. MARTIN

In the upcoming holiday season, many beautiful baubles will be bought, beautifully wrapped

and gifted to loved ones to smile, ooh and ah over. Rings and earrings, bracelets and necklaces, Oh My! So, once you have these beautiful gems, gold and silver, too, how do you insure these beautiful treasures?

There are two ways to insure your new valuables. One is to schedule your new jewelry onto your existing home insurance policy for its specifically appraised value. It will be necessary for you to have the item or set appraised by a licensed or certified jewelry appraiser prior to insuring them. Many insurance companies allow appraisals up to 36 months old, while some require new appraisals every 12 months. Please review the terms of your policy to find

out what the rules require.

The other way to insure your valuables is on an Inland Marine Floater policy. These policies typically cover for the perils of theft, breakage or mysterious disappearance, but are not tied to your home insurance.

One advantage of having an Inland Marine Floater policy over scheduling on your home insurance is that, if there is a claim, it won't count against your home insurance policy itself. It will still count as a claim, but not the same way.

There are 12 categories of personal property that are typically classified as Scheduled Items:

- Jewelry, goldware, silverware, pewterware

- Furs
- Sports equipment
- Firearms
- Artwork
- Antiques/collectibles
- Stamps
- Coins
- Rare books and Manuscripts

The rating basis of the item or items in question has to do with the current value of the item or set, where it is kept, either in the home or in a safe, as well as the condition of the item.

In the event of loss by theft or mysterious disappearance, there would need to be a police report filed as well as the claim itself.

Many carriers offer discounts for the scheduling multiple items on one policy. For example, if you have a 10K ring and your husband has a Rolex, scheduling them together under one policy would reduce the premiums for both, as it would make more sense than to have a separate policy for each item.

For any older yet still valuable items that fall into this category, please make sure to keep

appraisals current to get full value in the event of a claim. If your last appraisal showed a value of 15K, but the current value is 20K, you will not be able to collect on the difference, if you have an old appraisal that is outside the bounds of the underwriting guidelines.

You may also add other items to the same policy such as rare books, antique firearms or other valuable items from the list, provided they have been appraised within the timeframe of the carrier's rules, usually either 12 months, or sometimes up to 36 months, depending on the carrier.

Your treasures carry more than monetary value; to you they would mean the world. So, protecting them to the fullest extent possible is a logical next step, and will be much less expensive than you think.

It's a good idea to sit down with your Independent Insurance Agent to talk about your options, and outline a good plan to protect your treasures in a way that makes you feel comfortable.

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## Tricks of the Trade: Tru Plumbing and Gas Supports CTE Students

By CHRISTOPHER MANSON

On October 26, Tru Plumbing and Gas hosted a live plumbing competition for Okaloosa County high school students at Fort Walton Beach Landing, in partnership with Okaloosa County School District's Career and Technical Education (CTE).

The CTE program offers middle and high school students the opportunity to earn industry certifications and high school and college credits while learning valuable skills in key industries with a future need for skilled workers.

In addition to the building trades, CTE provides training in digital design, robotics, AI, nursing, cosmetology, and food service and culinary. They just started an agriculture program.

"The construction industry has a shortage of over 500,000 skilled workers, and the price of



college is high," says Tru Plumbing and Gas Marketing Manager Will Miller. "As a family-owned local company, we're doing what we can to support students in the trades."

"As someone who has spent the better part of my life in plumbing, I know the satisfaction that comes with working in the trades," says the company's founder Cody Kearns. "It's vital

*Continued on page 30*



# Sean of the South: My Little School

BY SEAN DIETRICH

It was late. I pulled into the campus after seven o'clock to attend my last class of the semester. My last college class. Ever. It was a night class.

In America, most self-respecting people my age were finishing supper, settling down to watch "Wheel of Fortune." But I was in school.

I had been attending community college for 11 years. I had been taking a lot of night courses. Which meant that I had perfected the art of eating supper in my truck, on the way to class. I drove with my knees, ate with my hands, and controlled the radio with my big toe.

Supper often consisted of foil-wrapped tamales, purchased from Carmela, a middle-aged Mexican woman who visited our construction jobsites. Carmela traveled in a battered '84 Nissan Maxima that looked like a roving salvage yard.

Every time I'd buy a tamale, Carmela would pat my cheek and say, "Joo are very sweet boy, but joo need a bath, joo smell like goat butt."

So parked my truck. I rushed into class, smelling like the fundamentals of a horned barnyard animal.

Eleven years it had taken me to finish school. Me. A middle-school dropout. My formal education ended in seventh grade, after my father took his own life with a hunting rifle. I

simply quit going to school. I was a rural child. It wasn't a big deal. Nobody seemed to care what rural dropouts did.

I got my first job hanging drywall at age 14. I started working in bars, playing music shortly thereafter. I had a lot of jobs. I hung gutter. I worked as an ice-cream-scoop. I was a telemarketer. I was a nobody. I was white trash.

Until I enrolled in community college.

I enrolled as an adult, and my life changed. I became alumni at Okaloosa-Walton Community College.

I completed high-school equivalency courses. I finished the collegiate coursework. It took me eleven years. I worked hard. And I count every year I spent at OWCC as a blessing.

I don't care what you've heard, community college is the beating heart of America. Your big, fancy schools are well and good. But show me a community college, and I'll show you the vascular system of this nation.

America is not built on the shoulders of Harvard or Yale graduates. America's internal organs are made up of men and women who know the difference between good and bad tamales.

That night, our classroom consisted of a commercial plumber, an electrician's assistant, a few GIs, and a Hooters waitress who looked as though she had come directly from work. And me, a degenerate bar musician/tile-layer.

Our literature teacher arrived. Soon, we were discussing what was known to our class as "TKAM." "To Kill a Mockingbird." And everyone in our classroom had something to say about TKAM.

Namely, because this book was not just literature to us. It was a taste of home. The book took place in Monroe County, Alabama. We were one-point-five counties away from Monroe County.

We all talked about deeper meanings within the book. We spoke of metaphors and hyperboles and allegories and a bunch of other five-dollar words nobody understood except the Hooters waitress. And it was a great night.

And when class was finished, our teacher got this tear-stained look in her eyes and said, "I'm going to miss you all."

She said, "A few of you are going to graduate this year, and I wanted to do something special for you to mark this occasion."

She invited the graduates to the front of the room. We all shyly walked forward. She gave

us tiny potted begonias and greeting cards. She kissed our foreheads.

They don't kiss your foreheads at Yale.

The Hooters waitress and I stood shoulder to shoulder. The teacher made a big deal about how we were all such important people. She told the Hooters waitress that she was going to be a big-time nurse someday. The waitress blushed.

Then the professor told the classroom that she believed I

would become a writer one day. I wanted to bury my face from embarrassment.

But the old woman touched my cheek and said, "You are so beautiful, Sean. I know God is going to use your past to make a marvelous future." Then she kissed my forehead again.

If there was a dry eye in the classroom it belonged to a sewing needle.

And anyway, this goat butt will forever be a proud community college graduate.

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 Musing

# A Pastor's Ponderings: Our Hope Beyond Elections



BY PASTOR DOUG "DOC" STAUFFER

As this reaches you, another very contentious election has passed, and the results are now known. For some, it is a time of celebration, as the outcomes they supported have proved victorious. The future seems less certain for others who had hoped for different outcomes. As believers, we are called to rise above the emotions that accompany earthly victories and defeats. We must be cautious not to place too much hope in earthly beings.

*Psalm 118:8-9* reminds us,

*"It is better to trust in the LORD than to put confidence in man. It is better to trust in the LORD than to put confidence in princes."* Earthly leaders may influence laws and policies but cannot touch the eternal matters of the heart or offer salvation. While it is natural for emotions to run high, it is essential to remember that our ultimate allegiance is not to a party or a political figure but to the King eternal (*1 Timothy 1:17*).

### Our True Hope is in Christ

No matter who leads our country, human leaders are fallible. They can do good, but are also prone to failure. God alone is infallible. Whether in victory or defeat, our hearts must remain fixed on Him, for His authority surpasses all earthly powers.

*Revelation 11:15* declares, *"The kingdoms of this world are become the kingdoms of our Lord, and of his Christ; and he shall reign for ever and ever."* This is the future toward which all history is moving. It is a future not dictated by the results of any election but by

God's eternal purpose and plan. Our earthly responsibilities matter, but they must always be viewed through the lens of our heavenly calling.

### Looking for His Return

The outcome of this election has not altered the primary mission of believers. While we should engage with our culture and contribute to the betterment of our society, we must never lose sight of our greatest calling: to expectantly watch and wait for Christ's return. The urgency of this call remains unchanged, no matter who holds political office.

*Hebrews 10:37* reminds us, "For yet a little while, and he that shall come will come, and will not tarry." The return of Christ is the event toward which all creation is moving. It is the great hope of every believer, the ultimate culmination of this life. We must not allow this world's distractions—political victories or defeats—to shift our focus from this blessed hope.

### Hope and Action

Despite the political and cultural shifts, the mandate for believers remains unchanged: We are called to love God with all our heart, soul, and mind and to love our neighbor as ourselves. These are the greatest commandments that transcend any political platform or government agenda.

Our faith compels us to act like Christ—not in triumph over those who may disagree with us but in humility and service. We must live our faith boldly, not merely in words but in deeds, showing the love of Christ to those around us, especially in these divisive times. The Gospel message is the same regardless of who sits in the highest earthly offices: Christ died for sinners, rose again, and offers salvation to all who call upon His name.

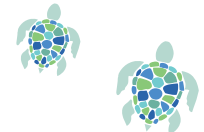
### A Hopeful Reminder

Remember that, as believers, we are not to be shaken by the changes in this world. Our foundation is not in political victories or defeats but God's unchanging character. He is our Rock, our

Refuge, and our Redeemer. We can trust His perfect plan, even when the world grows more uncertain.

*Titus 2:13* encourages us to be *"Looking for that blessed hope, and the glorious appearing of the great God and our Saviour Jesus Christ."* That hope remains steadfast, regardless of who leads our nation. Christ is coming again, and we are to live in readiness, serving Him faithfully until that glorious day.

In this post-election season, whether you find yourself rejoicing or feeling disheartened, take comfort in knowing that God is still on the throne and prayer changes things. His ultimate victory will prevail, and He works all things together for good for those who love Him. Therefore, let us be people who pray for our leaders, seek our communities' welfare, and shine Christ's light in a world that needs His hope now more than ever.



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**SINFONIA**

*continued from page 1*

venue. This sets Sinfonia apart from more recent concerts of others touting the same experience.

*Often musicians and vocalists taking the Sinfonia stage are not just performers, they are longtime friends of yours. Singer/songwriter Morgan James returns for Big Band Holiday Toast 'n Jam on December 8. Tell us why she's so special to you and why this concert will get us in the spirit.*

Isn't that great? I have been so fortunate to meet and forge friendships with so many incredible people over the last 25 years! It makes it more fun when you have that connection and almost always, even if I am working with an artist for the first time, we leave the concert experience as friends. Morgan, I can write a novel on Morgan James. A really good one. We met by mistake. She was a last-minute replacement for a vocalist for our holiday pops in 2012. She blew the roof off that evening, and we never looked back. She has become one of my best friends, sounding board and collaborator. There is not another voice on this planet that can match Mor-

gan James. It is a very special instrument that is so versatile from coloratura opera to Broadway to pop to soul to jazz to R&B and I can go on. She is presenting her holiday themed big band concert that she debuted at Joe's Pub in NYC last year. It is FUN!

*Two words. The Grinch. Your innovative Film in Concert series has become one of the most popular offerings with families. Why should we not miss this December 14 concert?*

Two Words: The Grinch. Three words: Sinfonia Gulf Coast. Three more words: Live in Concert. Aside from being a classic holiday movie, and with all due respect to Jim Carrey, Sinfonia's orchestra steals the show in these films in concert, but I may be slightly biased. Sinfonia's Film in Concert series is a great way for families and everyone really, to enjoy live music paired with iconic films. Nostalgia, excitement, joy—all of the emotions can be described as part of the experience.

*Bette, Babs & Beyond sounds like a siren call for everyone who loves the music of legends like Bette Midler, Barbra Streisand, Dolly Parton, Adele and Cher. Sounds like January 17 is a party in the making. Tell us more.*

We honored Music of the

Knights last year with the tribute to Sirs Paul McCartney, Elton John and Andrew Lloyd Webber. So, it was appropriate to flip the switch and pay tribute to the amazing female voices of our time and this set list is non-stop hit after hit that will feature amazing vocalists, including the return of Jessica Hendy from Music of the Knights and the full orchestra.

*February is the season of love and with Crescendo! 2025 Vintner Dinners kicking off February 28 and the Main Event on March 2, we understand Sinfonia will be Painting the Town Red starting with the January 30 Kick Off event. What can we expect this year?*

Crescendo! is Sinfonia's most important event each season because it raises the funds to keep all of our educational outreach and community engagement initiatives free to the school districts that we serve. This includes our Link Up partnership with Carnegie Hall, guest artists in schools, ensembles in residence that provide services throughout our community and our annual Paint the Music program in partnership with Mattie Kelly Arts Foundation. That aside, it is a blast and sets the social scene for the spring and summer. What



not to like about incredible vintners paired with celebrity chefs and a big blowout main event all to raise funds for these important initiatives?

*You have expanded Sinfonia's Music Education program this year by offering even more string programs,*

*which are not offered in schools. As a musician, why should parents consider Sinfonia's programs for their kids?*

Sinfonia continues to fill a void by providing incredible and much-needed education offerings to our community,

*Continued on page 31*



**FILM IN CONCERT**  
*The Grinch in Concert*  
Saturday, Dec. 14 | 7:30 PM  
Destin-FWB Convention Center  
TICKETS: FROM \$40 PER PERSON

Bring the whole family to experience *How the Grinch Stole Christmas* live with Sinfonia Gulf Coast performing the film score as the movie unfolds on screen. Relive this beloved holiday classic about The Mean One and rediscover the true spirit of the season.

**24  
25**  
SEASON



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**BIG BAND HOLIDAY**  
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*feat. Morgan James*  
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Henderson Beach Resort  
TICKETS: FROM \$125 PER PERSON

Celebrate the season with Morgan James' soulful holiday concert featuring Broadway hits, timeless classics, and original music. Don't miss this magical performance with her stunning vocals, guaranteed to brighten your holidays. *This event includes an elegant holiday brunch and Bloody Mary & Mimosa cash bar.*

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Arts & Music

# Arts News

## Three Okaloosa Students Named Finalists in the 2024 Florida Space Art Contest

The Okaloosa County School District is thrilled to announce that three talented students have been selected as finalists in the 2024 Florida Space Art Contest, a statewide competition for K-5 students. With nearly 2,600 entries from across Florida, the contest challenged students to design Florida's future spacesuits. Okaloosa County finalists include:

**Jason Ritnour**, a second-grade student at Kenwood Elementary School

**Vanessa Wesbur**, a second-grade student at Wright Elementary School

**Isabella Wesbur**, a fourth-grade student at Northwest Florida Ballet Académie

Each finalist receives two tickets to the Kennedy Space

Center Visitor Complex in recognition of their exceptional creativity and unique vision for the future of space exploration. "We're incredibly proud of these students for their talent and dedication," said Superintendent Marcus Chambers. "To have three finalists from Okaloosa County among thousands of entries is truly special."

Lieutenant Governor Jeanette Nuñez, who launched this year's contest at Plew Elementary School in April, praised the students' work: "Congratulations to the finalists and to all participants who brought imagination and skill to their artwork. I look forward to celebrating Florida's young artists and recognizing their contributions to our state's space legacy." The Florida Space Art Contest was designed to inspire students to explore space through art. Two grand prize winners from oth-

er counties will have their artwork launched on an upcoming SpaceX mission.

## Call to Artists for the Holiday Arts Gallery!

The Okaloosa Arts Alliance (OAA) invites all Okaloosa County artists, art & culture organizations to participate in the third annual Holiday Arts Gallery on Saturday, Dec. 14, Noon to 3 p.m. Hosted by HH Arts, located at 100 Beal Parkway SW, FWB, artists working in all media are encouraged to participate including painters, sculptors, jewelers, potters and other creative makers. The Holiday Arts Gallery promises to be a vibrant marketplace for unique, handcrafted gifts, perfect for holiday shoppers looking to support local talent.

Spaces can be reserved by local artists and art or cultural organizations for \$15 for OAA/



Left: Jason Ritnour, Kenwood Elementary; Center: Vanessa Wesbur, Wright Elementary; Right: Isabella Wesbur, Northwest Florida Ballet Académie

ADSO members and \$30 for Non-members. Artists are encouraged to sell their artwork as well as provide live demonstrations. For more information, visit <https://www.okaloosaarts.org/2024-holiday-arts-gallery.html> or text (850) 218-2155 or email [okaloosaarts@outlook.com](mailto:okaloosaarts@outlook.com)

This exciting event is free and open to the public, offering the perfect opportunity to

showcase your work to holiday shoppers while connecting with fellow artists and community members. Visitors, get their holiday shopping done while enjoying live music by Grow Your Gift Conservatory of Music, art demonstrations and refreshments. Plus, there will be exciting drawings, with proceeds benefiting the Okaloosa Arts Alliance and its mission to support the local arts community.

## TRU PLUMBING

*continued from page 26*

that we help support and motivate the next generation of students interested in this valuable career path."

Greg Rynearson, who oversaw the student competition, says the next event will take

place in spring and encompass multiple trades, including electrical, construction, and plumbing. Students will be handed a set of blueprints, lumber, fasteners, plumbing supplies, and electrical supplies and get to working.

The October competition drew 10 teams of two from Choctawhatchee, Fort Walton Beach

and Crestview high schools, as well as about 100 spectators, a lot of whom had no idea how much CTE had to offer in terms of career training for students. The all-around winning team was from Choctawhatchee High.

"It was amazing," says Miller. "All these students came on a Saturday, giving up their free





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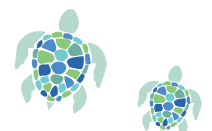


time to compete and learn from each other. When you see how the pipes and everything go in, it's like a puzzle. To see it happen in a matter of minutes, I thought it was very cool. I was just watching in awe."

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**SINFONIA**

*continued from page 29*

primarily in our Okaloosa and Walton County school districts. Our expanded beginning strings programs and youth orchestra programs have hit record enrollment numbers this school year and it is a program that is not offered by either district. In some

youth orchestra programs and will need several more if the trajectory of expansion continues. It is very rewarding to know that your organization is making an important difference in the community and enlightening young minds.

*This year, the state of Florida cut \$32 million from the cultural arts budget impacting organizations state-*

against the work of his state colleagues who, for months, diligently collaborated to approve funding for all of the arts organizations in Florida. Politics aside, this was a very short-sighted endeavor that has impacted 600 organizations and Florida's economy considering cultural tourism provides nearly \$6 bil-

lion to the economy each year.

There are many ways to play your part. Beyond donating funds, you can show support by attending our concerts and events, or by sponsoring a single event or the entire season, whether as an individual or business owner. We also welcome volunteers and inquiries

about joining our music education social group, the Treble Makers, or exploring leadership opportunities on our Board of Directors. Visit our website (SinfoniaGulfCoast.org) and follow us on Facebook and Instagram to get to know us and learn more.



cases, our Link Up curriculum is the only arts education several schools have. It is important to continue to develop these programs and the support of our patrons enables this. In fact, we have hired two additional instructors for the strings and

*wide. What can music lovers do to support Sinfonia Gulf Coast?*

To be clear: the state of Florida did not cut these funds, Gov. Ron DeSantis singlehandedly vetoed this line item from the state budget, directly going

**CHRISTMAS**

*continued from page 15*

for you, the gift-giver? Check, check.

**Maui Jim Sunglasses**

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