

FEBRUARY 2026
VOL. 4, NO. 8

FWB Life

PRSR STD
ECRWSS - EDDM
U.S. POSTAGE PAID
Santa Rosa Beach, FL
PERMIT NO. #11

Postal Customer Local

Thanks to Dog-Harmony, More Tails Are Wagging

By CHRISTIE SOLOMON

Where the therapy dogs' wagging tails go, area students are learning empathy toward animals and each other, and patients are healing faster with smiles. Dog-Harmony, a 501(c)(3) affiliate of Intermountain Therapy Animals (ITA), evaluates and manages therapy dog teams in Okaloosa, Walton and Bay counties in Northwest Florida.

For example, Dog-Harmony currently coordinates 12 volunteer therapy dog teams that serve public and nonprofit organizations such as Emerald Coast Children's Advocacy Center and HCA Florida Twin Cities Hospital in the nearby Niceville area through animal-assisted interactions, including the R.E.A.D.ing Paws program. Dog-Harmony is dedicated to reducing the shelter dog population through ongoing, community-focused, humane education and therapy dog programs that enrich the human-animal bond.



What is Humane Education?

"Humane education [is] designed to cultivate compassion for humans, animals, and/or the environment." The Animal Legal Defense Fund states that the field "exists to foster creative and critical thinking skills within people, which enable them to make benevolent choices and

enhance respect for the natural world and its inhabitants." Access to humane education programming for children is critical as they begin developing empathy skills and humane attitudes.

The Role of Therapy Dogs in Humane Education

Therapy dog teams, con-

sisting of an evaluated therapy dog and handler, support Dog-Harmony's humane education and responsible dog care programs for children and families, helping them practice what they learn. At the end of November, 4,250 children in Okaloosa and

DOG HARMONY

continued on page 3



Closing the Digital Divide, Building Futures

Boys & Girls Clubs of the Emerald Coast Impact Area Youth

By LORI LEATH SMITH

For families in our Destin and surrounding area, opportunity increasingly hinges on access — to technology, to mentorship and to safe, supportive spaces where young people can learn and grow. Recently, the Boys & Girls Clubs of the Emerald Coast made a significant stride in strengthening that access for local youth across Okaloosa County.

BOYS & GIRLS CLUB

continued on page 2



Magnolia Grill

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

STEAKS • SEAFOOD • ITALIAN

157 Brooks Street SE • Fort Walton Beach
(850) 302-0266 • magnoliagrillfwb.com



 **Community**
DOG HARMONY
continued from page 1

Walton counties had attended Dog-Harmony's humane education programs in 2025.

Studies have shown that humane education programs improve children's empathy toward animals and, in turn, each another.

A study of 257 students, aged 10 to 17, who participated in The Marine Humane Society's after-school humane education programs between the Fall of 2014 and the Spring of 2018, revealed that the students' evaluation scores improved for both treatment of animals and empathy (attitudes towards other people) after completing the eight-week program.

A 2021 study of 110 third-grade students in Hong Kong found that class-based, animal-assisted humane education

increased cognitive competence and empathy and reduced hyperactivity among participants. The researchers also identified three central qualitative themes from the study: "enhancement of self-control, promotion of humane attitude, and improvement of reading skills."

Published in 2023, the results of an academic-year-long study of 605 first-grade students in six schools across four cities in eastern China revealed that the animal and nature content of the country's humane education program, "Caring for Life," increased the students' affective and cognitive empathy scores. Affective empathy, associated with altruistic and prosocial behaviors in children, is the ability to share others' emotions, whereas cognitive empathy is the ability to understand them.

R.E.A.D.ing Paws Program

In addition to empathy, therapy dogs can also encourage a love of reading. Dog-Harmony is an affiliate of ITA's R.E.A.D.ing Paws (Reading Education Assistance Dogs) program, an initiative designed to help children build confidence and improve their literacy skills with the help of trained therapy dogs and their handlers. Evaluated therapy dog teams interested in participating in this program are required to take the R.E.A.D.ing Paws workshop and undergo (human) background checks before being put into service.

The Human Animal Bond Research Institute (HABRI) states, "Children have reported liking the animal and enjoying reading to them, increasing their motivation to read... Pets are not judgmental, they do not laugh [or] criticize, and allow children to read at their own

pace. Dogs can reduce the stress reactions of children performing a stressful task."

Therapy Dogs in Health Settings

In addition to social and emotional learning and literacy benefits for children in schools, interactions with therapy dogs can actively reduce stress and anxiety in medical and at-risk youth advocacy settings. Therapy dogs can improve human mental and physiological health through acceptance, physical comfort, mental stimulation, socialization, and entertainment through animal-assisted interactions.

According to HABRI, animal-assisted interactions have been shown to positively "influence levels of blood pressure, heart rate, [and] hormones correlated with well-being, including cortisol, oxytocin, β -en-

dorphin, prolactin, phenylacetic acid and dopamine."

Ways to Get Involved

Dog-Harmony founder, Nancy Brown, a Certified Professional Dog Trainer-Knowledge Assessed (CPDT-KA), knows that the continued growth of the organization's therapy dog program relies on volunteers and the generosity of corporate sponsors and individual donors. Compassionate support volunteers help coordinate therapy dog visits in hospitals and support Dog-Harmony teams in the community. This support volunteer role provides an opportunity to shadow current therapy dog teams and offers insights into a potential future team role paired with an evaluated therapy dog.

To learn more, request a therapy dog visit, or become a volunteer, visit www.dog-harmony.org.

BOYS & GIRLS CLUB
continued from page 1

The organization recently distributed 250 refurbished laptops to club kids and their families throughout Okaloosa, Walton and Escambia counties, directly benefiting students from Fort Walton Beach and surrounding communities. The two-day initiative was made possible through a partnership with Derrick Brooks Charities, AT&T and Compudopt, with laptops awarded to families based on demonstrated need.

In today's world, education, communication and opportunity increasingly depend on

technology. These devices help level the playing field for students in Fort Walton Beach and beyond. "Tonight, you could see what opportunity looks like on a child's face. For many of our club kids, this is the first laptop that's truly theirs — not one borrowed from a school, library or relative," said Shervin Rassa, CEO of Boys & Girls Clubs of the Emerald Coast. "From the earliest grades through high school, a device at home is now essential to keep up with assignments, connect safely and explore what's possible."

In addition to the laptops, eligible families may qualify for up to one year of free AT&T



Fiber internet service through Compudopt, ensuring students can fully utilize their devices for online learning, homework and skill-building at home.

A Regional Impact with a Fort Walton Beach Hub

While the laptop distribution addresses immediate academic needs, it represents just one part of the Clubs' broader mission — much of which is anchored in Fort Walton Beach, where programs serving youth from across the area are based.

That mission was recently highlighted during the grand reopening of the Jacobe Turner Teen Center in Fort Walton Beach, a central resource for teens from Destin, Fort Walton Beach and surrounding communities. The newly renovated center honors Jacobe Turner, a former club member and 2019 Youth of the Year whose legacy continues to inspire young people throughout the region.

Inside the center, teens participate in leadership development, academic support and enrichment programs including Passport to Manhood, Smart Girls, robotics and career-readiness initiatives — gaining prac-

tical life skills alongside confidence and connection.

"Our clubs provide more than after-school care," Rassa said. "They provide consistency, mentorship and a place where kids know they matter. That's especially important for families balancing work, school and rising costs of living in our area."

The renovation was supported by Florida Power & Light and the All Sports Association, Inc., helping expand services for teens across Okaloosa County.

Destin Event, Countywide Impact

Supporting these programs requires strong community involvement, and one of the most anticipated fundraisers of the year — hosted in Destin — directly benefits youth throughout the region.

The 7th Annual Shrimp & Grits Festival, benefiting the Boys & Girls Clubs of the Emerald Coast, will take place Saturday, Feb. 28, 2026, at the Mattie Kelly Cultural Arts Village in Destin. The event draws supporters from Destin, Fort Walton Beach and beyond for an evening of food, music and purpose.

Guests will enjoy unlimited shrimp and grits tastings as area chefs compete for Best Shrimp & Grits on the Emerald Coast, along with craft beverages and live entertainment. This year's festival will feature a performance by rising country artist

Erin Kinsey.

Continued on page 11

THE ALICE
A GATHERING PLACE
Destin, Florida

2 days of hit songs and stories behind the music!
An Intimate Valentine's Weekend Show

Powered by **LIVE OAK FIBER**

WITH SUPPORT FROM RISING STARS
SKYBAR AT THE KIOSK
Official After Party Sponsor

LIMITED TICKETS AVAILABLE AT DESTINSONWRITERFESTIVAL.COM



Published Monthly
Mailed FREE to the
communities of Fort Walton Beach,
Okaloosa Island, Ocean City,
Shalimar & Cinco Bayou
(32547, 32548 and 32549)
P.O. Box 1424
Santa Rosa Beach, FL 32459

Executive Editor & Publisher
Lori Leah Smith
Lori@LifeMediaGrp.com

Director, Advertising Sales
Scott Miller
Scott@LifeMediaGrp.com

Art Director
Kim Harper

Contributing Writers
Dr. Karen DeVore
Christopher Manson
Sherry Jones Olney
Barbara Palmgren
Liesel Schmidt
Christie Solomon
Tipp Spradlin

To Advertise
850.688.9886

FWB Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit advertising or editorial submissions.

© Copyright 2026 FWB Life

The Stories Behind Cold Night: Survival and Service Inside One Hopeful Place

BY SHERRY JONES OLNEY

In a previous article, we explored how Cold Night opens when temperatures turned dangerous. What often goes unseen are the people who live through those nights — and the ones who show up to make sure they don't face them alone.

Winter did not ease its way through the Emerald Coast this year — it lingered. A relentless series of cold snaps settled in, bringing temperatures our region is simply not accustomed to and pushing One Hopeful Place into response mode.

Cold Night — a program designed to open during dangerously cold weather — stretched far beyond its usual scope this winter. What typically operates intermittently became consecutive shelter operations as conditions worsened. As this article is being written, Cold Night is still ongoing. By the time it reaches print, One Hopeful Place will have likely remained open close to 30 consecutive nights

— something highly unusual for Northwest Florida.

The wind comes first.

It cuts through jackets and layers that never feel thick enough. When temperatures drop into the low 20s, the cold settles fast — numbing fingers, stiffening joints, making every step heavier. The wind makes it worse, stripping away any warmth the body tries to hold.

For those without shelter, there is no escaping it. There is no door to close. No heater to turn on. No dry place to wait it out. Each night becomes a calculation: how to stay alive until morning.

This is their story.

Don't Look Away

Ron is from Fort Walton Beach. For years, he worked as a plumber and fixer — the kind of man people called when something broke. He raised his sons here. This was home.

A decade ago, everything began to unravel. The market



collapsed. Jobs disappeared. Steady work became inconsistent, then nonexistent. Stability slipped away — not because Ron stopped trying, but because sometimes effort alone isn't enough to stop a fall.

For more than two years now, Ron has lived without a home.

He moves quietly, carrying everything he owns with him.

During the day, Ron rides his bicycle across town looking for work, food, and a safe place to rest.

On the coldest nights, Ron finds a bed inside The Comforting Place at One Hopeful Place, where Cold Night opens its doors when exposure becomes life-threatening.

Without Cold Night, Ron said he would have no choice but to sleep outside

— fully exposed to conditions he has endured before. "Knowing there's a place like this changes everything," Ron said. "Not every city has somewhere you can go when it gets this cold. To have heat, food, and to be treated like you matter — I don't know what I'd do without it."

When asked what the community could do for people experiencing homelessness, his answer came without hesitation. "Don't look away," he said. "We want help. We want to work."

Cold Night didn't fix everything. But it kept him alive long enough to keep trying.

You Stop Feeling Worthy

For the past three years, Charles has lived on the streets — sleeping wherever he can find brief safety, carrying everything he owns because leaving it behind means losing it.

He was once enrolled in college, pursuing advanced studies in physics, when depression and mounting responsibilities overtook his ability to continue. One loss followed another, and stability slowly slipped away.

Now, he sleeps in abandoned spaces, under bridges, or anywhere that isn't illegal or immediately unsafe — places chosen

Continued on page 24

BOOKING NOW FOR SPRING 2026

The PLACE ON BEAL

850-659-3553

@ThePlaceonBeal



Training for the Long Run: A Smarter Way to Think About Your Health

BY DR. KAREN DEVORE,
TORTOISE CLINIC

If you've ever laced up your shoes for a long walk, a run, or even just committed to showing up for yourself day after day, you already understand something

fundamental about health: real progress takes time.

In my work, I see it constantly—people who are frustrated, exhausted, and overwhelmed because they've tried everything. The detox teas. The extreme



**HOLISTIC HEALTH • ACUPUNCTURE
MASSAGE • APOTHECARY**

Now Offering
**PEPTIDE THERAPIES
IV INFUSIONS
IN-HOUSE LABS
HRT**

Scan the QR code to learn
more and book today!



**2441 U.S. HWY 98, SANTA ROSA BEACH, FL 32459
TORTOISECLINIC.COM | 850.267.5611**



\$30 OFF

NEW PATIENT OFFER

Present this coupon and receive
\$30 off any service at the Tortoise
Clinic. One coupon per person.

cleanses. The 30-day challenges promising a brand-new body and life by next month. And when those promises inevitably fall short, they blame themselves.

Here's the truth I want you to hear clearly: your body is not the problem. The problem is the belief that wellness should be fast, dramatic, and immediate.

Health doesn't work that way. It never has.

The Myth of the Quick Fix

We live in a culture that celebrates instant results. Faster internet. Overnight shipping. Before-and-after photos that suggest transformation can, and should, happen in weeks. It's no wonder people feel discouraged when their own bodies don't keep up with those expectations.

But your body is not a machine you can reboot. It is a living, adaptive system shaped by years of stress, habits, hormones, sleep patterns, relationships, injuries, and emotions. Expecting it to "snap back" after a few weeks of effort is not just unrealistic, it's unfair.

Fads and trends often work briefly because they shock the system. They rely on restrictions, extremes, or novelty. And while they may produce short-term changes, they rarely create lasting health. Once the trend ends, as it always does, the symptoms return, sometimes louder than before.

Why Slow and Steady Actually Works

When I say wellness is a marathon, I don't mean it has to be miserable or exhausting. Quite the opposite. Sustainable health

is built through consistent, manageable choices that your body can integrate over time.

Think about how trust is built in a relationship. It's not created by grand gestures alone. It's built through reliability. Showing up. Listening. Responding with care. Your body works the same way.

When you nourish yourself regularly, move in ways that feel supportive, address stress gently, and prioritize sleep, your nervous system begins to relax. Hormones rebalance. Digestion improves. Pain softens. Energy returns, not all at once, but gradually, reliably.

This is not flashy progress. It's quiet. And it's powerful.

Real Life Doesn't Happen in Perfect Conditions

One of the biggest reasons people abandon their wellness efforts is because they believe they've "fallen off the wagon." Life happens—a busy week, a sick child, a stressful deadline, a holiday meal—and suddenly it feels like everything is ruined.

But a marathon isn't lost because you slow down for water. Or because you stumble. Or because one mile feels harder than the last. You keep going.

Health is not about perfection. It's about resilience and return—coming back to yourself again and again without punishment or shame.

The Body Responds to Patience

I've watched patients experience profound change not because they did more, but be-

Continued on page 25

A New Way to Live in Retirement

Before the first streaks of sunrise settle over Inlet Beach, one member is already at the gym — stretching, lifting, moving with a quiet determination. “I wake up at 4:30,” he says with a shrug, as if it’s the most natural thing in the world. “I work out, head back for breakfast, and then I decide: golf simulator... or swimming?”

He smiles. “I feel better than I have in years.”

Across the community, the day opens at its own gentle tempo. A woman clips a leash on her dog and walks toward one of the community’s dog-friendly outdoor areas, grateful for the easy routine they’ve settled into. Not long ago, she was living with her daughter in Alys Beach, watching Watersound Fountains being built across the highway. She never imagined it would one day be home.

“I thought, Those places aren’t for me,” she admits.

But when her daughter insisted she come take a look, everything shifted — the bright, thoughtfully designed apartments, the welcoming outdoor



spaces for her dog, the light, the openness, the surprising sense of possibility.

“After the first week,” she says, “there was no going back.”

The beauty of a morning here is that everyone’s version looks a little different. Some head to the balance studio for physical therapy. Others meet friends on the walking trails that curl through Watersound and 30A. Some hop on a bike. Some linger over coffee. Each person finds their own pace.

By mid-morning, the community hums with activity. One member laughs as she lists her schedule: “Today I had, back-to-back: physical therapy, a fitness class, book club, then happy hour.” She shakes her head, still amused. “It’s just kind of nonstop here.”

And yet, it’s never rushed. Life simply unfolds — with options around every corner.

For many, the choice to move to Watersound Fountains was about proximity. After years in



Georgia, far from children and grandchildren, one couple realized they wanted the holidays, the milestones, and the simple weekends back. Now their son, daughter-in-law, and granddaughter live minutes away. “We do more now,” they say. “Especially with family so close.”

Afternoons often stretch into easy hours. Neighbors meet in the W Lounge. Others gather around the open hearth pizza oven, where flatbreads are rolled out right in front of them. On Fridays, The Mark dining room becomes the community’s favorite tradition — a dressed-up, reservations-only dinner with filet, snapper, grouper, and the kind of conversations people look forward to all week.

There’s always movement, always laughter, always someone waving from a walkway or

calling out a hello — the kind of natural, everyday community that makes a place feel alive.

What surprises many is not how much there is to do, but how effortless daily life feels here. The physical therapist is downstairs. The gym is steps away. The trails are safe and beautifully maintained. The beaches and local favorites are just a short drive. Every day can unfold at its own pace.

“You can do as much or as little as you want,” a member says as she waves to a neighbor. “It’s like living in a resort — but it feels like home.”

And maybe that’s the truest throughline here.

Occasionally, one member’s daughter will call and say, “Come home — come stay some.” And she’ll laugh and reply, “But I am home. This is my home.”

Watersound Fountains Independent Living — where independence, wellness, and coastal living come together.

To schedule a visit, call (850) 904-3835 or visit watersoundfountains.com.

Simplify life. Amplify living.

Resort-style amenities, walkable surroundings, and the freedom to do as much or as little as you like.

Independent coastal living without the hassles.

Explore a lifestyle built around you.

Call **850-904-3835** to schedule your visit.

 **WATERSOUND FOUNTAINS**

RETIREMENT LIVING

65 Origins Parkway, Inlet Beach, FL 32461
WatersoundFountains.com

Happenings Around FWB

 2026
 EVENTS

FEBRUARY

10
Games Club
 1 pm | FWB Public Library | FWB

11
Zen Den Bonsai Workshop
 6 pm | Props Brewery & Taproom | FWB

12
Medicare 101
 10:30 am | FWB Public Library | FWB

Mini Makers and Experimenters Lab
 10:30 am | Emerald Coast Science Center | FWB

Greater FWB Chamber Nothing But Networking
 11:30 am | The Place on Beal | FWB

Lovely Starry Night Painting
 6:30 pm | Painting with a Twist | FWB

12-15
Valentine's Dinner for Two
 5 pm | Gulfarium Marine Adventure Park | FWB

13
Galentine's Party
 7 pm | Soundside Waterfront Bar | FWB

Valentine's Day Sunset Dinner Cruise (Family-Friendly)
 5 pm | SunQuest Cruises | Miramar Beach

14
Love Local - Sip & Shop
 10 am | Grand Boulevard | Miramar Beach

Garnier Beach Garden Club
 10 am | FWB Public Library | FWB

GEMS Workshop presented by Emerald Coast Science Center
 10:30 am | FWB Public Library | FWB

Melodies of Love for Sickle Cell Fundraiser
 11 am | Destin FWB Rigdon Center | FWB

Valentine's Day Sunset Dinner Cruise (18+ older)
 5 pm | SunQuest Cruises | Miramar Beach

Tropical Re-Union Wedding Vow Renewals
 1-3 pm | Lulu's | Destin

Candlelight: Valentine's Day Special
 6 pm | First United Methodist Church | FWB

15
Sinfonia Gulf Coast's Toast 'n Jam: Sincerely, Sondheim with Nicholas Rodriguez
 10:30 am | Hotel Effie | Miramar Beach

Valentine's Day Sunset Dinner Cruise (Family-Friendly)
 5 pm | SunQuest Cruises | Miramar Beach

Frances
FRANCES ROY


17
Baytowne Beads & Bingo
 6-8 pm | Baytowne Wharf | Miramar Beach
Canasta Club
 1 pm | FWB Public Library | FWB

18
Healthy Southern Cooking with Chef Warren
 6 pm | FWB Public Library | FWB

19
Greater FWB Chamber Business After Hours
 5:30 pm | The Venue | FWB

Music with Rupert Wates
 6 pm | FWB Public Library | FWB

Planetarium Nights
 6 pm | Emerald Coast Science Center | FWB

20
57th All Sports Association Awards Banquet
 6:30 pm | Emerald Coast Convention Center | FWB

21
Florida Concealed Carry Weapons Class
 10 am | EC Indoor Shooting & Sport | Valparaiso

Simple & Elegant Sewing
 10 am | FWB Public Library | FWB

22
Advanced Pistol Skills Class
 10 am | EC Indoor Shooting & Sport | Valparaiso

23
Harry Potter Trivia Night
 6 pm | Soundside Waterfront Bar | FWB

25
Word Waves Writers
 5 pm | FWB Public Library | FWB

28
Cat Cafe with Whiskers on the Emerald Coast
 10 am | FWB Public Library | FWB

7th Annual Shrimp & Grits Festival
 4 pm | Mattie Kelly Arts Foundation | Destin

Greater FWB Chamber of Commerce's Honoring Our Heroes: A Salute to Service
 5 pm | Destin FWB Rigdon Center | FWB

4th Annual My Chemical Cocktail
 6 pm | Emerald Coast Science Center | FWB


MARCH

01
Crescendo! Main Event with Sinfonia Gulf Coast
 3 pm | Sandestin Resort | Miramar Beach

CRESCENDO!
 An event supporting Sinfonia Gulf Coast

Featuring
Pink Martini
Women's Climbing Circle
 5 pm | Rock Out Climbing Gym | Destin

02
FWB Library Friends Meeting
 6 pm | FWB Public Library | FWB

05
Coffee with the City Manager
 8 am | FWB Public Library | FWB

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

La Vie En Rouge
 6 pm | EC Theatre Company | Miramar Beach

07
Discover Science Saturday
 10 am | Emerald Coast Science Center | FWB

Florida Concealed Carry Weapons Class
 10 am | EC Indoor Shooting & Sport | Valparaiso

07-08
ECCAC Gala & Golf Weekend
 Gala March 7, 5:30 pm | Hilton Sandestin
 Golf March 8, Noon | Kelly Plantation Golf Club

ONGOING EVENTS

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

Brunch Buffet with Gone Coastal
 11 am | Sun | Soundside Waterfront Bar | FWB

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

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

Karaoke Night
 7 pm | Thurs | Soundside Waterfront Bar | FWB

FARMERS MARKETS

Okaloosa County Farmer's Market
 Saturdays | 7 am - 2 pm

1954 Lewis Turner Blvd | FWB

Downtown FWB Farmer's Market
 2nd & 4th Saturdays | 8 am - 1 pm

FWB Landing Park | FWB

Grand Boulevard
 Saturdays | 9 am - 1 pm

Grand Boulevard | Miramar Beach

LISTEN.
 Hello Frances Podcast

SAY HELLO.

hello@francesroy.com

VISIT.
 FrancesRoy.com

CONNECT.


 Community

Living Shoreline Enhances Choctawhatchee Bay at Ross Marler Park

BY LORI SMITH

Okaloosa County has completed 2,000 feet of living shoreline along the Choctawhatchee Bay at Ross Marler Park on Okaloosa Island, marking a major milestone in shoreline protection and coastal restoration.

The multi-year project utilized a cost-effective, nature-based solution designed to mitigate erosion while enhancing the coastal ecosystem surrounding Veterans Park and Marler Park.

"This unique landscape is home to so many species that we need to protect," said Okaloosa County Commissioner Carolyn Ketchel (District 2). "This living shoreline will supplement their success, the health of our

bay and extend the life of these wonderful parks."

Living shorelines are natural or nature-based solutions that protect coastal areas from erosion while supporting habitat and improving water quality. Unlike traditional hard structures such as seawalls or riprap, living shorelines use native vegetation, oyster reefs, coir logs, and other natural materials to stabilize shorelines. These systems work with natural coastal processes by absorbing wave energy, trapping sediments, and providing essential habitat for fish, crabs, and birds, while also enhancing nutrient filtration, carbon storage, and overall ecological health.

The living shoreline ap-



proach was significantly more cost-effective than traditional shoreline barriers and aligned with the parks' intended use by visitors while prioritizing preservation of the surrounding natural environment.

"Projects like these involve a team from multiple departments in the County," said Okaloosa County Vice Chairman Drew Palmer (District 5). "I want to

thank the engineers, project managers, coastal scientists and grant specialists who worked together to complete this project and ensure that our shorelines are protected for the future enjoyment of the public."

In addition to reducing long-term erosion maintenance costs, the living shoreline is expected to grow and strengthen over time. Funding for the project included \$1.5 million in tourism bed tax revenue, a \$1.5 million grant from the National Fish and Wildlife Foundation, and \$1.6 million from the RESTORE Council through the Gulf Consortium.

"It's never wrong to be good stewards of the blessings that surround us, and thankfully, this now includes our shoreline," said Okaloosa County Commissioner Sherri Cox (District 3).

Residents can learn more about living shorelines, including local projects in Choctawhatchee Bay, through the UF/IFAS Okaloosa County Extension Sea Grant program, which works to educate the community on resilient, sustainable coastal solutions that balance shoreline protection with ecological function. Learn more at

sfyl.ifas.ufl.edu/okaloosa/fl-sea-grant-coastal-science/choctawhatchee-bay-living-shorelines/

Museum Series: A Special Exhibit to Honor African American Military History

BY BARBARA PALMGREN

Having worked with Jonathan Holmes, Aerospace Museum Curator at the Air Force Armament Museum located on Eglin Air Force Base and easily accessible to the public, I learned of a new project soon to be shared with everyone. The Armament Museum is one of the members of the county group of museums that support and promote all museums in Okaloosa County.

The African American Military Historical Society (AAHMS), is a 501C3 nonprofit organization dedicated to preserving the historical contribu-

tions of African Americans in American military history within U.S. borders and overseas from the Revolutionary War to present day.

The mission of the AAMHS is to research, establish and continually develop a well-documented multi-visual educational timeline that can be used to educate on different historical platforms for future generations of the contributions and sacrifices.

The AAHMS was formed in 2021 by Mr. Jonathan Holmes, Sr., who retired from the USAF in 2013 and then began working at the Armament Museum. Jonathan attended a



Tuskegee Airmen event in 2019 and then, after a Juneteenth event in 2021 and the introduction of free-standing military Quonset huts at the Armament Museum, Jonathan asked permission to have one of these

buildings dedicated to a project to preserve this legacy of the African American military.

This stand-alone African American Military History Exhibit Hall in the U.S. Air Force's Heritage Program will be located at the Air Force Armament Museum. Contributions are still needed and appreciated for the displays, which are funded through contributions to the AAMHS. You can visit aamhsociety.org to donate.

The African American Military History Exhibition Hall is set to open in Spring/Summer 2026. This unique exhibition hall will feature interactive dis-

plays, artifacts, displays of military artwork, and more. Jonathan told me this is the only exhibit like this in the country! I think this is a project our community can truly be proud of as we share it with everyone who visits the Armament Museum.

I am honored to share this upcoming information with the public in this special year when we celebrate the 250th anniversary of the birth of our nation. During the Revolutionary War, African Americans fought as patriots in the Continental Army to secure our nation as an independent nation, the United States of America.

There's a lot to LOVE about Fort Walton Beach!

TO SEE WHAT IS HAPPENING
VISIT ILOVEFWB.COM

I  EWB

Know Your Neighbor: **Zoran Subotich**

The Person Behind the Music, the Moments, and the Magic

BY LORI SMITH

I'll admit it — when I first sat down to write this, I smiled. Once upon a time, before publishing deadlines and page counts, I was a DJ myself. I know the rush of reading a room, the quiet pressure of timing it just right, the invisible responsibility of holding a moment in your hands and not dropping it.

So, when I say that Zoran Subotich gets it, I mean that in the deepest, most professional, been-there way.

For more than 30 years, Zoran has been the steady heartbeat behind thousands of celebrations across the Emerald Coast — from barefoot beach weddings on 30A and Destin to elegant military galas, mitzvahs, milestone birthdays and reunions that people still talk about a decade later. Four counties. Thousands of events. And somehow — no missed cues, no awkward silences, no stressed brides.

That doesn't happen by accident.

Zoran doesn't just plan parties.

He engineers memories.

Through his company, Celebrations By The Sea, Zoran offers a truly full-service approach — the kind that allows couples and families to relax and stay present in the moment while he quietly handles the flow behind the scenes. His services include:

- DJ and professional emcee services
- Full event planning and coordination
- Licensed wedding and event officiating
- Ceremony and reception direction
- Lighting and atmosphere design
- Timeline creation and flow management
- Multilingual hosting and announcements

All of it is tailored. All of it intentional. And all of it delivered with a calm confidence that makes even the most complex events feel effortless.

Why Locals Love Him

Ask around Destin, Fort Walton Beach, Miramar Beach or along 30A, and you'll hear the same things again and again.

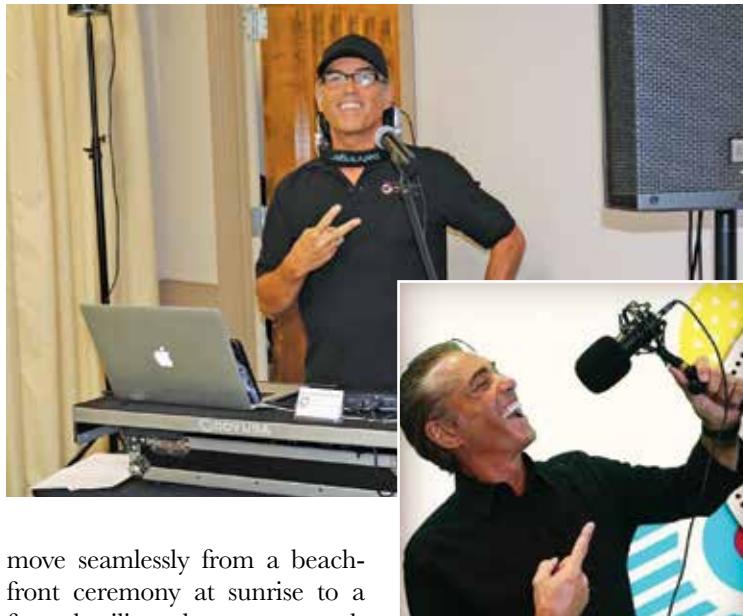
Zoran shows up early. He stays calm under pressure. He listens — really listens.

Locals trust him because he doesn't force a formula. He reads the room, adapts in real time, and keeps the focus where it belongs — on the people, not the production. Brides feel at ease. Families relax. Guests stay engaged. The event flows naturally, without feeling overproduced or rushed.

Another reason locals love Zoran? Range.

His background spans far beyond weddings and private events. Zoran is a former radio professional, trained actor, multilingual host, crisis intervention specialist, and even a black belt — a combination that gives him rare command, empathy and intuition. His résumé includes television credits on MTV's Road Rules and Prison Break, experiences that sharpened his ability to perform under pressure and connect with audiences of every kind.

That versatility allows him to



move seamlessly from a beach-front ceremony at sunrise to a formal military banquet or multigenerational family celebration — always reading the energy of the room before the first guest even arrives.

And perhaps most importantly, he treats every event — big or small — like it matters. Because to the people there, it does.

That mindset has earned Zoran decades of loyalty, word-of-mouth referrals and, most

The Sea partnered with Wish Upon a Wedding, a nonprofit that grants weddings to couples facing terminal illness. On August 18, 2025, Zoran helped make Taylor and Ivan's wedding wish a reality — proof that for him, making moments matter isn't just business. It's deeply personal.

Based in Fort Walton Beach, Zoran serves the full Gulf Coast with a hands-on, full-service approach that has made Celebrations By The Sea a trusted name for locals, military families and destination couples alike.

"Excellence is our standard, but joy is our mission," Zoran says — and honestly, that says it all.

Not everyone knows how to make a moment matter.

Zoran does — every single time.

For more information, visit celebrationsbythesea.com, call (850) 217-5710, or follow @celebrationsbythesea and @wishuponawedding.

recently, recognition as "Best of Business Rate 2025" for Wedding Services in Fort Walton Beach, an award based on verified reviews and consistent excellence.

This year, that heart for meaningful moments took on even deeper purpose.

Zoran and Celebrations By



BALDWIN TURF
lawn • garden • home

Family owned & operated to bring you quality and reliable outdoor living services.

GIVE YOUR OUTDOOR SPACE SOME LOVE THIS FEBRUARY!

- Lawn Care & Landscaping
- Irrigation & Pest Control
- Outdoor Furniture • Patio & Garden Decor
- Unique Supplies & Gifts

THE SHOP

739 John Sims Pkwy, Niceville
Open Monday-Friday 10AM-5PM • Saturday 10AM-4PM
850-842-2221 • shop@baldwinturfniceville.com

LAWN & LANDSCAPE LOCATION

1440 Live Oak Street, Niceville
Open Monday-Friday 7:30-4
850-897-9060 • office@baldwinturfniceville.com

www.baldwinturfniceville.com | [baldwinturf](#)

- Coordinator
- Photographer
- Music
- Flowers

850.217.5710

CelebrationsbytheSea.com

Zoran Entertainment

ADJPro
Celebrations by The Sea

CELEBRATIONS BY THE SEA
DJ Zoran, Event Coordinator
DJ / Emcee
DestinZoran@CelebrationsbytheSea.com

[@djrzanusa](#)



Don't Believe the Hype: Separating Real Estate Facts from Headlines, Hearsay and Habit



FROM YOUR FAVORITE
HOMEBOY, ITSPAULY.COM

Every market cycle brings its share of confident statements. Agents celebrate, "Home under contract in less than a week." Sellers say, "My neighbor's house is listed for \$XXX,XXX and mine has better upgrades." Buyers declare, "We want to offer \$10,000 less than list." All of these comments sound reasonable on the surface, but every one of them deserves scrutiny. Real estate decisions made on headlines, hearsay, or habit often miss the bigger picture.

At its core, a home's value

is simple: It is what a buyer is willing to pay and a seller is willing to accept at the same moment in time. Nothing more. Nothing less. When a home goes under contract quickly, it's usually because it was priced appropriately for its condition and the current buyer pool. That speed is not a reflection of market health, social media reach, flashy videos, or even an agent's network. It's about alignment. Condition meets price, price meets timing, and buyers respond.

Let's be honest about marketing for a moment. Most real estate videos are designed to promote the agent, not the property. That doesn't make them useless, but it does make them misunderstood. What actually moves a home is how well it's positioned from day one. That's where experience matters. Sellers should be asking how many homes an agent has successfully closed recently, not whether they're a friend of a



friend or quick to comment online. According to the National Association of Realtors, nearly 40 percent of licensed agents exited the business by 2026, not because they lacked licenses, but because they lacked experience, mentorship, or commitment. Getting a home under contract is easy. Closing it well, with strong terms and a great experience, is where real value shows up.

Sellers often fall into another common trap: comparing their home to active listings. Platforms like Zillow, Realtor.com, and Homes.com highlight what's for sale—not what has sold. If you're watching active listings, focus less on list price

and more on days on market, buyer engagement and saves. Long days on market signal resistance. Lots of "likes" suggest interest without action. Saves are the real indicator, when a buyer's eye and wallet are nearly aligned. That's where smart pricing wins. One ill-timed price adjustment by a neighbor can shift the tide for everyone. You don't want to outrun the slowest house, you want to be in the race buyers are actually running.

Buyers aren't immune to hype either. Offering less simply because it feels strategic can cost you the home you actually want. I regularly see buyers acknowledge that a home is a strong value, then attempt to negotiate anyway, only to lose the deal and admit afterward they would have paid full price. Momentum matters. Some sellers price intentionally to generate competition, reduce carrying costs, and drive stronger terms. Tripping over dollars to save pennies is rarely a winning strategy, espe-

cially when the home fits both your budget and your lifestyle.

As for video and social media, their real role is engagement. Your home is the commercial; the agent's content is the show people choose to watch. If no one is watching, no one is seeing your home. Repetitive, uninspired marketing doesn't create value, it just creates noise. Attention must be earned before it can drive results.

The market itself is neither good nor bad. It simply is. Understanding it, and working with someone who can create clarity at every price point, is what makes the difference. An experienced guide who navigates both calm and changing tides can help buyers and sellers make confident decisions, regardless of conditions.

Like and Follow me on IG @pauldomenech to be *infotained* and message me if you find value in my articles or would like me to share a point of view on a particular topic.

A House Sold Name



DOMENECH
GROUP

Emerald Coast Real Estate

kw EMERALD COAST
KELLERWILLIAMS. REALTY

Paul A. Domenech

Paul@TheDomenechGroup.com

(850) 543-1418

thedomenechgroup.com



The Pursuit of Happiness for a Greater Good

BY CAROLYN NEWCOMER KETCHEL

This year we celebrate the 250th year of the birth of the United States. The Revolutionary War was fought for a number of reasons. Most of those who lived in the colonies wanted to be treated fairly as British citizens but felt unfairly taxed by the crown. Those who gathered in Philadelphia to write the document we now call the Declaration of Independence began to examine what were considered the fundamental rights of man. Those rights were eventually defined as rights to life, liberty and the pursuit of happiness.

These phrases which role off our tongues as we read or recite the preamble to the Declaration of Independence, were highly debated by the men who sought to take these ancient ideas, debated by Aristotle, Cicero and Locke, and synthesize them into a document for a new nation and government. Most of the colonists had lived in a world that was governed by feudal lords and kings. This idea by our founders to pursue happiness was not so much about the happiness of the individual, but to have governance for the good of the whole.

This is a good time in the history of America to discuss the pursuit of happiness, not just for individual reasons, but for the whole of our great nation. When an individual cares more for his duty to his country, public good,

than for his own selfish needs, both individual and country win. Sometimes we lose sight of this principle and focus on our own desires. Each generation must learn the meaning of sacrifice and service for the greater good.

In our community, so many have done so much for this nation. We are a military community, and this makes us different. We understand that freedom is not taken for granted. We walk among heroes that have made a difference to our nation. We celebrate you, and those who have lived before you, that have given us the freedom to call America home.

There are many activities in our community to celebrate our nation as we approach the 250th anniversary, some included in the following.

The Okaloosa County Board of County Commissioners passed a resolution on January 20, 2026, creating the Okaloosa County America250! Commission. This group is charged with developing, coordinating and publishing a series of America250! gatherings in conjunction with other governmental, private and non-profit groups to recognize, remember, and celebrate the 250th anniversary of the founding of the United States of America. The 18-member Commission consists of representatives from the following groups:

- Emerald Coast Chapter of the Sons of the American Revolution

leadership opportunities and positive role models during critical after-school hours.

If You Go:

7th Annual Shrimp & Grits Festival

Benefiting Boys & Girls Clubs of the Emerald Coast

Saturday, Feb. 28, 2026 | 4-7:30 p.m. | Mattie Kelly Cultural Arts Village, 4323 Commons Drive W, Destin.

Tickets: General Admission: \$100 (unlimited tastings and drink tickets). VIP: \$175 (early entry 3-4 p.m., VIP lounge, exclusive culinary experiences and premium concert seating).

Tickets & Information: zefy.com/en-US/ticketing/7th-anual-shrimp-and-grits-festival.

Sponsorships & Restaurant Participation: cmayes@bgcec.com.

olution

- Choctawhatchee Bay Chapter of the Daughters of the American Revolution
- West Florida Chapter of the Daughters of the American Revolution
- State of Florida America250! Commission
- Okaloosa County Tourist Development Department
- Okaloosa County School Superintendent's Office
- Florida State Historical Commission
- Fort Walton Beach Krewe of Billy Bowlegs
- National Association for the Advancement of Colored People
- Gulf Coast Council of Scouting America
- A mayor of a local municipality to be chosen by the Okaloosa County League of Cities
- A Chamber of Commerce representative to be selected by the leadership of the Crestview, Fort Walton Beach, Niceville/Valparaiso, and Destin Chambers of Commerce
- An appointee of the United States military community
- One individual appointment by each of the 5 County Commissioners

Many events have already been scheduled and are well under way in organization:

- On Feb. 20, The All Sports

Association will kick off a new Military Award in honor of Patriots and acknowledge America250!

• On Feb. 28, the Fort Walton Beach Chamber will host A HEROES DINNER, honoring our military. For tickets call the chamber at 850-244-8192.

• United for a Good Cause will host an America250! International Festival during the week of March 23.

• June 12 will bring a Patriotic Drone Show at the Rigdon Fairgrounds from 6-10 p.m. with a community tailgate at Freedom Tech Center/Fairgrounds for the show.

• Also on June 12, a Gala will be held (hosted by the Choctawhatchee Bay DAR) in the evening following the drone show. This event is open to anyone with purchased tickets.

• July 4th America250! Fireworks will be held by our local municipalities.

• In October, the Fort Walton Beach Chamber of Commerce plans to organize a "Remember 9/11" event with a Patriots focus.

• On Nov. 11 at 9 a.m., a celebration of Veterans Day at the Convention Center on Okaloosa Island, an 11 a.m. ceremony at Beal Cemetery, and a 1 p.m. Veteran's Day Parade in Mary Esther.

Several other area events are in the planning stages:

- The Okaloosa County School District is organizing a Memorial Day flag ceremony at each school in honor of America250!

- A "WE THE PEOPLE" patch to be affixed to all county school sports uniforms is currently in design.

- Local Scout Troops are in discussion about organizing an outdoor America250! hike at Spanish Trail.

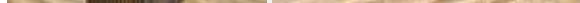
- Constitution Week falls annually in September. This year we hope to organize a bell ringing, reminiscent of the ringing of the Liberty Bell, with our local houses of worship.

- NWFSC hosts a rodeo event in November, and planners are considering making this an America250! event.

- The year will close with a celebration of the many Christmas songs from 1776.

Please mark the above events on your calendar. WE THE PEOPLE need to celebrate our citizenship in this great nation.

Carolyn Ketchel is Okaloosa County Commissioner, District 2. She can be reached at CKetchel@myokaloosa.com or 850-651-7105.



Looking for **Flexibility, Collaboration and Business Solutions to Support Growth?**

Need a Pop-in Desk, Meeting Room or Private Office Space?



Make Beachworx FWB Space Your Place!



105 Lewis St Suite 103, Fort Walton Beach
thebeachworx.com/fort-walton-beach-fl

 **Community**

News Around Town

City Unveils New Police, Fire Rescue Boats


The City of Fort Walton Beach recently unveiled two new marine vessels now in service with the Fort Walton Beach Police Department and the Fort Walton Beach Fire Department.

The Police Department introduced a new 23-foot Patrol 23 marine enforcement vessel, enhancing law enforcement, search and rescue, and waterway protection across the city's 11 miles of coastline. The boat will serve as the department's primary law enforcement presence on the water, supporting emergency response, joint operations, and proactive patrols.

The Fire Department un-

veiled a new 32-foot Explorer fire/rescue boat, equipped for both firefighting and water rescues, including a high-capacity onboard pump and dive capabilities. The vessel will support emergency response along the city's waterways, with firefighters now certified as part of a newly formed dive team.

City officials noted the boats represent a significant investment in public safety, emergency preparedness, and stewardship of Fort Walton Beach's coastal resources.

Brooks Bridge Replacement Reaches Key Construction Milestone


The Florida Department of Transportation recently advanced construction on the Brooks Bridge replacement project with the installation of a temporary stability support system for the new westbound bridge structure. The system,

made up of large vertical pipe piles and steel cross-bracing, supported the placement of massive center-span girders across the navigational channel. Once the girders are fully secured and continuous, the temporary supports will be removed. The \$171 million project will replace the original 1966 bridge with two parallel structures, expanding capacity from four to six travel lanes and improving traffic flow between Fort Walton Beach and Okaloosa Island.

Sons & Daughters of Italy Honors Veterans, Welcomes New Members

The Sons & Daughters of Italy Lodge recognized veteran members during its January meeting, with President Maddie McNeal distributing flags in appreciation of their service.

The lodge also installed new member Joe DiGrazia and welcomed returning member Vito Tomasello during a formal ceremony attended by board leadership. "Our lodge is looking forward to their participation with the many projects and events that are planned for 2026," stated Maddie McNeal, President. "We meet the first Thursday of each month at the Shalimar Pointe Clubhouse in Shalimar,



Tom Alef, Ed McNeal, Mark Sarka, John Graziano, Lidia Webb, Dale DeFrank.



Newest Sons and Daughters of Italy Member Joe DiGrazia, Returning Member Vito Tomasello, and President Maddie McNeal

at 5:30 p.m. Join one of our meetings to experience great fellowship!"

Okaloosa County School District Graduation Rate Climbs to 91 Percent

The Okaloosa County School District is celebrating a significant rise in its graduation rate for the 2024–2025 school year, reaching 91 percent, up from 87.7 percent the previous year. The increase reflects both statewide gains and the district's continued focus on helping students stay on track toward earning a high school diploma. District leaders credit the improvement to strengthened student support systems, expanded academic pathways, and engagement strategies designed to meet students where they are. "Increasing from 87.7 percent to 91 percent in just one year reflects the hard work, perseverance, and commitment of our students, the dedication of our teachers and staff, and the strong partnerships we share with families and our community," said Superintendent Marcus Chambers said.

The district plans to continue building on this momentum by expanding opportunities that support academic achievement, career readiness, and postsecondary success.

Governor Appoints Local Surgeon to State Dentistry Board


Governor Ron DeSantis recently appointed Dr. Chadwick Marshall of Fort Walton Beach to serve on the Florida Board of Dentistry. The board regulates dental and dental hygiene licenses statewide and works to ensure safe, high-quality patient care. "The Florida Board of Dentistry helps ensure patient safety and a higher standard of patient care, and I'm truly honored to be a part of that," said Dr. Marshall. A Fort Walton Beach native and Choctawhatchee High School graduate, Marshall practices with Gulf Coast Facial & Oral Surgery and is actively involved in both his community and specialty. His appointment was praised by U.S. Oral Surgery Management, which supports oral and maxillofacial surgery practices nationwide.

Elder Services Seeks Heater Donations for Seniors

Elder Services of Okaloosa County is asking the community to help keep vulnerable seniors warm by donating portable electric heaters. Heaters are provided free of charge to low-income Okaloosa County seniors on a first-come, first-served basis. For information or to donate, contact Elder Services at (850) 833-9165 or visit 207 Hospital Drive N.E., Fort Walton Beach.

Hurlburt Field Reminds Public of Drone Restrictions

The 1st Special Operations Wing reminds community members that, for flight safety reasons, it is illegal to fly unmanned aircraft systems (drones) within five miles of Hurlburt Field.

Officials noted that Hurlburt Field is designated as controlled airspace, and approval is not granted for recreational or hobbyist drone operations. Violations may result in fines, arrest, imprisonment and confiscation



You're invited to the
Emerald Coast Children's
Advocacy Center's

gala golf &

presented by Peggy & Jerry Swanson

Special Thanks to Our Title Sponsors:

Amy H. Rogers, Kiwanis of Freeport-South Walton, Coastal Accounting,
Krueger, Fosdyck, Brown, McCall & Associates, Simple HR,
Tammy & Jim Pierce, The McDowell Family Charitable Trust

March 7 & 8
Hilton Sandestin Beach
Golf Resort & Spa
Kelly Plantation Golf Course



Scan the QR code to purchase tickets,
buy a table, team, sponsorship, or
donate if you can't attend.



eccac.org/gala-golf

Continued on page 31



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



BY GREG DURETTE, YOUR FLORIDA HEALTH CONNECTOR

As many times as I've used the term "age-in" when discussing Medicare, it never fails to spark a visceral reaction — usually something like, "What do you mean by this age-in thing?" or "I don't feel aged in!"

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

With Annual Enrollment Period now officially ended (even though there is a little-known Special Enrollment Period for certain local counties which extends the period until

4/30/2026!), we are now in the middle of the Open Enrollment Period which runs from January 1 – March 31 of every year pre-dominantly for Advantage Plan members. (You can re-read my article from last month for more information about the ins and outs of that.) But, that does not change the fact many people have birthdays all year long and are actually aging-in during this time as well. Confusing—but, it can be made sense of with a little guidance.

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

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

igibility period, but, those will have to be saved for another article or very long-winded phone call for the braver among us!

The first order of business is to obtain your Part A and B (if desired or needed) through Social Security. Without adding a litany of boring details as to qualifications for each, suffice it to say Part A is typically \$0 premium for most folks and Part B for 2026 will typically cost \$202.90 per month. The Part B premium is means tested and can get a little complicated (and expensive)—certainly more complicated than can be described in this article. Again, suffice it to say, some could pay much more or much less, depending on your Modified Adjusted Gross Income from two years prior, unless you apply for a break based on current income. There is a form for that.

If you wish to avoid long lasting, sometimes life-long penalties, you will have to have Part B and Part D (prescription coverage) in place at the time of first becoming eligible. As a reminder, eligibilities are one of those things unique to each person's circumstances. So, it is import-



thrust into this new system when everybody and their cousin is calling and/or mailing you every single day with their "better option."

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

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

Happy New Year!

ant to know how these things apply to you.

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

As you can see this can, and usually is, a very confusing time for most folks used to having traditional insurance for their whole lives. Suddenly, you are

Florida Blue 
Your Health Solutions Partner

MEDICARE



It's your Medicare.

Get quality care and the health plan you deserve from Florida Blue Medicare and our trusted Medicare Advantage provider network.



Call me today — 1-850-842-2400
Gregory Durette

As a local, licensed Blue Cross Blue Shield agent, I can answer your questions and help you find a plan that fits your needs.



Savvy Leigh
PHOTO

PACKAGES

Engagement / Couples Session

\$315

Up to an hour

No limit on edited photos

Family Session

\$375

1 hour

No limit on edited photos

Senior Session / Professional headshots

\$175

45 minutes

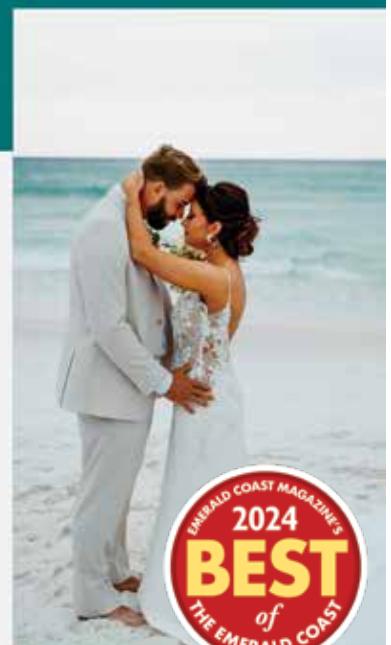
No limit on edited photos

Newborn / Lifestyle

\$300

Up to an hour

No limit on edited photos



For your life's special moments

WEDDING PACKAGES ALSO AVAILABLE

WWW.SAVVYLEIGHPHOTO.COM

Why Red? It's a Love Story.



BY DANICA LAFRAIRE,
FISH WINDOW CLEANING

How a favorite color, a family-first decision, and a belief in opportunity built Fish Window Cleaning.

If you've lived here long enough, you've probably seen it. A red bucket on the sidewalk. A red truck parked just off the curb.

A team quietly at work, making something clearer. What you may not have wondered is why red.

At Fish Window Cleaning, the color isn't a marketing decision or a branding exercise. It's something far simpler — and far more meaningful.

Red is Linda's favorite color — Linda Merrick, Mike's wife and partner in the earliest days of the business.

In 1978, after being unexpectedly laid off from his job in banking, Mike Merrick found

himself at a crossroads familiar to many families: start over, or stand still. With a future suddenly uncertain, Mike chose to buy a small window-cleaning route from a local cleaner — about 100 accounts, no fanfare, and no guarantees.

What he did have was work ethic, faith, and the quiet confidence of someone who believed he could build something better.

Linda believed it too.

She has spoken openly about knowing Mike was a hard worker — someone with initiative, discipline, and the willingness to grow a business through effort and persistence. That shared belief became the foundation on which Fish was built.

When it came time to name the business and decide how it would show up in the world, Mike and Linda made that decision together. They chose the name Fish Window Cleaning, believing the opportunity before them was guided by something larger than themselves. And the color red — Linda's favorite — became the symbol of the business. Not flashy. Not loud. Just visible. Dependable. Hard to miss.

In the early days, Mike did the work himself. He carried the buckets. Cleaned the glass. Built trust account by account. What began as a way to provide and



persevere gradually grew into something larger — a realization that this kind of business could create opportunity for others too.

Behind the scenes, Linda's attention to detail and systematic thinking helped transform a hands-on service business into something that could be taught, shared, and eventually franchised. Over time, processes moved from being stored in Mike's head to becoming repeatable systems — developed through trial, error, and a commitment to doing things the right way.

As Fish grew, so did the vision behind it.

Mike and Linda recognized something important about

blue-collar work and small business ownership: many capable, hard-working people never see a clear path to leadership or ownership. Fish became their way of changing that — by turning a simple, honest service into a scalable system where everyday people could build something of their own, not by cutting corners, but by showing up consistently and following a proven process.

That belief is what ultimately drew me to invest in Fish Window Cleaning.

At first, it was the simplicity and focus of the service. At its core, this business is about helping others look great. But what truly stopped me in my tracks was a message I saw on the wall:

Give a man a fish, feed him for a day. Teach a man to fish, feed him for a lifetime.

That philosophy has guided my life and leadership for a long time. I knew Fish would help me live out my purpose of helping other business owners, while empowering those who never thought they could level up their lives through leadership or gain more control over their earnings. All of which is woven into our company mission.

Interestingly, red was never a color I was naturally drawn to — except for my heels and my lipstick. In a previous chapter of my life, when I wore those, it meant I meant business. It meant what I was about to do had purpose and would make

a difference. It meant I was a force. Red was my color of confidence.

That feeling hasn't changed.

Today, I'm proud to wear red almost daily. The confidence is still there, but the mission has grown. My focus is helping others shine — through developing our team, serving our community, and fostering connections that help people grow. Fish is one of the ways I get to do that.

And yes, we also make windows shine — because first impressions matter. Whether it's a commercial storefront, a home being listed for sale, or a place where a family lives and gathers, clean windows quietly tell a story. They say someone cared enough to pay attention to the details.

For me, Fish is about opportunity — created through care, belief, and a genuine love for helping others grow.

When you see a red bucket outside a business or home, you're not just seeing a brand. You're seeing a story that began with a favorite color, an unexpected turning point, and two people who believed in each other — and continues every time someone is given the chance to grow, to lead, and to build something meaningful.

Sometimes, the clearest things tell the truest stories.

At Fish, we believe clear windows tell a story of care. If you are ready to brighten your home or business, contact us for a free estimate at 850.842.2162 or FishWindowCleaning.com/3249. Or, if you're looking for an opportunity to grow within a team that values leadership and ownership, we'd love to hear from you. Let's shine together.



WHAT WE OFFER

- Business & Residential
- Directly Employed Professional Team
- Interior & Exterior Windows
- Licensed, Bonded, & Insured

CALL OR GO ONLINE TO REQUEST YOUR ESTIMATE

850.842.2162

www.fishwindowcleaning.com/3249

SEE WHY OUR CUSTOMERS GIVE OUR SERVICE 5 STARS



The Dedicated EXPERTS of Window Cleaning

LOCALLY OWNED & OPERATED

Sliding Glass Doors Hard to Open? Don't Replace It, We Can Fix It!

Fast and Affordable Repairs
FREE ESTIMATES! Fully Insured

- Roller Replacement
- Track Maintenance
- Locks & Handles
- Highest Quality Parts

850-987-5433

www.BeachsideSlide.com

BEACHSIDE SLIDING GLASS DOOR MAINTENANCE, LLC.

Ready, Set...Wedding Season!

BY LIESEL SCHMIDT

Unless you've recently planned a wedding yourself, it's easy to think of "wedding season" as May through September, when summer weddings get rolling down the aisle. But, we're going to take a moment here and set the record straight. For savvy brides and their equally fashion-forward friends, wedding season actually begins in January.

Which means...psst! It's already started!

In all seriousness, though—January is when most spring, summer and even winter weddings enter the planning phase. That's when the planning gets real, when the calendars start filling up and the invitations—engagement parties, showers, rehearsal dinners and bachelorette weekends—begin to find their way into mailboxes or Inboxes (Mrs. Manners is rolling in her grave, but you do you, sweetie) all over the country.

Behind though you may feel right now, staring at the calendar and realizing that February is already under way, fret



not—because when it comes to dressing for every single unforgettable event along the way, Blue Bay Lifestyle Co. has you covered.

Welcome to the unofficial start of "event dressing season," when brides, MOHs, bridesmaids, sisters, cousins and besties all start asking themselves the same question: What am I going to wear? From chic daytime celebrations like bubbly engagement brunches to candlelit rehearsal dinners and

spontaneous champagne toasts anywhere we can get them, wedding-related events demand outfits that feel polished without crossing the line into stuffy—and that's where Blue Bay shines.

Think effortlessly elevated tops from **Liverpool** or **Lovestitch** that pair just as well with tailored trousers as they do with your favorite pair of jeans for a casual brunch. Flowy, ethereal blouses; soft knits and statement sleeves make getting

dressed feel easy, even when the schedule is packed (we know how it goes). For bottoms, Blue Bay offers silhouettes that move with you—sleek trousers from **Liverpool**, **Charlie B.'s** deliciously relaxed pants and skirts that strike the perfect balance between comfortable and elevated. Whichever way you go, you've got the perfect ensemble for those chic-yet-not-so-dressed-up moments along the way to the altar.

Bachelor and bachelorette

weekends deserve a special mention, because those outfits need to bring it. Whether it's a glittering beachside destination, a glamourous city escape or a laid-back weekend close to home, we have tons of pieces that transition seamlessly from daytime adventures to late night celebrations (can we come?). Think breezy dresses from **Lovestitch**—short or long—post-party sets from Vuori and easy layers from **Flag & Anthem** or **Charlie B.** that photograph beautifully—and feel even better.

For those in-between moments when you're not being caught on camera (or maybe when you are) and you're just in relax mode before all the excitement gears up again, we have cozy, layerable casuals from **Vuori** and **Free Fly** that you'll love slipping into when you're slipping *out* of your fancy dress-up clothes.

Our very favorite part? These aren't "one-and-done" wedding looks. These are pieces you'll want to wear again and again, long after the bouquet has been

tossed and the happy couple is making their great escape. A rehearsal-dinner dress becomes your next date-night favorite. A shower-ready top turns into your go-to work-to-weekend staple. Wedding season style that you'll actually wear months or even years long after the ink on the marriage certificate has dried. *Who doesn't love that?*

So, while wedding season may have already started—we hope that you'll look at is as more than just a date on the calendar. It's a celebration of love and friendship, and we want to

help you show up feeling confident and comfortable every step of the way. Whether you're the bride, a treasured member of the wedding party or just there to celebrate, Blue Bay Lifestyle Co. makes getting dressed for the season as fun (we hope) as the events themselves.

Cheers to champagne toasts, packed calendars and outfits that'll make you happily ever after—and don't forget to tag @bluebaylifestyleco so we can see (and share!) your style.



RUN WITH IT
RUNNING, WALKING & PICKLEBALL SPECIALISTS

Run, Walk, Play — We've Got Your Perfect Fit!
Crush your fitness goals—big or small—with Run With It. From running and walking to court sports and pickleball, we've got the shoes, insoles, apparel and gear to keep you moving. Plus, join our Tuesday night runs or sign up for local racing events and discover a community that moves with you.

- **Top Brands You Love:** ASICS, Brooks, HOKA, Mizuno, New Balance, On Cloud, Saucony, Topo
- **Everything Active:** Running, walking, court shoes, sandals, apparel and accessories
- **Expert Fittings:** Ensure comfort with every step.
- **Community Vibes:** Join our public racing events and Tuesday Night Group Runs.
- **Pickleball Perks:** Indoor courts at The Palms, demo paddles, and easy reservations at courtreserve.com

PICKLEBALL
at THE PALMS


Blue Bay
LIFESTYLE CO.



Elevate your everyday with Blue Bay Lifestyle Co. — your go-to for high-quality men's and women's apparel, sandals, sneakers and accessories. Whether you're after laid-back luxe or gifts that wow, we've curated the perfect mix of comfort and style — all chosen to help you look and feel your best, from errands to adventures.

- **Fan-Favorite Finds:** Vuori, Liverpool Los Angeles, Hobo Bags, Maui Jim Sunglasses, Merrell, Keen, On, HOKA, Aetrex, Naot
- **Effortless Style:** Apparel, sandals, handbags, sunglasses, and more
- **Gifting Made Easy:** Accessories and gift cards for every occasion

Located next door to Run With It:
27 Racetrack Road NE, Fort Walton Beach

"STYLE THAT FEELS LIKE A VACATION!"

Find us in the Run With It Plaza:
21 & 27 Racetrack Road NE, Fort Walton Beach

"FROM FIRST STEP TO FINISH LINE — FIND YOUR PERFECT SHOE!"

FUBAR Pizza Bar: Good Vibes and Great Food Beyond All Recognition

BY CHRISTOPHER MANSON

Okaloosa Island's locally owned FUBAR Pizza Bar is known for what the restaurant's website calls "waterfront vibes and almost famous pizza."

FUBAR opened its doors in 2018, with Operations and General Manager Greg White leading the team from day one. "We take care of our guests," White says — a philosophy that helped the restaurant retain

many longtime patrons from the previous establishment while also welcoming a wave of new ones. "The transition was interesting," he adds.

An Army veteran and former drill sergeant, White brings nearly 40 years of restaurant experience to the role. His background includes owning a restaurant chain and working across every corner of the industry, embedding himself



118 Miracle Strip Parkway SE, FWB

Visit: WeKnowSugar.com

PANCAKE BREAKFAST

To Benefit

Gregg Chapel AME Youth Program

Saturday, February 21, 2026
7:30 am ~ 10:00 am

Hosted By

Magnolia Grill
157 Brooks Street SE • Fort Walton Beach

in "fine dining, casual dining, sports bars — I've done it all." A local since 1974, White says his day-to-day responsibilities are simple to define: he "handles everything." Outside of work, he enjoys unwinding with yard work and gardening.

FUBAR offers boat parking, pet-friendly outdoor dining, catering, and private parties, along with online ordering. You can also order pizza, wings and more through DoorDash, Grubhub and Uber Eats. And there's even boat-friendly dining.

White says that what separates FUBAR from the numerous other pizza (among other things) spots around the Emerald Coast is the outstanding level of customer service. A look at the restaurant's Google listing confirms this, as the FUBAR team responds to nearly every (for the most part favorable) cus-

tomer review.

White proudly states that he has the best team around, some of whom have been with him for five years — "from management on down to dishwashers, every single one of them."

Among the more popular non-pizza items at FUBAR: "Our wings," says White. "We run 49-cent wing specials most of the week, and we're testing things all the time. There's always something new. We have soups created by our chefs seven days a week." His menu go-to is "the FUBAR Favorite on cauliflower crust. We try to be versatile for gluten-free people, and it's a really good crust."

From 10 a.m. to 2 p.m. on Saturdays and Sundays, the FUBAR brunch menu serves items with hard-to-resist monikers like Hit the Silk French Toast, the Snake Pit Burrito,

Ruck Up Waffles, Dynamite Chicken and Waffles, and the Hangover Pizza. The latter is topped with alfredo sauce, bacon, sausage, onions, green peppers, tomatoes and scrambled eggs; wash it down with a "boozy brunch drink" if you dare.

In the summer, FUBAR hosts live music, the lineup still to be determined. For now, guests can enjoy karaoke with KJ/DJ Corinne five nights a week and "singing bingo." Every Monday, active duty military personnel and first responders are invited to wolf down free pizza by the slice from 6 to 9 p.m. "It's our way of saying thank you," says White.

On the community involvement side, FUBAR works closely with the Panhandle Animal Welfare Society (PAWS). "I'm a big supporter of fostering," says White. When I ask how many pets he currently houses, he laughs and adds, "You don't want to know!" (I suspect it's in the double digits.) "We love and take care of our local schools, too. We help out any way we can."

FUBAR Pizza Bar, located at 114 Amberjack Drive on Fort Walton Beach's Okaloosa Island, is open from 11 a.m. to 2 p.m. Monday through Friday and 10 a.m. to 2 p.m. Saturday and Sunday; kitchen closes nightly at 1 a.m. "Family friendly until 10 p.m." Call 850.226.7084 or visit fubarfwb.com to find out more.

VENDOR BOOTH SPACE SELLING OUT FAST

for the NEW TWO DAY Northwest Florida Spring Home Show

Saturday and Sunday • April 11 & 12, 2026
at the Riqdon Center at the Northwest Florida Fairgrounds
1958 Lewis Turner Boulevard, Fort Walton Beach, FL

This is A PATRIOTIC Red, White and Blue
250th Anniversary of America Event with
FREE ADMISSION to the public

SPONSORED BY  AND THE FOLLOWING AWESOME BUSINESS OWNERS

Mention You Saw This Ad in Life Media and Receive A 10% DISCOUNT on Your Booth Space

BATH & SHOWER SPECIALISTS

To Become a Vendor or Sponsor in This Great Event - Contact
Wes Fell (Event Promoter) at 850-353-2832 or WesFell@Cox.Net
More Info & Registration Form at www.ParadisePromotionsfl.com

This is Another Great Paradise Promotion



FREE PIZZA SLICES
Always saying
thank you!

Military Monday
from 6-9 PM

PLEASE TIP
BARTENDERS
AND SERVERS!



Super Bowl Party

you definitely don't want to miss!
Having your own Super Bowl party?
We've got you covered!

March Madness

Catch Every Minute of Every Game Right Here!

SEC Basketball HQ

Best Snowbird Specials in Town!



114 Amberjack Drive
Fort Walton Beach
850-226-7084
www.fubarfwb.com

Fubar
BOGO:
Buy one entrée, get one of
equal or lesser value **FREE**
(Dine in only. One coupon per person/visit.
Not valid with any other promotion.)

**10% off for Military and
First Responders 7 days a week!**

FAMOUS MUCK

Choose your favorite
world-class delicious flavor

49¢ Cent each Wing

Monday, Tuesday & Wednesday • Dine in only

Daily Lunch Special

11am-2pm

Happy Hour

7 Days a Week 3-7pm

Service Industry Night

(SIN Night) Every Night



FUBAR and Paradise/Sunset Liquors DELIVERY: Door Dash • Uber Eats • Grubhub

Welcome to Paradise Liquors and Sunset Liquors

Large Selection of Beer, Wine & Spirits • Same Day Delivery



Niceville
• 1106 John Sims Pkwy.

Mary Esther
• 251 Mary Esther Blvd.

Pensacola
• 4051 Barrancas Ave.



Fort Walton Beach
• 901 Beal Pkwy NW

Callaway
• 809/807 N. Tyndall
Pkwy.

Crestview
• 297B James Lee
Blvd.

Panama City
• 1360 West 15th St

Pensacola
• 4600 Mobile Hwy.

www.850liquors.com

Paradise/Sunset Liquors

\$5 OFF
purchase of
\$25 or more

(One per person/visit.
Not valid with any other promotions.)

Military Discount - Wednesdays Only

Like us on Facebook get 10% off in store!



AJ's Seafood & Oyster Bar

Attention all foodies and sports fans—AJ's boasts the one and only Jumbotron on the Destin Harbor where you can watch your favorite games on the BIG, BIG screen surrounded by the energy and beauty of the Destin Harbor and fabulous food.. AJ's serves up delicious daily specials, mouth-watering drinks plus entertaining live music all month, too. For 40 years, AJ's Seafood and Oyster Bar has been serving cold Gulf Coast oysters and cool libations. What began as a popular local hang out known for fresh oysters and cold beer has grown into one of the most iconic "hot spots" on the Destin Harbor. From its humble beginning shucking oysters off the deck behind a small trailer on the Destin Harbor, it has grown to four locations along our Emerald Coast, serving fresh seafood, live music and exciting water activities in the Destin area. Come on down to AJ's Seafood and Oyster Bar all season long.

(850) 837-1913
116 Harbor Blvd.
ajsdestin.com

AJ's on the Bayou

Located at the base of the Cinco Bayou Bridge in Fort

Walton Beach, AJ's on the Bayou offers a beautiful waterfront setting with both indoor seating and an open-air deck overlooking the bayou. It's the perfect spot to catch a game with a view outdoors while sipping a mimosa and enjoying a bite to eat. AJ's serves brunch with bottomless mimosas for just \$10.95 with food purchase, plus daily weekday lunch specials for \$12.95 including iced tea. Add in live music or entertainment every day, and you've got one lively destination where the food and fun never stop.

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

AJ's Oyster Shanty - Okaloosa Island

A dozen for me; a dozen for you! Located on Okaloosa Island, AJ's Oyster Shanty serves up fresh, cold oysters, fresh seafood and the best live music on the Island. Don't miss the Thursday Prime Rib Dinner Special - enjoy a 10 oz. cut of prime rib served with baked potato and side salad, with au jus and horseradish cream sauce for \$22.95 every Thursday at 4 p.m. Key Lime Pie is available all day, every day! Join us for Karaoke every Wednesday

night at 7 p.m. and live music all other nights! The most fun on the Island!

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

FUBAR Pizza Bar

Looking for a favorite place to watch your favorite sports teams? Welcome to FUBAR pizza bar nestled on Okaloosa Island. Locally owned and family friendly, Fubar is known for its almost-famous pizza and wings and carries all sports games and live entertainment, along with impeccable service. You can enjoy all that while enjoying the waterfront view.

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.

850-226-7084
114 Amberjack Dr.,
Okaloosa Island
fubarfwb.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.

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

The Boardwalk On Okaloosa Island

As us locals know, The Boardwalk is a popular destination. With its ideal location on the Gulf, convenient parking and wide range of activities, it's the perfect place to shop, savor various flavors of cuisine, and take in the incredible views of the Emerald Coast. Head to restaurants like Rockin Tacos, The Crab Trap, Floyd's Shrimp Shack or Al's Beach Club & Burger Bar, all with breathtaking views and breaks for walks on the beach! Sandy toes and salty swim suits are welcome.

The Boardwalk is an official county park with public beach access, along with free parking, pavilions, picnic tables, public restrooms and outdoor showers for beachgoers.

The Boardwalk hosts community events such as the Emerald Coast Motorcycle Challenge, coastal beach cleanups, "Tricks and Treasures" Halloween event and the New Year's Day pelican plunge. It is also home of two legendary volleyball tournaments: Emerald Coast Volleyball Week in the spring, and the Emerald Coast Fall Classic.

(850) 301-0959
1450 Miracle Strip Pkwy SE,
FWB
theboardwalkoi.com

Magnolia
GRILL
Presents
OTT & OTT
David and Katie
A Special Evening of Beautiful Music
With Dinner and Dancing



ONE NIGHT ONLY
SUNDAY FEBRUARY 15, 2026

Reservations Only | Call (850) 302-0266
157 Brooks Street SE, Ft. Walton Beach FL

Love Is in the Air at The Magnolia Grill

Looking for a Valentine's celebration that goes beyond the ordinary? Sweep your sweetheart away for a one-night-only romantic evening at The Magnolia Grill on Sunday, Feb. 15. Enjoy an elegant

dinner and dancing paired with beautiful live music by conductor and pianist Dr. David Ott and renowned concert harpist Katie Ott.

This unforgettable Valentine's experience blends exqui-

site cuisine, soulful music and timeless romance — the perfect recipe for making memories together. Reservations are required, so call 850-302-0266 to secure your table and celebrate love in style.

Greater Fort Walton Beach Chamber of Commerce
HONORING OUR
HEROES
A SALUTE TO SERVICE:
35th ANNIVERSARY OF DESERT SHIELD/DESERT STORM

AMERICA 250

SPONSORED BY: BIT WIZARDS, LIVE OAK, BOEING, PPL, thrive wellness, FASTSIGNS, Eplin Federal, ODYSSEY

★ SATURDAY | 5:00 PM ★
FEBRUARY 28
DESTIN FWB RIGDON CENTER
SECURE YOUR TICKET
REGISTER AT FWBCHAMBER.ORG

KEYNOTE SPEAKER
Gen. Charles Albert "Chuck" Horner
KEYNOTE SPEAKER
Lt. Gen. Marshall B. "Brad" Webb
KEYNOTE SPEAKER
Lt. Gen. David A. Deptula
KEYNOTE SPEAKER
Dr. John Andreas Olsen



LET US HOST Venues with a View

Our venues are the perfect space for

- corporate events
- private dinners
- weddings
- holiday parties
- and other special occasions

Menus are customizable, ranging from a cocktail reception with heavy hors d'oeuvres to plated dinners and stationed buffet service.

BOOK YOUR PARTY WITH US!

marketing@saltwaterrestaurants.com



 Off the Hook

Emerald Coast Boat & Lifestyle Show March 6-8

“Growth!” That is how Scott Burt of the Emerald Coast Boat & Lifestyle Show described this year’s event, which returns to Panama City Beach March 6th-8th.

Boating, fishing, and outdoor enthusiasts, as well as those who love living the Coastal Lifestyle, will notice the show’s growth, with dealers expanding their footprints and showcasing new brands and models. The Grand Lawn portion of the show will feature 50% more boats this year than in previous years, as Ashley Marine will join longtime Grand Lawn dealers MarineMax and Grander Marine.

Also joining the show this year is Bill Cramer Chevrolet GMC as the Official Truck of the 2026 Emerald Coast Boat and Lifestyle Show. The local dealer will be featuring Chevrolet and GMC trucks at Aaron Bessant Park for those who will need a new tow vehicle to match their new boat purchase.

Guests at the show will also



notice the growth at the show’s venue, Aaron Bessant Park. The 70-acre, meticulously maintained green space has added a new 4,800-square-foot pavilion, new fencing, enhanced landscaping, and a new lighting and sound system.

“The park has never looked better,” said Burt. “The city has done a great job with all the new enhancements, and I know they will be well received by those coming to the show.”

Again this year, the top dealers in the Southeast will display more than 400 boats, which is more than 40 million dollars’ worth of bay boats, pontoons, cruisers, personal watercraft, and center consoles, from 17’ to those well over 40 feet, along with the latest marine electronics



Show Dates & Time:

Friday March 6 “Red Carpet Opening Day” 10 a.m. to Sunset

Saturday, March 7 “Locals Day” 10 a.m. to Sunset

Sunday, March 8 “Military Appreciation Day” 10 a.m. to 4 p.m.*

* Active and Retired service members enter free with Valid ID (Sunday Only)

Ticket Prices:

Pre-Sale Online Only
(1 Day Pass - Valid until March 5th): \$15 General Admission (1 Day Pass): \$20

Platinum Admission
(3 Day Pass): \$35 Kids (12 and under): Free



March 6-8

MORE THAN A BOAT SHOW

Fishing | Kayaking | Paddleboarding

Boating Supplies | Live Music

Golf Carts | Bar | Food Trucks | Art



Skip the line + purchase your tickets online

Free Parking • Pier Park

EMERALDCOASTBOATSHOW.COM

and innovations.

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

In addition to boats, a curated lineup of Coastal Lifestyle exhibitors and vendors will showcase the best of Gulf Coast living. Boating accessories, fishing, paddle boarding, kayaking, biking, electric carts, product demonstrations, seminars, beach

furniture, coastal artists, condo and beach house furnishing, kids’ activities, live music, food trucks, craft beer, and cocktails are all part of the show.

Parking for the show is always free at the adjacent Pier Park. The show will once again honor military members and first responders on Sunday. For the most up-to-date information on the show, including dealers, brands, exhibitors, and vendors, or to purchase tickets in advance to ‘skip the line,’ visit EmeraldCoastBoatShow.com.

Golf Series: Our "Blue Bayou" at Bluewater Bay Golf Course



BY BARBARA PALMGREN

Linda Ronstadt once echoed these lines in her signature hit, "Blue Bayou."

*I'm going back someday
Come what may to Blue Bayou
Where the folks are fun
And the world is mine on Blue Bayou
Where those fishing boats with their
sails afloat
If I could only see
That familiar sunrise through sleepy
eyes
How happy I'd be.*

Only a few shrimp boats now

are seen on Choctawhatchee Bay as the sun rises to greet those fortunate enough to live in this paradise. That familiar sunrise? It's still very much alive — its colors often best appreciated from the Marsh course on hole No. 4 or the Bay course on hole No. 6, especially by those early-morning golfers lucky enough to be there.

But sleepy eyes? Not if you want to be sure the ball sails straight down the fairway — or if you need clear vision to determine the correct putting angle and speed so that little white ball drops into the hole.

Where the folks are fun? Yes. Like the swallows that return to Capistrano, the snowbirds are back, golf clubs in hand and dreams of low scores dancing in their heads, along with a bit of braggin' among friends about eagles, birdies and pars.

Nestled among homes in the Bluewater Bay community, golfers enjoy a course layout that is challenging, yet fair. Tee times



can be booked through GolfNow or by calling the pro shop. With scenic views that often distract in the best possible way, the course can now be enjoyed by golfers of all skill levels. With overseeded greens and tee boxes and reasonable fees, the beautiful course is ready for winter play — an accomplishment made possible by the dedication of Golf Course Superintendent Alfredo Francisco and his staff.

General Manager Stephan Kleemeyer has worked tirelessly over the past year to ensure growth and continued success for the club. Adding to that suc-

cess is the bonus of a full-service restaurant, the Blue Tee, where golfers and residents alike can enjoy breakfast, lunch or dinner from 7 a.m. to 9 p.m. It may be chilly in February, but a warm lunch and accompanying beverage make for the perfect setting to share stories of that approach shot to the green that resulted in a birdie on the hole.

Membership remains the heart and soul of any golf course, and new member rates encourage golfers to join. Golf carts are included in the rate. While public play is important, membership provides the con-

tinued revenue needed to support and sustain the club.

So, yes, the world is ours — and being happy? The only time you can't play golf is when heavy rains, or perish the thought, snow soak or cover the fairways and greens.

Yes, our Blue Bayou warmly welcomes snowbirds and golfers alike to this hidden jewel of the Panhandle that is Bluewater Bay Golf Course.

To book or for more information, call (850) 897-3241, email golf@preservebwb.com or visit bwbresort.com.



Best Rates in the County!

Golf Cart Included

Super Family: \$356.40/month + tax

Family: \$316.44/month + tax

Single: \$254.61/month + tax

Junior: \$111.78/month + tax (age 17 and below)

Social: \$65.83/month + tax



Join us 7 days a week for breakfast, lunch, dinner, drinks, sports... and so much more! Open to everyone. Visit blue-tee.com for menu.

MILITARY SPECIALS

Eglin AFBGC members, Bluewater Bay Golf Club would like to invite you over while your home course is being renovated. Please know that all prices are final. There are no additional charges or hidden fees.

Active Military 25% off

Just \$190.96/mo + tax

3-Month: \$233.39/mo

+ tax + 4th month FREE

6-Month: \$221.72/mo

+ tax (5% savings)

12-Month: \$210.05/mo

+ tax (10% savings)

Golf Moose

\$49 for Two Players - Cart Included

- 18 Holes each

- Valid after 11 a.m., 7 days a week

- Cart rental & tax included

- Tee times booked within 3 days

- Present voucher at check-in

- Valid through April 30, 2026

(850) 897-3241 | golf@preservebwb.com
www.bwbresort.com

 Sports

Golf Series: Ray LeBlanc Wins the Men's Club Championship at Shalimar Pointe Golf Club

BY BARBARA PALMGREN



Over the last two years, I introduced readers to each of our outstanding golf courses in the community. With fascinating stories of golf course layouts and the managers who organize and provide golf to members, community, and visitors, it's no wonder Okaloosa, Walton, and Santa Rosa counties are a golf

mecca for the Florida Panhandle.

Some courses are private; but, the majority are semi-private with members and open to public play. Important to each course is to develop opportunities for youth and members to compete. I have featured several civic and non-profit tournaments as well as tournaments for



force's welfare, readiness and morale. Off duty, Ray heads to Shalimar Pointe Golf Course to enjoy a sport he was introduced to by his uncle when Ray was just age 7.

Growing up in Sierra Vista, Ariz., Ray helped his high school golf team achieve second place in the state championship. Ray also credits his mother and her unwavering support. At a time when finances were a challenge for the family, she bought him his first set of fitted clubs, Snake Eyes. That sacrifice and so many others were part of the foundation to mold this young man into the man who serves his family and nation with pride. Family support continues with Ray's wife, Lauren, cheering him on as their family enjoys living in the Shalimar community.

Of course, as fate allowed, his daughter Madison, age 7, now tees up her ball as a member of the First Tee golf program to continue the golf legacy. So, special thanks, Ray's uncle. Your gift and love of the game are alive and well.

Both Ray and Madison began playing golf at age 7. What goes around, comes around—and the golf world is better for it!

Celebrating One Year Renovation



Tifeagle Greens • Updated Irrigation System • Bunker Renovations
Tree Removal For Enhanced Turf Conditioning • Cart Path Restoration
Tee Boxes Added • New Fleet of Carts

**EXPERIENCE THE FINGER DYE COURSE DESIGN ON THE SHORES
OF CHOCTAWHATCHEE BAY WHERE EVERYONE IS TREATED LIKE A CHAMPION!**

Special Seasonal Rates and Memberships Available for All Ages With NO Initiation Fee

Clubhouse Available for Parties Too!

Call for a Reservation 850-651-1416

BRIGHT BLUE POOLS

Commercial & Residential
Pool Remodeling
No Pool Too Big

We'll Make
Your Pool
Look New

Professional Plastering and Tile
Blue Diamond Finish • Pebble Finish
10 Year Guarantee • Free Quotes

Our owner, Curtis Nelson, makes it a point to be on the jobsite for every project to ensure everything goes according to plan.

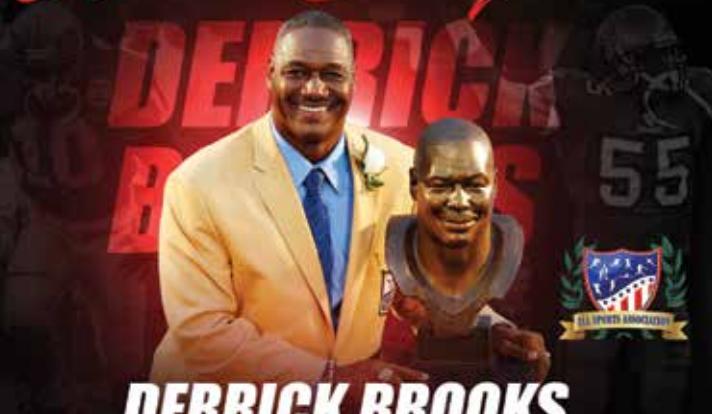
Plastering Pools Since 1975

850.496.2025
BrightBluePools.com

Proudly serving the entire Florida Panhandle!



WE'RE HONORED TO ANNOUNCE OUR
2026 KEYNOTE SPEAKER
FOR THE
ALL SPORTS ASSOCIATION
Awards Banquet



DERRICK BROOKS

NFL HALL OF FAMER | SUPER BOWL CHAMPION | COMMUNITY LEADER

FRIDAY, FEBRUARY 20TH, 2026

Is Cholesterol Our Friend?



BY KAY LEAMAN, HEALTH ARCHITECT, HEALTHYDAY HEALTHYLIFE

I love learning new things and passing them on to all of you. When it comes to our health, knowledge empowers us to navigate our health journey. We've heard for a long time that high cholesterol is bad. My cardiologist wanted to put me on a statin even though my cholesterol was in a normal range; I declined.

So, let's take a look at what cholesterol does.

Cholesterol is a fat related compound found in all body tissues and in animal products. It is made within the body, primarily by the liver. Some is also produced by the intestinal wall. The body uses cholesterol to make hormones and vitamin D when we are exposed to the sun. The brain is our most cholesterol rich organ and is important in brain health. It is also our body's repair substance, creating scar tissue and patching damaged arteries. It, along with saturated fats, in the cell membranes gives our cells stability.

Cholesterol is also a primary

component of the myelin that surrounds each nerve cell and acts a protective sheath giving insulation and allowing more efficient nerve impulse conduction.

Note: Many times, when our cholesterol is high, it's because the body needs it to perform its functions.

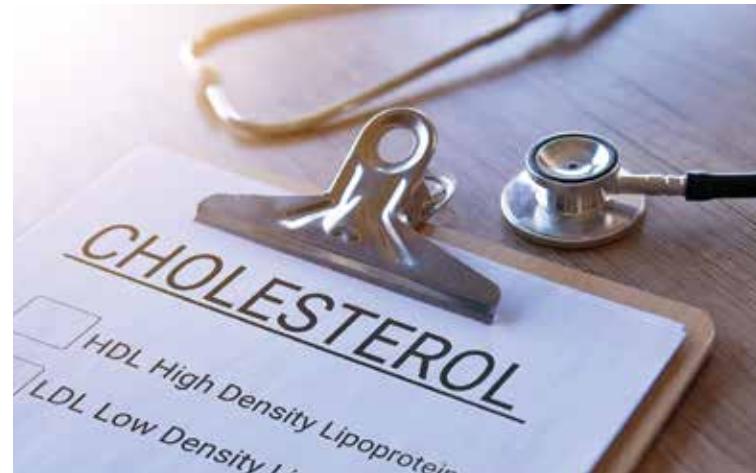
News Flash: Our LDL cholesterol is not the real problem. It's the oxidized LDL combined with arterial inflammation that can lead to arterial calcification (plaque formation) and hardening of the arteries.

If the percent of LDL cholesterol molecules that are oxidized is low (less than 10% of total LDL) and arterial inflammation is kept at a minimum we won't need to worry about the levels. What is needed to keep these in check is anti-oxidants (nutrients, not medication).

A little science:

Homocysteine along with free radicals oxidizes the arterial lining along with the LDL and triglycerides which leads to the inflammation. This in turn releases the C-Reactive protein (produced by the liver) which is a known marker of arterial inflammation (5-7). Homocysteine causes nicks or cracks in the endothelium (where inflammation takes place) and the oxidized LDL sticks to these nicks. LDL cholesterol that is not oxidized does not stick to these nicks, no matter how much there is.

This is good news because our cells need it to function and without it we would die. Lastly, many



health problems can arise if our levels are too low.

There are certain labs that can test and inform you where you actually stand. One doctor

recommended lab is Life Extension. The tests to request:

- Oxidized LDL Cholesterol
- HDL Cholesterol, High sensitivity CRP

- Homocysteine (You can request this test with your normal blood work.)

The Big Take Away: If your oxidized LDL is low, and you boost your HDL and keep your homocysteine levels low, you won't be at an increased risk for heart attacks or death.

Our bodies are complex and so many of the functions are interwoven and dependent on each other. Every step we take in our journey makes a difference.

Have a fabulous Valentine's Day (A day to love others and yourself!) and a healthy 2026.

Here's to Health!
succeed.hdhl@gmail.com


THE GROUND UP PROJECT

THE RESTING TREE

SERVING ADULTS 16 - 55 WITH AUTISM AND OTHER INTELLECTUAL DISABILITIES

NOW OFFERING

- ✓ Full & Half-Day Programs
- ✓ Social Interaction
- ✓ Physical Activity
- ✓ Arts & Crafts
- ✓ Life Skills
- ✓ Games

NOW OFFERING TUITION ASSISTANCE

SCAN FOR MORE INFO

VISIT OUR WEBSITE www.thegroundupproject.org



1177 E John Sims Pkwy, Niceville FL 32578  

Bluewater PLASTIC SURGERY
Steven J. Clark, MD, DMD, FACS
Board Certified Plastic Surgeon
Michelle Sasala MSN, APRN, FNP-BC
Nurse Practitioner/Aesthetic Injector
Maya Newell, Licensed Esthetician



UltraClear
TURN BACK THE CLOCK!

| | | |
|---|--|--|
| Non-Surgical Treatments Botox Bar Facial Fillers Laser Hair Removal Laser Pigmentation and Wrinkles New - Ultra Clear Laser | Surgical Procedures Breast Augmentation Breast Lift or Reduction Tummy Tuck Mommy Makeover Liposuction (Vaser, 360) Facelift, Necklift, Eyelift Gynecomastia (Male Breast Reduction) Post Weight Loss Labiaplasty | Skincare & Aesthetician Services Medical Grade Skin Care Facials Diamond Glow Dermaplane Peels |
|---|--|--|

Book your appointment today!
Niceville • Santa Rosa Beach
(850) 530-6064 | bluewaterplasticsurgery.com

Wellness

COLD NIGHT

continued from page 3

not for comfort, but for survival. He avoids locations where people stare.

He carries everything he owns with him, knowing that if he leaves it behind — even briefly — it may be gone when he returns. “Being judged for carrying your life with you is soul-crushing,” he said.

On Cold Nights, survival becomes even harder — staying dry, staying warm, and staying safe as the wind makes the cold even harder to endure. That’s how Charles found One Hopeful Place — through quiet word of mouth shared among those living outside.

Without access to basic needs, dignity is often the first thing lost. And when dignity erodes, self-worth follows. “You stop feeling worthy of help,” Charles said.

Cold Night didn’t just offer warmth. It offered dignity.

The Hearts That Serve

Cold Night does not happen without volunteers.

Behind every night the doors stay open are people. This winter, those people stepped forward — the individuals who depend on Cold Night, and the volunteers and community partners who make it possible. The

nights are long, but no one is left to face them alone.

Some arrive before sunset to help prepare the space. Others come late, after long workdays, to stay through the night. Many return again and again — not for recognition, but they know what’s at stake.

Lesley Sasser has volunteered for nine years, following the example set by her mother. “Sometimes it’s just remembering someone’s name and making them feel special,” she said. “And that matters.”

Rosemary Hilliard treasures the quiet moments — hugs, thank-yous, and simple gratitude offered by hands still cold from the night air. “What we do might not feel like much,” she said, “but it makes my heart happy.”

Enger Clements, a volunteer of six years, summed it up simply: “This is a place where people are treated like people.” They show up because they understand what the cold can do — and because making sure everyone is safe matters.

Alongside them are volunteers who return faithfully, night after night: Clara Oates; Darryl and Lynn Wilson; Jordan Sasser; Chris and Paula Previte; and Pastor Joe and Dawn Wilson — showing up because the work still needs to be done.

All Cold Night volunteers



serve at One Hopeful Place, helping prepare spaces, welcome guests, and ensure safety throughout the night.

Faith in Action

When Cold Night stretches on for weeks, meals are not supplemental — they are essential.

Hot dinners and early-morning breakfasts become anchors of warmth, provided by faithful community partners who return week after week, including Seventh-day Adventist Church, First Christian Church, First Presbyterian Church, First Baptist Church of Fort Walton Beach, Trinity United Methodist Church, Taking It to the Street Ministry, and the Janet Boldin Foundation, along with individual meal sponsors Darryl Wilson and Kristen Shinnick.

More Than a Bed for the Night

Cold Night is often the first point of contact — but it is not the end of the story.

While participants are inside, Cold Night also creates an opportunity to connect them with resources and support that can help move them toward stability.

Beyond Cold Night, One Hopeful Place is already home to 67 residents working toward

been incredibly grateful,” Liz Qualiana said. “They’ve stepped up to help one another.”

Donna Morgan emphasized the role of the community. “The community showed up and showed out,” she said. “Those donations helped us get through this.”

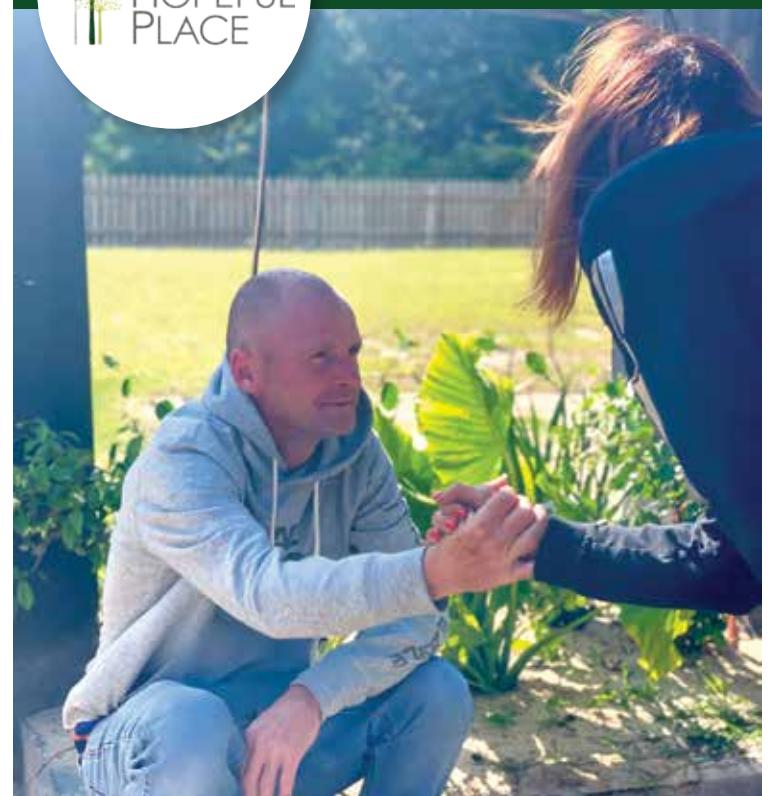
Approaching its 10-year anniversary, One Hopeful Place remains focused on dignity, compassion, and care.

Homelessness — and housing instability — are closer than many realize. It may be someone you know. Someone you once worked with. Someone one hard season away from needing help.

Cold Night does not promise miracles. It promises humanity — and sometimes, that promise is what carries someone through one more night.

Ron and Charles represent just two of the many faces of Cold Night — men and women alike facing dangerous weather with resilience, hope, and the quiet determination to survive.

**A Campus
CHANGING Lives To
Better Our Community.**



MEDICAL MARIJUANA CARD CONSULTATION

Elevate Your Wellness with Medical Marijuana

Obtain Your Physician Consultation and Med Card for a Healthier, Happier You!

- PANAMA CITY
- MIRAMAR BEACH
- PENSACOLA
- MARIANNA

BOOK A VISIT! THEKAYALIFE.COM

THE KAYA LIFE CANNABIS CLINICIANS



BAYWIND MEDICAL CAN GIVE YOU A LIFT

Baywind Medical

Come try our large in stock selection
Local service for repairs and warranty

GOLDEN

\$100 OFF
any Lift Chair purchase
with coupon

540 E John Sims Parkway • Niceville
CALL US! 850-729-2559

FREE LOCAL DELIVERY
if you present this ad

Visit www.onehopefulplace.org or
call (850) 586-7879 with your active
compassion for the homeless in need.

Where Has The Love Gone?



BY DR. RICHARD CHERN, MD

Sitting on opposite ends of the couch wondering if they were still in love. Same house, same couch, same bed, same routine, but where is the love, the fun, the passion? It seems like years since they've been intimate.

She doesn't seem interested anymore. He's tried so many times he just doesn't ask anymore. She always seems angry about this or that. Complain-

ing about things that shouldn't even matter; but, apparently they matter a lot. Complaining about not sleeping or waking up all night and always being tired. Is she just tired of him? It's like there's no way to make her happy anymore.

He doesn't seem interested anymore. When was the last time he came on to me? I can't even remember the last date we went on. We never spend time together. He's always asleep on the couch and we never talk anymore. If I still love him, why don't I have any desire? I thought marriage was supposed to get easier.

Does this sound familiar? It should. It's the story we hear from patients all the time. No libido, never feeling rested, just surviving each day so you can get home and crash, the weight gain, the irritability. And why is everyone getting so annoying?

It's amazing what hormones are responsible for. Everyone seems to think testosterone = mean and muscles and estrogen = emotional overload. That's so far from the truth. It's hard to describe, but I might say, testosterone = fearless desire to engage in life, and estrogen = the emotional awareness to enjoy every moment.

Forget the health benefits of hormones today, and there are tons. Let's talk about how it changes your life.

Imagine peacefully drifting off to sleep and waking after eight hours feeling fresh and rested. Not even an ounce of tired. None. I'm talking ready to hop out of bed with a list of tasks to accomplish and looking forward to accomplishing every single one. You can't wait to get out of bed excited for the day. Sounds impossible.

Imagine actually taking the



steps toward a goal instead of just having some hazy snippets of a daydream where you don't really know what you want, where you would go or what you would do, because it seems like you will never get there anyway.

Imagine your spouse approaching you with that look in his eye and you smile, because you've been waiting for him all day.

That's just a taste of what hormones do. I used to feel like you. I got treated 12 years ago. It changed my life. I felt alive.

I slept. I was happy. I wasn't afraid of life. So, I quit my job and left over 20 years of traditional medicine. Why? So, I could help you feel better, too.

We take a comprehensive approach. We listen. We review. We create. We design. And we personalize it all to you. You're not broken—and you're not alone. I can't wait to see you feeling better. You really have no clue what you're missing. It's so exciting. Just call us. It's really not expensive to completely change your life. Call The Hormone Restoration Center at 850-837-1271.



Follow us on Facebook!

TRAINING

continued from page 4

cause they did less—less forcing, less self-criticism, less urgency. They learned to listen instead of override. To adjust instead of quit. To trust that small improvements compound over time.

And they do.

A little better sleep leads to better energy. Better energy leads to gentler movement. Gentler movement supports hormone balance. Hormone balance improves mood and focus. Suddenly, the person who felt stuck begins to feel capable again.

That's how marathons are won. Not by sprinting at the start, but by pacing wisely.

Redefining Success

What if success wasn't measured by how fast you change, but by how well you sustain? What if progress meant fewer crashes, quicker recovery, and

a deeper sense of connection to your body?

Wellness is not a finish line you cross. It's a relationship you build.

So, if you're feeling discouraged, tired of trends, or tempted by the next "miracle" solution, pause. Take a breath. Ask yourself not what will fix you fastest,

but what will support you longest.

Your body is in this for the long haul. And when you meet it with patience, consistency, and care, it will carry you farther than any shortcut ever could.



Get the Smile You Deserve

Smile with Confidence Again

- Are you embarrassed about smiling in front of people?
- Do you ever put your hand up to cover your smile?
- Do you dislike your smile in photographs?
- When you look through magazines, do you envy the models' smiles?
- Do you wish your teeth were whiter?
- Do you think you show too much or too little of your teeth when you smile?
- Would you like to change the way your teeth or gums are shaped?
- Do you have gaps or spaces in between your teeth?

If the answer is "yes" to any of these questions, you may be a good candidate for **A Smile Makeover**.



GULF COAST DENTAL
Steven G. Robinette, DDS
(850) 897-9600
4566 Hwy 20 East Ste 108
Niceville, FL 32578
gulfcoastdental.com

Call today
to schedule a personal
FREE consultation



The HORMONE Restoration Center
Look Healthy. Feel Alive

Hormone Imbalance?

Optimize your health
the natural way with
bioidentical hormones.

Now offering Semaglutide/B12 for weight loss.
Experience real weight loss results without hunger,
extreme diet or exercise



Three Years In A Row!
Thank you Destin!

Call Dr. Chern, MD and Sue Griffin, ARNP today!

Dr. Richard Chern, MD

12889 Hwy 98W, Suite 107B
Miramar Beach, FL
(850) 837-1271



**Look Healthy,
Feel Alive!**

biote



thehormonerestorationcenter.com



BY TIPP SPRADLIN

Most business owners are not resistant to change. They are decisive, capable, and accustomed to solving problems quickly. That instinct is often what built the business in the first place.

The challenge is not effort. It is pace.

There is a moment most own-

ers recognize, even if they have never said it out loud. It is the moment after you finally admit something is not working. Maybe it happens during a rare quiet morning. Maybe it hits while you are out of town and your phone will not stop buzzing. Maybe it comes when someone asks an innocent question and you realize only you know the answer. That realization does not bring panic. It brings resolve.

You see the issue clearly. You name it. And when something matters, you take action.

Once the cracks are visible, it is hard to un-see them. Every weak spot feels urgent. Every dependency feels risky. So, you do what capable people do. You rewrite processes that have lived in your head for years. You shift responsibilities. You add meetings. You introduce new tools. From the outside, it looks like leadership. From the inside, it feels like relief. Problems have been identified and solutions set in motion. But relief is not durability.

Lasting change tends to work differently. Instead of fixing everything at once, mature busi-

nesses focus on one improvement that makes the operation steadier, clearer, or easier to run. It might be a single decision that no longer requires the owner's involvement, or one process that works even on busy or stressful days. When one improvement holds, the next becomes easier to introduce.

This approach works because every business has a natural capacity for change. When that capacity is exceeded, even good ideas struggle to take root. Before adding new systems or expectations, it helps to consider whether the organization has the time, attention, and clarity to absorb them. If a change adds strain instead of removing it, slowing down and simplifying first is often the more effective move.

Progress that lasts is usually quieter than progress that feels impressive.

One of the simplest ways to know whether a change is working is to watch what happens under pressure. If a process still functions during deadlines, busy seasons, or unexpected challenges, it is becoming part of the business. If it disappears when things get hectic, it is not a failure. It is a signal that the change needs more time, support, or refinement. Durable improvements survive real conditions, not ideal ones.

Over time, this kind of durability becomes the default. Decisions no longer funnel to one person. Standards hold without reminders. Teams know what to do without asking. The business becomes more stable and more predictable. That predictability

builds confidence, both internally and externally.

Making change this way improves more than day-to-day operations. When businesses rely less on constant intervention, owners gain clarity and flexibility. Employees benefit from clearer expectations and more consistent decision-making. Work becomes more sustainable, not just more productive.

That stability often shows up financially as well. Durable systems support steadier growth, improve margins, and reduce costly disruptions. Customers notice the consistency. Teams perform better when they are not constantly resetting.

There is also a longer-term benefit many owners underestimate. Businesses that run predictably, without depending on one person to hold everything together, tend to be more valuable. They inspire confidence not only within the organization, but in anyone evaluating the business from the outside. The result is meaningful on every level: better quality of life today, stronger financial performance over time, and a business positioned to support a confident, well-funded retirement when the owner is ready.

Positive, lasting change is not about doing more. It is about choosing improvements that hold, then building on them deliberately.

Tiphanie "Tipp" Spradlin is a Business Sales Advisor with First Choice Business Brokers of NW Florida. Reach her at 850-532-8882.

How Business Owners Can Make Positive, Lasting Change

FEATURED LISTINGS

Inflatable Party Rental Business



Cash Flow: \$43,447
Ask Price: \$125,000
Includes box truck, inventory

Retail Health Store: Bay County



Cash Flow: \$145,755
Ask Price: \$599,000
Includes \$200,000 inventory

Urgent Care and Primary Care



Established & Profitable
Cash Flow: \$391,877
Ask Price: \$1,100,000

[VIEW LISTINGS](#)



PanamaCityBeach.FCBB.com | 850-588-1025
415 Richard Jackson Blvd, Ste 208, PCB, FL 32407

FCBB of NW Florida | Each Office Independently Owned and Operated | Natalie Kessler, Lic. Real Estate Broker

FIRST 1st CHOICE
BUSINESS BROKERS
OF NW FLORIDA

Life is complicated.
Your insurance
doesn't have to be.


ABORA
INSURANCE GROUP

Personal &
Commercial
Insurance

850-424-6979

11275 U.S. Hwy. 98 #7 | Miramar Beach, FL 32550

www.GetAbora.com

Passwords Aren't Enough:

Bit-Wizards Urges Local Businesses to Fix This Glaring Cybersecurity Gap

BY BIT-WIZARDS

For decades, passwords have been the frontline defense for business systems. But today, that single layer of protection has become one of the weakest links in cybersecurity, and cybercriminals know it.

Industry reports consistently show that more than 80% of

data breaches involve stolen, reused, or weak credentials. In other words, the problem isn't always sophisticated hacking techniques; it's often as simple as someone getting hold of a password. For businesses of any size, especially small- and mid-sized organiza-

Continued on next page

PASSWORDS

continued from previous page

tions without dedicated security teams, this poses a costly risk.

So where should businesses start?

One of the most effective and accessible upgrades to basic password protection is multifactor authentication (MFA). It works by requiring users to verify their identity using two or more different factors before accessing an account. Even if a password is compromised, an attacker still can't get in without additional verification.

Most MFA systems rely on a combination of the following:

- **Something you know**, such as a password or PIN

- **Something you have**, like a one-time code sent to a phone, an authenticator app, or a physical security key

- **Something you are**, including biometrics like fingerprints or facial recognition

This layered approach dramatically reduces the likelihood of unauthorized access. In fact, the U.S. Cybersecurity and Infrastructure Security Agency reports that accounts protected with MFA are 99% less likely to be compromised than those protected only by passwords.

"Getting your password isn't enough for hackers if you use MFA," said Brian Schlechter, Bit-Wizards director of IT. "Requiring two separate pieces of information increases the difficulty of getting into your accounts."

Beyond blocking unauthorized logins, MFA can also serve as an early warning system. Unexpected verification requests, such as a login prompt when no one is trying to sign in, alert users and administrators to suspicious activity before real damage is done.

Keep in mind, MFA is only one piece of a much larger cybersecurity puzzle. Modern threats require a more comprehensive approach, which is where Managed IT Service providers, like Bit-Wizards, play a critical role.

"We use MFA, enterprise-grade firewalls, VPNs, and so much more to offer a more complete solution," said Schlechter. "Our team looks over your situation, implements the best combination of strategies, and provides thorough help desk support every step of the way."

For local businesses in particular, the impact of a breach can be devastating. The longer

a business goes without effective safeguards, the longer it exposes itself to a resource-draining incident. It's a vital consideration, given that the average cost of a successful data breach for small businesses was \$164,000 last year.

The good news is that meaningful improvements don't have to be complicated or disruptive. Starting with MFA and a professional security assessment can quickly identify vulnerabilities and provide a clear path forward.

As technology continues to shape work environments, communication, and customer service, strengthening cybersecurity is no longer just an IT concern. It's now a core part of business infrastructure and responsibility.

For more info on professional device audits, proactive IT strategies, and closing cybersecurity gaps, visit Bit-Wizards at <https://bitwizards.com/managed-it-services>.

Greater Fort Walton Beach Chamber Names Vince Mayfield Life Director, Installs 2026 Leadership

The Greater Fort Walton Beach Chamber of Commerce announced Vince Mayfield, CEO and co-founder of Bit-Wizards, as Life Director during the Chamber's Annual Installation and Awards Breakfast held in January.

The Life Director designation recognizes an individual whose long-standing commitment, leadership, and service have made a lasting impact on the Chamber and the Greater Fort Walton Beach business community. Mayfield actively supports the Chamber and has earned recognition as a leader within the region's technology and business sectors.

The annual event also marked the installation of the Chamber's 2026 leadership and a formal transition of board leadership. Gordon King, CEO of Okaloosa Gas, who completed a successful year as chairman of the board, ceremonial-



ly passed the gavel to Bonnie Barlow, president and CEO of Bridgeway Center, who will serve as chairman for 2026.

King reflected on the Chamber's accomplishments over the past year, highlighting continued progress in member engagement, advocacy, and community partnerships. Barlow outlined priorities for the year ahead, emphasizing advocacy, collaboration, and continued economic growth throughout Okaloosa County, guided by

her theme for the year: Leadership, Service, and Success.

Annual Awards

Congratulations to the recipients of this year's prestigious awards:

- Volunteer of the Year: Barbara Britt, B Britt, LLC
- Ambassador of the Year: Paul Singleton
- Local Business of the Year: Mills Heating & Air
- Corporate Business of the Year: Cox Media

Teddy Awards

The event also featured the beloved Teddy Awards, recognizing individuals for their dedication and contributions to the community. This year's Teddy Award winners include:

- Carolyn Ketchel, Okaloosa County
- Stephen Perkins, Warren

Averett

- Debbie Dodge, Greater Fort Walton Beach Chamber of Commerce
- Ben Merrell, owner, Soundside Waterfront Bar; Fort Walton Beach City Council
- Bernard Johnson, Florida Power & Light
- Kelly Jasen, United Way Emerald Coast
- Shane Weddle, FASTSIGNS
- Robert Bage, City of Fort Walton Beach Police Department
- Marcus Chambers, Okaloosa County School District

The Greater Fort Walton Beach Chamber of Commerce continues to serve as a leading advocate for business, economic development, and quality of life throughout the region.

For more information about programs, events, and chamber membership, visit fwbchamber.org.

Alice in Wonderland



NORTHWEST
FLORIDA
BALLET

March 7 & 8 | Mattie Kelly Arts Center

\$48 Adults | \$22 Children (12 & Up)

Season Production Sponsor:

MATTIE KELLY
ARTS CENTER
NORTHWEST FLORIDA STATE COLLEGE

Signature Season Sponsors:

NORTH FLORIDA
BONE & JOINT
SPECIALISTS
DR. SORAYA AHMED
ANDREWS
INSTITUTE
PHYSICAL THERAPY

Scarlett

NFBallet.org | 850.729.6000





A Pastor's Ponderings: The Military's Moral Battle and the Chaplaincy at 250



BY PASTOR DOUG STAUFFER

Since the founding of the United States, military power has encompassed more than troops, weaponry or tactics. The founders believed that without virtue, armies would fail—and that faith was the foundation of virtue. For that reason, chaplains were not treated as optional morale officers or psychological aides, but as guardians of conscience, discipline and spiritual endurance.

During the Revolutionary War, the Continental Army formally appointed chaplains to preach, pray and encourage the

troops. General George Washington ordered regular divine services, assigned chaplains to brigades and expected officers to attend public worship. Washington understood that soldiers unmoored from moral restraint, would eventually lose cohesion, courage and honor. Congress echoed this belief by proclaiming national days of prayer, fasting and thanksgiving, openly acknowledging that victory ultimately comes from Almighty God—not merely from military calculation.

That founding conviction stands in stark contrast to the military culture of recent years. While the armed forces must remain apolitical, they cannot afford to be morally indifferent. In recent years, immorality—sexual misconduct, abuse of authority, ethical compromise—has ended countless military careers and undermined unit readiness. Even with the most advanced technology in the world, a fighting force can still cripple itself from within



when discipline and virtue erode.

The redefinition of chaplaincy by past administrations reflected this tension. Increasingly, chaplains were pressured to serve primarily as general counselors, therapeutic listeners or emotional support specialists—often stripped of their theological anchor. While mental health care is essential, the chaplain's unique role has always been spiritual leadership grounded in faith. When faith is reduced to feelings and conscience is replaced by compliance, moral clarity suffers.

Predictably, whenever spiri-

tual leadership becomes visible—especially in official settings, such as prayer—critics raise alarms about coercion or impropriety. Yet the Founders did not believe faith threatened liberty. They believed it restrained power. Washington

warned that armies without virtue become instruments of tyranny rather than guardians of freedom.

The question is not whether soldiers of diverse beliefs deserve care—they do. The question is whether chaplaincy should be stripped of its spiritual core to satisfy modern secular sensibilities. History suggests otherwise. Moral relativism does not strengthen armies; it weakens them. Discipline does not flourish where virtue is optional.

This concern extended beyond Washington. During his

presidency, John Adams called the nation to fasting and repentance, urging Americans to “call to remembrance our own sins, and implore the forgiveness of Heaven.” Adams understood what modern America often forgets: political and institutional crises often reflect deeper spiritual decay.

As America approaches her 250th year, the military's challenge is not merely to remain lethal—but to remain just. We must fight effectively, yes. But we must also ensure we are not undermined by immorality that undermines readiness, corrodes trust and dishonors service.

The God who heard the prayers of the Continental Army has not changed. His arm is not shortened. He still calls nations—and institutions—to humility, repentance and righteousness. The question is not whether God remains faithful. The question is whether we will return to the moral foundations that once made our armed forces strong.



ART, MUSIC, AND MORE
FREE EVENT!
OCTOBER 25 & 26



THURSDAY NIGHT
CONCERT SERIES
APRIL 9 - JUNE 11, 2026



CHANGE A LIFE -
SUPPORT THE ARTS!
160+ ARTSREACH
PROGRAMS

BECOME A MEMBER
- JOIN TODAY!

MKAF.org



Sean of the South: Funny Valentine

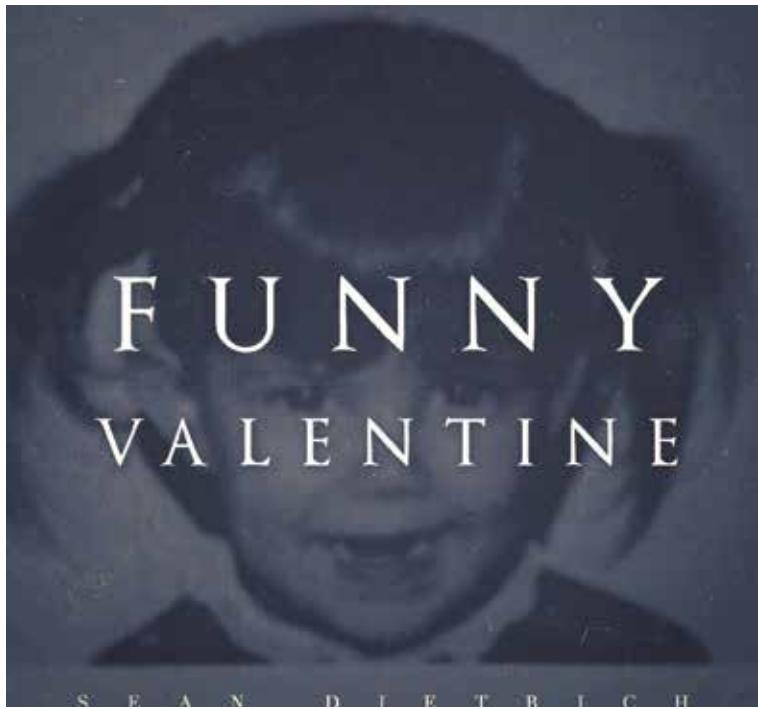


BY SEAN DIETRICH

It was a Wednesday. I know this because on Wednesdays the Baptist church had family suppers.

And although I wasn't exactly a faithful Sunday churchgoer, I was a devout mid-week supper-eater.

That night, I stood in line behind a girl, holding my plate. She was funny. She had so much personality she hummed like a neon light.



Later, I sat beside her during service. That week, there was an out-of-town preacher. The kind with big hair, sweat rags, and nice shoes. He invited people to walk the aisle to get born again.

My pal, Craig—who lost his religion every football season—recommitted for his thirtieth time. He said he felt something in the air that night.

I did too.

When service let out, the girl wasn't ready to go home. Neither was I. So, I suggested we drive. She liked the idea—though I'll never know why.

I pointed my vehicle east, we headed for nowhere, traveling

as slow as my engine would run. The miles of pines made her more chatty. She propped her feet on my dashboard and let the words roll.

She talked about things. About how she saw the world, about her favorite kind of mustard, about religion, and the proper way to eat fried chicken.

I gave one-syllable responses because I didn't want to interrupt. She had a voice that sounded like Escambia County in June.

By the time we landed in Port Saint Joe, her one-sided conversation had faded to a stop. I looked at her. She was sleeping.

So, I pulled into a gas station and got lukewarm coffee.

On the ride back, I thought long and hard. Not just about the sleeping girl, but about how I'd gotten a late start in life. And about how my childhood was a pitiful one.

did lift. I was someone else. I was the me I'd always known I should've been. Not the quiet young man who was too serious for baseball.

This girl. She'd done it to me without even trying. And even if I never saw her again, I was grateful for her.

When I arrived at her house, it was three in the morning. I walked her to the door. I hugged her and whispered, "Maybe I'll see you again, sometime."

She said, "What'n the hell's maybe? 'Course we'll see each other, dummy."

Every good thing in my

life can be traced back to that night—the evening I became who I am. With her I have everything. Without her I'm a blind man.

That was the Wednesday I got born again.

POGO PASS **EMERALD COAST.**

ONE PASS. ONE PRICE. ONE YEAR OF FUN!

Enjoy FREE ADMISSION at every stop!

1 Visit 1 Visit

Historic Pensacola Village 3 Visits 1 Visit 1 Visit

1 Visit 3 Visits 1 Visit 1 Visit

50% OFF WITH CODE: FunLife www.pogopass.com

Big Kahunas - Gulfarium - Uncle Bucks and More!

ATTRACTIONS SUBJECT TO CHANGE



**LIFETIME
DECK
BUILDER
BRADLEY
DUKE
DAUM**
35 Yrs. Experience

DECK DESIGN • REPAIR • CONSTRUCTION

Beach Access Repairs

Call 850-974-3984



So pathetic, in fact, it embarrassed me to talk about—kind of like I'm doing now.

When my father died, he left a shadow on me, one I didn't think would ever lift.

But that night, something

 Arts & Music

MKAF 30th Anniversary of Concerts in the Village

Celebrate three decades of music under the stars as the Mattie Kelly Arts Foundation (MKAF) marks the 30th anniversary of its beloved Concerts in the Village series. The area's first live outdoor concert series returns Thursday evenings from April 9 through June 11, 2026, at the MKAF Dugas Pavilion in Destin.

This 10-concert, family-friendly series features premier regional and national artists and top tribute bands performing everything from classic rock, rhythm and blues, and disco to yacht rock and modern pop favorites.

The season opens April 9

with Smash Mouth, followed by Black Jacket Symphony recreating Van Halen's 1984. Other highlights include Yacht Rock Schooner, Rumours ATL (Fleetwood Mac tribute), Brass Transit: The Music of Chicago, The Turnstiles: A Tribute to Billy Joel, Boogie Wonder Band, The Molly Ringwalds, The Return:



CRESCE^NDO!
An event supporting **Sinfonia Gulf Coast**

MAIN EVENT!
FEATURING PINK MARTINI

SUNDAY, MARCH 1 | 3 PM
Sandestin Golf & Beach Resort,
Magnolia Ballroom

A Beatles Tribute performing Sgt. Pepper's Lonely Hearts Club Band, and a season finale with A1A: The Official Jimmy Buffett Tribute Band.

"We are thrilled to celebrate 30 years of Concerts in the Village with one of our most dynamic and diverse lineups yet," said MKAF CEO Demetrius Fuller. "When you purchase a concert ticket, you are supporting our mission to bring arts education and engagement programs to thousands across Northwest Florida. We invite everyone to join us this season for unforgettable nights of music and community."

Gates open at 6 p.m., with concerts beginning at 7 p.m. Attendees are encouraged to bring lawn chairs and picnics, or enjoy food and beverages available for purchase from featured restaurants and food trucks.

General admission is \$40 per adult (including processing fees), with discounts available for active-duty military with ID. Children 12 and under are free. Tickets are available at MKAF.org/events.

A limited number of VIP tables, seating eight guests for the entire season, are available. For availability or sponsorship information, call (850) 650-2226 or email info@mkaf.org.

MKAF members receive early entry, free admission to every concert, and discounts to other MKAF events. Learn more at MKAF.org.



Concert lineup is subject to change. All sales are final. Pets, drones, and tables larger than two feet are not permitted. Children 17 and under must be accompanied by a parent or guardian.

The 2026 Concerts in the Village schedule:

Thursday, April 9 | Smash Mouth
Thursday, April 16 | Black Jacket Symphony: The Music of Van Halen
Thursday, April 23 | Yacht Rock Schooner
Thursday, April 30 | Rumours ATL

Thursday, May 7 | Brass Transit: The Musical Legacy of Chicago
Thursday, May 14 | Turnstile: The Music of Billy Joel
Thursday, May 21 | Boogie Wonder Band
Thursday, May 28 | The Molly Ringwalds

Thursday, June 4 | The Return: A Beatles Tribute
Thursday, June 11 | A1A: The Official Jimmy Buffett Tribute Band

It's time for *Crescendo! Main Event*, the Emerald Coast's ultimate social and cultural extravaganza of the season! This energy-infused experience celebrates the culinary and cultural arts with world-class vintners, expert spirit purveyors, incredible auction items, and a not-to-be-missed live performance.

This year's special guest is internationally renowned and iconic big band **Pink Martini**, the "little orchestra" that's wowed audiences around the globe with a dazzling blend of jazz, classical, and old-school pop sung in more than 25 languages. Founded by pianist Thomas Lauderdale, Pink Martini is known for its playful, cosmopolitan style and vibrant, genre-bending performances. As part of Sinfonia's 20th anniversary celebration, Pink Martini will be accompanied by the full **Sinfonia Gulf Coast orchestra**. This marks the first time the orchestra has performed at Crescendo!

Guests will enjoy reserved table seating, hors d'oeuvres, an elegant, seated late lunch, and an all-inclusive afternoon of music, wine, food, and fabulous fun — all in support of Sinfonia Gulf Coast's music education and community engagement initiatives throughout Northwest Florida.

20 **SINFONIA**
GULF COAST
YEARS
DEMETRIUS FULLER
MUSIC & ARTISTIC DIRECTOR
YOUR SYMPHONY EXPERIENCE ... REDEFINED

TICKETS ON SALE NOW

Box Office:
SinfoniaGulfCoast.org
850.460.8800



CRESCENDO! 2026 PRESENTED BY:



RJH & Associates, Inc.

SILVER SANDS
PREMIUM OUTLETS
A HOWARD GROUP AND SIMON CENTER

JP BOSWELL
CONSULTING LLC

LIVEOAK
FIRE

MG
Your Home Your Art



NEWS

continued from page 12

of the drone. The Federal Aviation Administration website was cited as a helpful resource for new and experienced drone users, offering guidance on registration, public safety and airspace restrictions.

EpiSci/Applied Intuition Opens Fort Walton Beach Office

Drone and autonomy technology company EpiSci, owned by Applied Intuition, celebrated the opening of its new Fort Walton Beach office with a ribbon cutting at JG Plaza. The expansion marked a significant investment in the region's growing defense and technology sector and is expected to support approximately 83 high-skilled engineering and defense technology jobs. Company leaders highlighted the Emerald Coast's increasing role as a hub for advanced aerospace and national security innovation. The event included remarks from leadership and opportunities for community members to meet the local Applied Intuition and EpiSci team.



Denise David has joined Life Media Group as an Advertising Executive. Since moving to Okaloosa County in 2022, she has taken an active role within the local community serving as committee chair within several local networking organizations and is known for the interest she takes in the success of those around her. Denise is a speaker, writer, business builder and friend. She has held national corporate roles in sales, business development, coaching, recruiting and marketing management. Denise has over twenty-five years of marketing experience serving various types of businesses and personal experience as a small business owner. The unique skill set and creativity she brings will be an asset to the clients she serves.

Meet Denise

**DON'T MISS OUT
ON OUR NEXT ISSUE!**

**TO ADVERTISE,
CALL DENISE @ 850-810-4786**



ROOF PRO
Roofing Specialists

*Most Awarded
Roofing Contractor*

State Licensed • License # CCC133693

Shingle - Metal - Tile Roof Replacement Experts
FREE Estimates within 24 Hrs.



*Scan this QR Code
for a 5% Discount!*



(850) 332-3330 | Roofproroofing.com | [f](#) roofproroofing

Local Coupons

SUNSET LIQUORS / PARADISE LIQUORS
\$5 OFF PURCHASE OF \$25 OR MORE
(NOT VALID WITH ANY OTHER PROMOTIONS)

Offer expires 3/31/26
Offer good at all 10 Locations

BLUEWATER PLASTIC SURGERY
\$100 OFF LASER PACKAGES
INCLUDES LASER HAIR REMOVAL, PHOTOFACIALS, AND PIGMENTATION TREATMENTS (EXCLUDES ULTRACLEAR). PLUS ENJOY A COMPLIMENTARY CONSULTATION WITH MICHELLE, NP.

Offer expires 3/31/26
Niceville • Santa Rosa Beach • 850-530-6064
www.bluewaterplasticsurgery.com

TORTOISE CLINIC
\$30 OFF NEW PATIENT OFFER
Present this coupon and receive \$30 off any service at the Tortoise Clinic. One coupon per person.

Offer expires 3/31/26
2441 U.S. Hwy 98, Santa Rosa Beach
TortoiseClinic.com | 850.267.5611

TAILFINS TIKIS

Tiki Boat Tours
FREE Child Ticket

*age 12 and under, limit one per group



BOOK NOW

Offer expires 3/31/26
172 Harbor Boulevard, Destin
850-650-1200

BEVERLY HILLS DAY SPA

HUG Me Package: \$197.50
KISS Me Package: \$190

Offer expires 3/31/26
114 Palmetto Drive, Suite 6, Destin
850-654-8544 | BeverlyHillsDaySpa.com

BE WELL SOLUTIONS
FREE ADVANCED BRAIN SCAN
(NOT JUST A CONSULTATION)

Offer expires 3/31/26
4641 Gulf Starr Dr #105 • Destin
850-786-2051 • Completeketaminesolutions.com

BLUEWATER PLASTIC SURGERY
20% OFF ANY FACIAL

PLUS A FREE SKIN CONSULTATION WITH OUR AESTHETICIAN, MAYA. NEW PATIENTS ONLY.

Offer expires 3/31/26
Niceville • Santa Rosa Beach • 850-530-6064
www.bluewaterplasticsurgery.com

FUBAR PIZZA BAR

**BOGO:
BUY ONE ENTRÉE, GET ONE OF EQUAL
OR LESSER VALUE FREE**
(DINE IN ONLY)

Offer expires 3/31/26
114 Amberjack Drive • Fort Walton Beach
850-226-7084 | www.fubarfwb.com

SUNSET LIQUORS / PARADISE LIQUORS
\$5 OFF PURCHASE OF \$25 OR MORE
(NOT VALID WITH ANY OTHER PROMOTIONS)

Offer expires 3/31/26
Offer good at all 10 Locations

CULLIGAN WATER

\$300 OFF

WHEN YOU MENTION THIS AD/COUPON

Offer expires 3/31/26
850-664-7771

BEACHSIDE SLIDING GLASS DOOR MAINTENANCE, LLC
**\$25 OFF SLIDING DOOR TRACK REPAIR
WITH ROLLER REPLACEMENT**
FREE ESTIMATES

Offer expires 3/31/26
BeachsideSlide.com
850-98-SLIDE (850-987-5433)

BAYWIND MEDICAL
\$100 OFF ANY LIFT CHAIR PURCHASE
WITH COUPON

Offer expires 3/31/26
540 E John Sims Parkway • Niceville
850-729-2559



Sunday
BRUNCH
10AM-3PM

AYCE
ALL YOU CAN EAT
SHRIMP
4PM-CLOSE TUESDAY

**Trivia
Night!**
6:30-8:30 THURSDAY

Playoff Football is Here!

**KIDS EAT
FREE**
4PM-6PM
TUESDAY-FRIDAY

KARAOKE
5PM TUESDAY

PRIME RIB
THURSDAYS
STARTING 4PM

**CRAWFISH
BOIL**
12PM SATURDAY