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You Can Be a Hometown Hero for Those in Need this Season

BY LORI LEATH SMITH

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

Each year this season, leadership students from



Fort Walton Beach High School (FWBHS) become "heroes" for many parents in our community who have no way to provide a joyful Christmas for their children—10 days of meals, holiday gifts and any other necessities such as utilities and maintenance for families in Okaloosa County. In December, students will shop at Walmart to select gifts such as bikes for the children. Donations are also

spent on necessities such as bread, butter, milk, eggs and turkeys and even family bills. Through Christmas Connection, you can join these amazing hometown heroes by making a monetary donation for gifts and bills or contributing canned goods and boxed food. \$100 provides a holiday package for one child. You can send a check to FWBHS with "Christmas Connection" written in the memo section.



A tax receipt by request can be provided.

Want to enjoy a Thanksgiving Day Feast and help make a local high school youth's Christmas a little brighter at the same time? **AJ's on the Bayou** in Fort Walton Beach is hosting a free Thanksgiving Feast from 11 a.m.-4 p.m.

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Heroes for the Homeless

BY LISA WOODRUM

In a world where we are bombarded with negativity and bad reports, I invite you to pull up a front row seat with me to witness your community's compassionate heart toward the down and out.

In 2006, community leadership met to ask the question, "What are we going to do to assist those who are down on their luck?" What culminated over the next 14 years, through unity, perseverance and evolving vision, is what we have come to know as "One Hopeful Place (OHP)," where peoples' lives are rescued and transformed. Its pivotal philosophy is, "Give a Hand Up, Not a Hand Out." After you read this incredible account, may you be inspired to join the ranks of the "heroes" who serve the demographic of our community!

On the front end, you have the opportunity to get a "front row seat" in person to view this incredible life-changing facility and meet some of the heroes who serve the vulner-

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

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 Community

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featuring time-honored classics such as turkey, ham, stuffing, turkey gravy, mashed potatoes, sweet potato casserole, green bean casserole, cranberry relish, garden salad, dinner rolls and assortment of pies. Its foundation, Kids on the Coast Foundation, a local, 501(c)(3) non-profit organization, will be accepting donations to support various charities that provide assistance and support to local children and youth in Okaloosa and Walton Counties. They'll receive items such as jeans, shirts, jackets, socks, shoes and school items. To simply donate to Kids on the Coast Foundation, email info@kidsonthecoast.org.

Many of the needs in our community include the elderly who desperately need heaters this time of year. **Elder Services of Okaloosa County** has depleted its heater resources and says their phones are already ringing. Many are handicapped, homebound and poor. You can help by purchasing a heater (or several) and dropping it off at 207 Hospital Dr. NE, Fort Walton Beach, 32548 or by making a donation to Elder Services of Okaloosa County.

Your generosity will warm an elderly person's heart and body this Thanksgiving and throughout the holidays. Call Director of Elder Services Kim Fraley at 850-833-9165 for more information.

Have you ever had to sleep without a bed? Put some sparkle into a child's holiday this year. **A Bed 4 Me** invites you to help provide beds for children in Okaloosa and Walton counties this season. Five dollars buys a pillow; \$50 purchases bedding; \$125 buys a bed and \$250 sponsors a full bed kit and helps with operational expenses. A Bed 4 Me has provided beds to 2,000 children in our community since 2016, but is always in need of our support. To help, visit abed4me.org where you can donate in any amount.

Do you ride? Then rev up your engine for a child at the **Toys 4 Tots Ride** on the Emerald Coast, Sunday, Nov. 20. Registration starts at 8:30 a.m. at Emerald Coast Harley Davidson. Kickstands up at 11 a.m. With a goal of 500 participants, join this escorted ride to benefit local children this holiday season through Children In Crisis and the Emerald Coast Children's Advocacy Center. \$10



registration fee and new toy or gift card donation. The ride ends at the Mullet Festival Fairgrounds with bike games, bike decorating contest, 50/50 raffle, music and food trucks. All motorcycles welcome.

Destiny Worship Center Fort Walton Beach is providing Thanksgiving meals for families in need in Fort Walton Beach. You can help by picking up a Thanksgiving bag from now – Nov. 19 (Saturday). Purchase and fill the bag with the list of items on the bag and drop off at the Destiny Campus

NO LATER THAN Nov. 13. Thanksgiving bag assembly day is Tuesday, Nov. 15, 9 a.m. in the sanctuary. Consider joining on Saturday, Nov. 19 to deliver to families in our area. Please sign up in the foyer.

Food For Thought (FFT) provides five year-round programs to bridge the meal gap in the lives of the food-insecure children they serve, but it's especially needed during the holidays. Families supported by Food for Thought programs throughout Okaloosa and Walton counties will be provided food to prepare a traditional Thanksgiving meal along with food to support their students' needs while they are out of school for a week, which is about 10 meals they will miss. To enroll, email support@fftfl.org. To volunteer or donate, please visit www.fftfl.org. You can also sponsor a family at Thanksgiving.

You can make a difference by helping to stock a toy room for kids. This year, **Emerald Coast Children's Advocacy Center (ECCAC)** is creating a toy room for their families and agency partners to "shop" for children from newborn up to 18 years old. Simply bring unwrapped gifts, and Christmas

wrapping paper for the gifts, by Nov. 30 or sooner. Check out gift ideas to purchase for all age groups in the events section of ECCAC's website, www.eccac.org. Deliver to the Niceville Chamber of Commerce office, 1055 John Sims Pkwy. East. ECCAC is also accepting 2022 year-end tax-deductible donations. For further information or assistance with deliveries, email Ana Michalzik at ana@eccac.org or call 850-420-4639.



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able! An Open House will be held at One Hopeful Place on Nov. 9 at 10 a.m. on 1564 Percy Coleman Rd. here in Fort Walton Beach. OHP's mission is to break the cycle of homelessness through collaboration of service entities, resource providers and our community in Okaloosa County. OHP is Okaloosa county's largest shelter; yet it is in the process of expanding even further since the need is so great! The women's shelter is adding eight more beds. The cold night shelter is currently in the process



of adding 50 more beds.

Because of OHP's success, there have been area shelter administrators who have toured the



facility and asked the question, "How have you been so successful?" Ted Corcoran, President and CEO of the Greater Fort Walton Beach Chamber of Commerce, the central figure in driving this vision, responded, "The government tries to solve the homeless problem with the assistance of the community; but this community is solving homelessness with assistance of

the government." This community has taken ownership of the problem of homelessness.

For varying reasons people experience homelessness, of which, a miniscule percentage have chosen this lifestyle. Especially in the current societal circumstances with lack of affordable housing and inflation where people live "hand to mouth," it does not take much to push people/families into this catastrophic category of homelessness; people are more vulnerable than ever. It has been an ongoing concern in the Oka-

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Paul Singleton: A Singular Source of Generosity and Commitment

By KELLY MURPHY-REDD

Tested, stalwart and dedicated, are words describing Paul Singleton. A fixture as ambassador at the Fort Walton Chamber of Commerce, Paul has attended 1,650 ambassador events including local business ribbon cuttings. How does he know? He consults a little black book where records of such things are kept. Keeping track began years ago when ambassadors turned in hours to quantify service to the community.

You may know chamber ambassador Paul Singleton, but not his story.

Paul was raised in North Carolina, one of six children. His father was Chief of Police, worked in a defense plant, and served in the North Carolina National Guard during WWI. At age 7, Paul's father caught him lying and put him in jail. This lesson had a lasting effect on Paul.

His father later became an invalid and a sharecropper. Paul worked shifts at a local paper mill while a senior in high school. With no available support from family, he enrolled in East Carolina University. There he met Anne George, from Richmond, Va. They married in 1955.

He enlisted in the Air Force as a junior in college. On graduation night, after two years of Aviation Cadet School, Paul was asked if he was married. He couldn't lie and said yes. Cadets were not supposed to be married. Paul didn't graduate.

Re-enrolling in East Carolina University (ECU) in Air Force



versity of Southwestern Louisiana from 1966 to 1969 and attended gunship aircrew training in Ohio. During his time in Vietnam, Paul remembers being replaced on a 14-man gunship just before take-off. The plane was shot down and only one man survived.

Paul was chief of aircrew training at Hurlburt Field from 1970 to 1976, and attended and taught at the U.S. Air Force War College in Montgomery, Ala., from 1976 to 1981. He was

again stationed at Hurlburt as part of the 16th Special Operations Squadron from 1981 to 1984 and served in Grenada from 1982 to 1984.

A Lt. Colonel with 32 years of service, Paul retired from the Air Force, but not from active life.

He served Okaloosa County as a member of the executive committee for the United Way from 1984 to 1985, the Democratic Committee from 1987 to 1989, and President of the Guidance Clinic (now Bridge-way) in 1983. Paul was named mental health volunteer of the year.

He also served as chairman of the American Heart Association from 1986 to 1991, member-at-large of the Concert Association from 1987 to 1991, Deacon of the 1st Presbyterian Church from 1988 to 1990, and member of the governing board for the West Florida Community Care Center in Milton, Fla., from 1988 to 1990. He was on the YMCA board for 20 years.

If that wasn't enough, he was Lt. Governor of Kiwanis from 1992 to 1993, a trustee for the Florida District Foundation in 1994, and named Kiwanian of the Year in 1977 and 1993. Paul has been an ambassador for the Greater Fort Walton Beach Chamber of Commerce since 1984, the Fort Walton Beach Coin Club secretary/treasurer from 1984 to 1989, and treasurer of the ROAIC Investment Club from 1985 to 1988.

In 1990, Paul went to see Buddy Bracken at the Okaloosa Clerk of Courts. He told Buddy, "I need a job so I can get weekends off." He was hired as an administrative assistant and public relations representative. He officiated swearing-in ceremonies and marriage ceremonies, wrote the newsletter, and created the first telephone directory for county workers to unify the county.

Paul has many stories, but here are a few.

Public services were scarce in Okaloosa County in the early days. In 1971, Kiwanis created a hearing test program. People would call the telephone company and if they couldn't hear certain words or numbers recit-

ed to them over the phone, they were told to see a doctor.

Once a twelve-year-old boy was caught stealing a preacher's car in Pensacola. Paul offered to have the boy stay at his house. When the boy left, Paul discovered his son's coin collection was gone.

As a deacon of the 1st Presbyterian Church, Paul served as property chairman. He says he was a unifier there as well, because whenever he did anything to the kitchen, all the women got mad.

Paul loves serving the community, because he receives more than he gives. Paul and Anne were married for 63 years before she passed away in 2018. He has recently been inducted into the Distinguished Military Service Society at East Carolina University.



Kelly Murphy-Redd

Writer/Marketing Consultant
Certified Economic Developer
Florida Real Estate Broker
Official Storyteller of the
Fort Walton Beach
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loosa County area.

But Fort Walton Beach has risen to the occasion! Sherry Jones, OHP Community and Public Relations Director, recognizes this. "I don't know what we would have done without the community's generosity!" she expressed with deep gratitude, citing numerous nonprofits, churches, businesses, donors and volunteers. "It was a well-oiled machine."

Walter Arrington is one of OHP's resident success stories. A native of Fort Walton Beach and a Marine Corps veteran, Walter became homeless for almost five years. He had intermittently stayed in various facilities which offered more regimented programs. He struggled with trust under this type of approach, thus moved back on the streets numerous times. Eventually, he came to OHP where, in contrast, they used a "low-barrier" model which gradually enabled him to develop trust and feel at ease. ("Low-barrier shelters emphasize welcoming people in as they are [no sex offenders], while having clear and



Walter Arrington, an OHP resident success story

simple behavioral expectations that apply to anyone residing in the shelter. These expectations are narrowly focused on maintaining a safe environment for all.)

In a phone interview with Walter, he shared that this dynamic allowed him six months to decompress—become mentally stabilized, heal emotionally and transition out of survival mode. He explained, "The stress of life on the streets damages the psyche, because of the constant state of survival mode." But in the OHP dynamic, Walter thrived and found an internal motivation to make good life decisions. Eventually, he was able to move to transitional housing.

Homeless was not a "period" in Walter's life—it was a "comma!" Walter was inspired by how his social worker impacted him and decided he wanted to serve people likewise. So, he pursued this vocation and completed his Associates de-

gree, then his Bachelor's degree in Social Work. He will soon graduate with his Master's Degree in social work with hopes to be accepted for a PhD program next year. His passion is to bring healthcare and social services to the impoverished. Currently, he works at Community Health Northwest Florida in Pensacola as a Homeless Health Navigator. He also serves on various boards of directors and has received numerous awards.

His "battle" became his victory and it fashioned a warrior in him to fight for others in the arena of homelessness. Congratulations, Walter! We celebrate your new life and the multitude of lives you will change!

OHP is producing more like you!

But OHP cannot continue to change lives without the ongoing presence of "heroes" — staff, volunteers and those who donate funds and items. As they say, "It takes a village to raise a child." Well, some homeless are in that place—adult children needing attention (as Walter did for a season), but through OHP, are being raised again as contributing citizens.

Ted and Sherry recognized a key partner in the success of OHP was Bridgeway Center, Inc. (BCI). In 2020, Bonnie Barlow, BCI President and CEO, was invited to assist in the management and programming of OHP. Bonnie accepted and they now provide primary care, mental health, psychiatric medicine and substance abuse services, along with two 24/7 staff on site. This partnership has brought OHP to a new level of service.

Bonnie agrees there is a small population voluntarily living on the streets. However, she acknowledged, the greater truth is that most residents have fallen on hard times, such as lost jobs because of the economy, those who flee from abusive homes,

veterans with PTSD or unaware of their benefits, scarcity of affordable housing and those who have records who are rehabilitated, but landlords turn them away (keeping them in a the homeless cycle).

BCI employees, Donna Morgan, Program Manager, and her assistant, Jennifer Prorock, Shelter Coordinator, play key roles in the day-to-day activities. They are dedicated leaders in guiding the residents in areas such as life skills, social skills and participating in the care and operations of the facility as a team on a daily basis. They also connect them with community services such as education and work.

Your "front row seat" allows you a vantage point of witnessing your amazing community. Would you like to join the OHP winning team at some level? Visit OneHopefulPlace.org and www.facebook.com/OHPFWB where you can find out how to get involved, view further photos, learn the details of the programs and meet the staff. And of course, we hope to see you at the Open House!

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Are You Ready?



BY MELISSA FORTE-LITSCHER

Getting ready for winter weather and the holidays? Here are some tips to consider for yard and home maintenance and guest appearances. To take advantage of these crisp fall days, start with the garden beds. Rake fallen leaves, dead-head your annuals, prune back the perennials and roses, and clean up the summer vegetables before the first frost. If you are planting new bulbs for spring blooms, like colorful tulips, daffodils, crocuses, irises and hyacinths, put them in the ground now. Once they are planted, go ahead and mulch your flower beds. Two to four inches of or-

ganic material like wood chips, shredded leaves or pine straw provides the protective blanket they need to germinate over the winter months.

This is also a good time to plant a tree as the cooler temperatures and moisture help the roots establish before the heat of the summer. Additionally, clean out your gutters, making sure the water is diverted away from your house by 3-4 feet, and clear your roof of branches and leaves to prevent them from collecting moisture and causing damage.

When your final mow of the yard is complete and you are ready to put the lawn mower away, take some steps to make sure it will be ready to go in the spring. Wipe away any grass and dirt that clings to the machine, and consider having the blades sharpened by a professional. If you have a gas lawn mower, use up the last of the gasoline in the tank or add fuel stabilizer to keep the engine healthy and remove and store the battery from your electric mower.

Check the exterior of your



home for any leaking or cracked seals around your windows and doors. Keep warm air in and cold air out, and reduce your heating bills at the same time, by taking care of any leaks now. Use caulk to seal any cracks or chips around windows, and install weather stripping around doors. While you are inspecting for leaks around the house, check for any holes that mice or rodents might enter when it gets cold outside; they might want to share your warm space. Use caulk or

steel wool to plug any holes.

Inside maintenance for fall includes changing the filters on your HVAC system. If you have a fireplace, make sure it is clean and the chimney is cleared. Check the batteries in your smoke and carbon monoxide detectors, and clean out your dryer vents. This is also the time to set your fan to rotate in a clockwise direction (opposite its operating direction in summer). Run it on low speed to create an updraft that draws the cool-

er air up and forces the heated air near the ceiling down and through the room.

Another chore on your annual maintenance list should include draining your hot water heater to remove accumulations of lime and other minerals that naturally occur in your tap water. When left untreated, this buildup can keep your appliance from functioning its best and put your system at risk for leaks and other problems.

The winter holidays usually mean more guests in your home. So, while you are putting the work in, perhaps add the following “sprucing up” tasks to the list. Repair any cracks in your walkways and driveway with masonry crack filler or a concrete patch. Change the porch and landscape lighting to longer lasting, cooler LEDs to brighten up your entrance. Clean and paint your entry door and trim for a fresh new look choosing gloss or semi-gloss paint for durability. And finally, upgrade your doormat. You and your guests will feel delighted with the new welcome!

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 Community

November Holiday Happenings Around Town

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



Kick off the Christmas season on Nov. 18 when Santa rides in the holiday parade down **Main Street in Destin Commons** to light the biggest Christmas tree on the Emerald Coast. Have fun with free face painting and photo opportunities with Rudolph and Frosty characters, all set to festive holiday tunes. The parade starts at 7 p.m. and fireworks will immediately follow.

A November holiday favorite is the **Sparkling Wine and Holiday Lights**, Nov. 19, at The Village of Baytowne Wharf in Sandestin. Stroll the beautifully decorated streets of Baytowne Wharf enjoying an evening full of holiday spirit, de-

licious appetizers and sparkling wine from 4-6 p.m. featuring more than 30 champagnes and delicious appetizers at featured Village restaurants. There's also plenty of holiday cheer, with carolers, bubbles and Baytowne Wharf's choreographed light show, 12 Nights of Lights. Tickets: www.baytownesparklingwinefest.com/



Light Up The Night Friday, Nov. 25, 5-6 p.m., when the Fort Walton Beach downtown Christmas lights and the Landing Christmas Tree will shine for the first time this holiday season. Festivities begin at 5 p.m. when Santa arrives at the Landing with Christmas music, a visit and

storybook reading from Santa, and a message from Mayor Dick Rynearson. At 5:30 p.m. sharp, all of the downtown lights and the Christmas Tree will come on, welcoming the holiday sea-

son in Fort Walton Beach.

The details are done, Santa is booked and the best band on the Gulf Coast, Fina Faya, is playing a 'Boogie Woogie Christmas!' The **Downtown Holiday Market** will be held Nov. 27 from 11a.m. - 4 p.m. at The Landing. Crafts, music, food, Santa, joy and merriment are to be had! For vendor information, visit <https://forms.gle/CYzEJrrono8fsn627>.

Here Comes Santa Claus, Sat., Nov. 26, 6-9 p.m. right down Baytowne Lane! Cheer Santa on as he makes his way to the Event Plaza Lawn to light up the Village Christmas Tree. Santa will start his horse drawn carriage journey into Baytowne Wharf at 6 p.m. and parade around the Village. Then he'll flip a switch to officially light up the Christmas tree for the holiday season. The fireworks light the sky immediately after around 6:15-6:30. There's also face-painting, kids crafts and, after the fireworks, visits and photos with Santa. Visit www.baytownewharf.com.

The Blessing of the Live Nativity

First Baptist Church of Fort Walton Beach will present the 33rd Live Nativity celebration from Thurs., Dec. 15 - Wed., Dec. 21. The Live Nativity is open from 6 to 8:30 p.m. each night. It is the first time in several years that the Live Nativity will be open on a Sunday evening.



This year's event will again include a drive-through option as well as the direct interaction with Mary, Joseph and baby Jesus and petting and feeding the animals. The entrance to the nativity field is at the corner of 2nd St and Church Ave, right by the First Baptist Church sanctuary. Parking is available in the church parking lot.

The shepherd's field is filled with sheep, donkeys and of course, Naomi the Camel. In addition, there is one Alpaca

on hand that must have escaped from Noah's Ark. This celebration of the birth of Jesus is a free event that includes Angels, Mary, Joseph and baby Jesus, the three Magi, and Shepherds. Visitors have their picture taken in the nativity scene. The photo is waiting for them as they leave the event after having a cookie, coffee or hot chocolate! If the weather turns cold, there are fire pits to gather around to keep warm.

As visitors depart the shepherd's field, children receive a



candy cane and they learn the Christian story behind its invention. To illustrate the complete salvation story from Jesus' miraculous birth to his crucifixion and resurrection there are Roman Soldiers at the Cross and Angels at the Empty Tomb. Each night there will be musical presentations from the church's choir and other talented individuals.

This depiction of the birth of Christ has become a special part of the Christmas celebration in Fort Walton Beach. The

family photo in the nativity is a keepsake that now stretches back over three decades. Last year over 800 family portraits were taken in the nativity scene.

First Baptist Church was blessed to have Dr. Bill Bucklew and his wife, Jane, in our congregation 33 years ago when the church started the Live Nativity. Although Dr. B has passed on, Jane still tells the children about the candy cane story and all the animals still come from the Rockin' BAB Ranch in DeFuniak Springs. Josh Nelson, his former ranch manager and now the Rockin' BAB owner, has continued Dr. B's legacy of providing the animals for the Live Nativity.

For more information on First Baptist's free gift to the community, visit fbcfwb.org.

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In 2013, a local Pensacola office was established bringing a nationally respected manufacturer to the area with the added benefit of working with a local company. The local dealership has been servicing the Emerald Coast since and continues to provide quality product and guarantees on not just the lowest



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FWB Happenings NOVEMBER 2022

..... 1-30

Downtown FWB Farmers' Market 8am-1pm | 2nd & 4th Saturdays | Fort Walton Beach Landing Park Okaloosa County Farmers' Market 7am-2pm | Saturdays | 1954 Lewis Turner Blvd, FWB Baytowne on Ice Hours vary daily | Baytowne Wharf Sandestin VFW Post 7674 Sunday Breakfast 8-11:30am Sundays | 231 Carol Ave. | FWB 3 Bryan Blutworth 5pm | AJ's on the Bayou | FWB 4 Shrek The Musical 7:30pm | Stage Crafters Community Theatre | FWB Concert: Tribute Weekend 7-9pm | Baytowne Wharf | Sandestin Live Music with Purple Monkey 6pm | 3rd Planet Brewing | Niceville Musical Theatre Night 7:30pm | Mattie Kelly Arts Center | Niceville First Friday Coffee 7-9am | First Baptist Church | FWB A Bed 4 Me Celebrates 2,000 Bed Deliveries 12:30pm | Ruckel Airport | Niceville County Music Festival The Boardwalk | Okaloosa Island 5 Be a Hero Concert feat. Mulligans 6pm | Mattie Kelly Cultural Arts Village | Destin Saving with Soul Adoption Event 10 am - 2 pm | Step One Automotive | Subaru FWB on Beal Holiday Open Air Art Day 11 am | Artful Things | Niceville Raider Rides Veterans Appreciation Event 12 pm | Mattie Kelly Arts Center | Niceville County Music Festival The Boardwalk | Okaloosa Island Shrek The Musical 7:30 pm | Stage Crafters Community Theatre | FWB Night At The Museum 6:30 pm | Heritage Museum of Northwest Florida | Valparaiso Mountainfilm on Tour 7-9 pm | Watercolor | 30a Santa Rosa Beach

Concert: Tribute Weekend 7-9 pm | Baytowne Wharf | Sandestin HH Arts Gallery Night (for Stagecrafters) 3-7 pm | 100 Beal Parkway SW | FWB Artwalk sponsored by Artesano Boutique 5-9 pm | Downtown FWB 6 Harbor Docks Take a Kid Fishing Day 7-1 pm | Harbor Docks | Destin Shrek The Musical 2 pm | Stage Crafters Community Theatre | FWB Concert: Tribute Weekend 2-4 pm | Baytowne Wharf | Sandestin Island Concert Series 4 pm | Harborwalk Village | Destin 9 One Hopeful Place Open House 10 am | 1564 Percy Coleman Rd. | FWB 10 MKAF Wine Walkabout 5:30 pm | Ruth's Chris Steak House | Destin NFSO: A Tribute to our Heroes 7:30 pm | Mattie Kelly Arts Center | Niceville 11 Blue Angels Homecoming Air Show 9:30 am | NAS Pensacola Free Entree for Veterans Day 1-2:30 pm & 5-10 pm | Holi Indian Cuisine | FWB Free Burger and Fries for Veterans Day 10 am-10 pm | Fatboys | Destin Veteran's Day Celebration 5-8 pm | Harborwalk Village | Destin Love Fest Fri 4pm - Sat Noon | The Sound Cafe + Enlightened Studios | FWB Degas Pastel Society Biennial Exhibition Opening Receptions 6 pm | Mattie Kelly Arts Center | Niceville Gathering in the Garden 6 pm | Point Washington Preserve | SRB 12 Blue Angels Homecoming Air Show 9:30 am | NAS Pensacola Emerald Coast Walk 10 am-Noon | John Beasley Park Fort Walton Beach Gun Show 9 am-4 pm | Northwest Florida Fairgrounds | FWB



Watersound Monarch Art Trail Guided Tour Watersound Half Shells on the Harbor 1-4 pm | Harborwalk Village | Destin Pioneer Day 10 am | Fred Gannon Rocky Bayou State Park Band Together for Autism 5-8 pm | Mattie Kelly Cultural Arts Village | Destin Women's Climbing Circle 9 am | Rock Out Climbing Gym | Destin HolySmokes Amateur BBQ Cookoff 11 am | Immanuel Anglican Church | Destin DeFrance Holiday Market 9 am-2 pm | De'france Antiques on Eglin Pkwy. | FWB Holiday Shop and Food Truck Festival 11 am-3 pm | Fort Walton Beach High School 13 Fort Walton Beach Gun Show 9 am-4 pm | Northwest Florida Fairgrounds | FWB Epic Bakery Festival 1 pm | Main Street | DeFuniak Springs Flutterby Arts Festival 10 am - 4 pm | The Pavilion at Watersound | 30a Island Concert Series 4 pm | Harborwalk Village | Destin 17 FWB Chamber Business After Hours 5:30-7:30 pm | Pet Supplies Plus | Destin Bryan Blutworth 5 pm | AJ's on the Bayou | FWB 18 Santa Arrival 7 pm | Main Street | Destin Commons The Nutcracker 7:30 pm | Mattie Kelly Arts Center | Niceville

Coastal White Christmas Holiday Lights 4 pm | Grand Boulevard | Miramar Beach Trivia Night: Space Edition 6- 8 pm | Emerald Coast Science Center | FWB 19 Sparkling Wine & Holiday Lights at Baytowne Twin Cities Pavilion Christmas Market 8 am-1 pm | 1053 John Sims Pky. | Niceville 2022 Okaloosa Walton Heart Walk 7 am | NWFSC | Niceville Chili Cookoff Benefitting CALM 4-7 pm | LJ Schooners | Bluewater Bay Summer Haze Winter Fest Noon-9 pm | Distillary 98 | Santa Rosa Beach Christmas Hydrangeas 4-6 pm | Painting with a Twist | FWB Craft & Vendor Fair 11 am | 3rd Planet Brewing | Niceville Thankssending Rock Out Climbing Gym | Destin The Nutcracker 7:30 pm | Mattie Kelly Arts Center | Niceville Santa Arrival at Bass Pro Shops Destin Commons | Destin 20 Toys 4 Tots Ride 7:30 am | Emerald Coast Harley Davidson | FWB Turkey Trot 8 am | Sandestin The Nutcracker 2:30 pm | Mattie Kelly Arts Center | Niceville Island Concert Series 4 pm | Harborwalk Village: The Nutcracker Ballet 5:00 pm | Seaside Amphitheater 22 Fall for All 10 am-3 pm | Emerald Coast Science Center | FWB Coastal White Christmas Open House 3 pm | Grand Boulevard | Miramar Beach Festival of Trees Begins Grand Boulevard at Sandestin | Miramar Beach 23 Fall for All 10 am to 3 pm | Emerald Coast Science Center | FWB

..... 24 FREE Thanksgiving Feast for Kids on the Coast Foundation 11 am-4 pm | AJ's on the Bayou | FWB FREE Thanksgiving Feast for Habitat for Humanity 11 am | Harbor Docks | Destin 30A 10K & 1 Mile Fun Run 7:30 am | Rosemary Beach | 30a 25 Light Up the Night 11 am | The Landing | FWB Emerald Coast Classic 11 am | Northwest Florida State College | Niceville Baytowne Cinema: The Polar Express 6-8 pm Fall for All 10 am-3 pm | Emerald Coast Science Center | FWB Family Day - All Ages Christmas Child 1-3 pm | Painting with a Twist | FWB Christmas Reflections 2022 Begins 5:30 - 9 pm nightly | Live Oak Ave. | Defuniak Springs 26 Emerald Coast Classic - Finals 3 pm | Northwest Florida State College | Niceville Here Comes Santa 6-9 pm | Baytowne Wharf | Miramar Beach Holiday on the Harbor 1-4 pm | Main Stage | Harborwalk Village Duchess Live 6 pm | 3rd Planet Brewing | Niceville Turn on the Town! 5 pm | Seaside | 30a Sowell's North Pole Drive Thru Christmas Lights Display Begins 5:30-9 pm | Sowell Farms | Milton 27 The Destin Commons Market 12-3 pm | Destin Commons 30 Blacklight Christmas Lights 6:30-8:30 pm | Painting with a Twist | FWB Dec. 1 Anastasia The New Broadway Musical 7:30-9:00 pm | Mattie Kelly Arts Center | Niceville



2022-2023 SEASON MATTIE KELLY ARTS CENTER NORTHWEST FLORIDA STATE COLLEGE For more information and tickets call, scan or click (850) 729-6000 or MattieKellyArtsCenter.org

Around Town

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

Arts & Culture: Stage Crafters Community Theatre Inc. – “The Show Must Go On...” Save Our Community Theatre’s Home and Boys & Girls Clubs of the Emerald Coast – Sea Breeze Wind Ensemble.

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

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

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

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

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

aid community-oriented projects.


To qualify for the award, companies must be headquartered in Florida and have between 6 and 150 and revenue between \$750,000 and \$100 million. From 2018 through

2021, these companies generated \$1 billion in revenue and added 881 employees, reflecting a 96 percent increase in revenue and a 104 percent increase in jobs for the four-year period.

Bron Ringstad of Niceville has been named **VP of Branch Operations at Eglin Federal Credit Union**. Bron earned his bachelor’s degree in business management from Florida State University and has been a man-

ager for the Credit Union since 2009. In his new role, he will continue the work he has been doing by providing employee development and support to branch personnel while focusing

Continued on page 13



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

Thursday, November 10

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

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



Community

"Only in America"

By DOUG STAUFFER

Mentor, tech entrepreneur, presidential appointee, philanthropist, visionary, author and our Hometown Hero, Dr. Paul Hsu is a man who will inspire you to have a renewed belief in America's future. Listen to him speak or read his book to find out how visionaries invest in the future. Listening to him describe his American journey is riveting and inspiring, a story of Ameri-

can exceptionalism. He believes that as a first generation immigrant to this country, he became a shepherd of the American dream.

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

preaches.

Dr. Hsu believes in building relationships and cultivated many on this night. Relationship building is one of the principles that made him a successful entrepreneur and person. In business, he connected dots that did not exist because he was courageous enough never to give up. He did not seek to get rich but to create from his heart. He believes immigrants are successful because they are generally hungrier and greater risk-takers, having overcome hardship, rejection and setbacks. Their unique stressors make them stronger and more adept at accepting and thriving through adversity.

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

Even within the economic instability in a polarized society, he believes an argument needs to be made for optimism. His story provides hope for parents of wayward children. Dr. Hsu grew up disliking being told what to do and hating school; he became defiant. His mom inspired him by telling him always to be able to look into the mirror with no regrets.

He especially liked a quote from Ronald Reagan concern-

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

America remains the most welcoming place for legal immigrants. America is the only country where an immigrant can be embraced as an insider. This unique aspect is not found in any other country. He believes in America's five core values of freedom, ingenuity, integrity, opportunity and inclusion, elements lacking in most other countries. Most countries have widespread bribery as just another aspect of doing business. America has an infrastructure built around fair play and ethics, based on the rule of law and common decency.

Dr. Hsu started his first business in his garage. American children must get interested in math again. He believed he really needed to do something about solving the problem by inspiring



youth to consider engineering degrees. He believes Artificial Intelligence (AI) will dominate the next 10 years. Robots will take 80 percent of the workload and 3D printing will dominate manufacturing.

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

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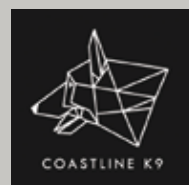
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Your Thankfulness Benefits Our Lives and Community



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

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

~ Lori Leath Smith, Publisher

Each November, we offer the opportunity to share what

you're thankful for on these pages.

So, we asked, **“What are you thankful for this year?”**

I'm thankful that my family is healthy.

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

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

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

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

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

I am thankful for so much including my Savior, wife, children, grandchild, church and friends while getting to live in the free-state of Florida and Niceville!

~ Doug Stauffer, Pastor Faith Baptist Church and Writer/Reporter Life Media

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

~ Amy Milligan, CRYO850

I am thankful for our close community working for inclusion for all and I am thankful for

good health and happiness for my family and friends.

~ Steve Barber, Publisher, Scarlett Magazine

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

~ Stephenie Craig, LCSW, Journey Bravely Coaching & Counseling

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

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

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

~ Gregory Durette, Florida Health Connector

I'm thankful for many things: My health in the wake of major shoulder surgery, the VA, which picked up the \$80,000 tab, my wonderful lady friend and, most of all, Jesus Christ, who, despite all indications to the contrary, thinks I'm worth saving.

~ Kenneth Books, Life Media Editor and Writer

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

~ Terri Steadman, CALM President

I am incredibly lucky to have been married for 32 years to my beautiful bride, Anna, and to have an excellent relationship with my adult son. I love living in a beautiful place where other leaders have encouraged me to grow my leadership coaching company.

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

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

~ Kelly Rodriguez, Museum Associate, Heritage Museum of Northwest Florida

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

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

I am thankful for a wonderful family, a happy home, dear friends and a loving God. I am especially thankful to have been healed of cancer this year!

~ Larry Cowser, Operations, Parrot Head Yachts

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

~ Jill Tanner, Clutch Media Works

LURE Media Group would like to convey their utmost appreciation for their clients' partnerships and ongoing trust in

our services and care for their success.

~ Jillian Barnhart, Operations and Project Manager, Lure Media Group

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

~ Share Norville, Artful Things Niceville

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

~ Al Niedbalski, Business Empowered

I remember in 1995 when “Random Acts of Kindness” took flight. A guy paid my toll fare on GA 400 and the lady working the booth said, the man said to pass on random acts of kindness, whatever that means. It started happening everywhere I went. I couldn't wait to do something for someone else! To this day, I am still thankful for “Random Acts of Kindness”!

~ Carol Lovelace, Life Media Account Executive

I'm thankful to spend time outdoors with friends and family this time of year. The slightly cooler and dryer air inspires much-needed outdoor projects to completion, comfortable late afternoon boat rides and bayou sunsets that pair best with a nice oaky cabernet!

~ April Sarver, Okaloosa County Public Information Officer





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 Community

Medicare Open Enrollment is Here! Now What?!



BY GREG DURETTE

It's finally here again...Medicare Open Enrollment or more precisely, the Annual Election Period (AEP). Every year, from October 15th to December 7th, Medicare eligible folks are able to do pretty much anything they want with their coverage. Some of my previous columns have addressed many of the details

of those options but, simply put, you can add, drop or change virtually any plan and change to or from any insurance company.

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

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

Home Care, Caregiver Support or Over-the-Counter cash allowances?

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

The problem for many folks becomes, where can they get this information without re-igniting the aforementioned on-

slaught. The answer - YOU need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

Calling Joe Namath will likely cause that onslaught to re-ignite as the company he represents simply gets you to call so they can SELL your information to any and all agents around the

country willing to pay to get access to you. In fact, many of these types of advertisements do exactly the same thing. Call them all and get ready to buy the jumbo size mailbox and voice-mail box!

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

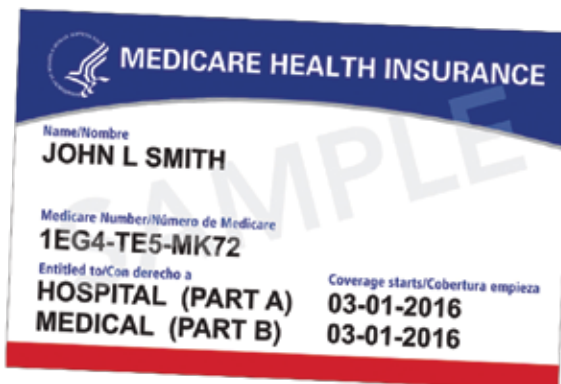
Once you have decided which person or place to call, do it but, be ready to answer a few questions about what you currently have, what you are paying (some plans can be as little as \$0 per month!) and what it is you would like to improve or change with a new plan. Also, make sure you are ready to answer questions about your doctors and prescriptions so you can make sure what you are considering changing to will provide you with all you expect. You are looking for no surprises so, also have a few questions of your own!

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

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

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

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



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"12 Strong" Honored in Historic Weekend of Events

On Saturday, Oct. 22, the Greater Fort Walton Beach Chamber of Commerce hosted a historical event honoring 10 Horse Soldiers of ODA 595. The 12 U.S. Army Green Berets, along with two U.S. Air Force Special Tactics Airmen, known for their heroic efforts in response to the 9/11 attacks on our country, were made famous by their depiction in the movie "12 Strong" and the Emmy-nominated documentary Legion of Brothers. Also, A monument to their honor was erected at Ground Zero in New York City called America's Response Monument.

Following the attacks of September 11, 2001, a 12-man team of U.S. Army Green Berets (ODA595) inserted deep in northern Afghanistan to aid local partisans in their unconventional war against the Taliban. Over a course of two months, the Green Berets advised Afghan commanders and directed a massive air campaign to rout the Taliban from power. It was the most successful unconventional warfare campaign in modern history. The Americans were dubbed "The Horse Soldiers" by Western media reporting on their triumphs.

The event was held at the Northwest Florida Fairgrounds

and featured an impressive lineup of speakers and special guests. A cup ceremony, reminiscent of the Doolittle Raiders goblet ceremony, paid tribute to the Horse Soldiers and set in motion a new tradition of honoring those who answer our nation's call.

"The United States of America has been attacked twice: Pearl Harbor with the first group to retaliate -The Doolittle Raiders. September 11, 2001— ODA 595 was the first in Afghanistan to defend OUR Country. Brave Bombers. Heroic Horsemen. The Greater Fort Walton Beach Chamber of Commerce has now had the pleasure of hosting the final Doolittle Raider reunion in 2013; the Doolittle Raider final goblet ceremony on April 18, 2022—and created the first public reunion of ODA 595—The "Twelve Strong" Horse Soldiers of Afghanistan. Having these military heroes in our community was incredible. They were welcomed in grand fashion by the Host Hotel—The Island Resort/Okaloosa Island—and by their Chamber member sponsors," said Ted Corcoran IOM, President/CEO, Greater Fort Walton Beach Chamber of Commerce.

"Although each member of the ODA knew we were going to issue them canteen cups to

start their Annual 'Toast' tradition (like the Doolittle Raiders), I don't believe any of us understand the magnitude of what that meant to them, their families—and those who were there. It was truly an amazing moment to hear them toast their fallen friend, Bill Bennett (who was KIA in Iraq in 2003), and then the team. The sterling silver canteen cups created by The Bohlin Company (Dallas, Texas) are amazing works of art—and the exquisite case made locally by Specialty Woodworks of Destin—will be on display at the 5th Special Forces Group Heritage Room at Fort Campbell, Kentucky. It was another pinnacle event that our Chamber and Community worked collaboratively to make happen. We will simply never forget it," Ted said.

Saturday's event was the end of four days of events and experiences organized by the Greater Fort Walton Beach Chamber of Commerce. The week included a commemorative beer can release at Props Brewery, a sponsor dinner, family photos on the beach and a charter fishing trip. Representative Patt Maney said, "We hope the Horse Soldiers and their families feel the warmth of our welcome and hospitality."

Speakers and guests includ-



PHOTOS BY TIM WOODRUM, EXCEPTIONAL PHOTOGRAPHY



ed Representative Patt Maney, a historic recap as told by Ted Corcoran, poster artist Elia

Saxer, Alex Hernandez, Glenn Thomas, Lt. Colonel Rich Cole, Dave Marold, Nick Mallette, and 10 of the 11 surviving Horse Soldiers of ODA 595.

This momentous event would not have been possible without the generous support of these community sponsors: Bit-Wizards, Step One Automotive Group, Eglin Federal Credit Union, Emerald Coast Harley Davidson, Florida Power & Light, Okaloosa Gas District, Image Printing, the Manor at Bluewater Bay, Vertex Solutions, The Boeing Company, Talking-Parents, Bank of England Mortgage, thrive Wellness, and Horse Soldier Bourbon. For more information about future events and chamber membership, visit www.fwbchamber.org.

AROUND TOWN

continued from page 9

on financial education of products and services, membership growth and positive member experiences.

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

that we take very seriously," said Maureen Bierman, Step One Automotive Group director of marketing and communications.

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

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

The Okaloosa Arts Alliance (OAA) would like to invite all Okaloosa County artists, art and culture organizations to participate in the **Holiday Arts Gallery** being held on Sat., Dec.

3, from 10 a.m. to 7 p.m. The event is hosted by HH Arts, located at 100 Beal Parkway SW, FWB. Spaces can be reserved by local artists and art or cultural organizations for \$15 for OAA/ADSO members and \$30 for non-members. Artists are encouraged to sell their artwork as well as provide live demonstrations. The Holiday Arts Gallery will be free and open to the public. We invite the public to come holiday shop from local artists, learn about art classes/events happening in Okaloosa County. Enjoy live holiday music by local artists, refreshments and enter the drawings to win tickets and donated artwork. To benefit the Okaloosa Arts Alliance, visit <https://www.facebook.com/events/1136333837260491>, text (850) 218-2155 or email okaloosaarts@outlook.com for more information.

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 Community

I Am the Real Forrest Gump

BY DOUG STAUFFER

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

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

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

In 1965, after high school graduation, Sammy L. Davis enlisted in the Army and volunteered to go to Vietnam. Because his father had been an



artilleryman in World War II, he volunteered for the same and was assigned to the 4th Artillery. Davis said he did not go to war to kill people but wanted his dad to be proud of him. He went to war because he loved his daddy, his grandpas, and his country.

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

A handful of those 2 million servicemen distinguished themselves with acts of valor. Their actions were considered so far above and beyond the call of duty that they received the high-

est military honor for valor in combat—the Medal of Honor. Only 248 Vietnam soldiers were presented with the medal, making it a highly exclusive award. Davis was one of those 248. More than half of the medals were awarded posthumously.

Because Davis shared a name with the famous entertainer, his fellow soldiers sometimes chided him. Many years after his time in the Army, he would again be attached to another entertainer – Tom Hanks as Forrest Gump. Those familiar with the story of Sammy Davis knew he was the “real” Forrest Gump Medal of Honor recipient portrayed in the movie.

Early on Nov. 18, 1967, Davis’s unit was helicoptered into an area west of Cai Lay in the Mekong Delta to set up a forward fire-support base – Fire-



Sammy L. Davis receives his Medal of Honor (top), an image that would be repurposed for a similar moment in the movie “Forrest Gump.”

base Cudgel – offering support for the infantrymen operating in the area. Battery C consisted of 11 guns and 42 men.

The following day, at 2 a.m., Battery C came under heavy mortar attack. Thirty minutes later, a reinforced battalion, estimated at 1,500 Vietcong soldiers, launched an intense ground assault. Fortunately, a river separating the two forces hampered the enemy’s advance. Davis’ squad operated a 105 mm Howitzer that fired shells containing 18,000 metal flechettes. A “beehive” round turns the Howitzer shells into a shotgun blast.

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

More than 30 razor-sharp one-inch beehive darts passed through his buttocks. Tom Hanks was superimposed over Davis’ head in the footage of President Johnson presenting Davis with the Medal of Honor.

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

His wounds included a perforated kidney, crushed ribs, a broken vertebra, ripped flesh from the beehive darts and burns all over his body. He ignored his injuries and crossed the river under heavy fire to rescue three wounded American soldiers. He kept fighting the enemy until they retreated. Only 12 of the 42 soldiers survived that battle. His book, “You Don’t Lose Until You Quit Trying,” chronicles his life.

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

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

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



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Education News

Okaloosa County School District Named a Worldwide School System of Distinction

The Okaloosa County School District is one of 38 school systems globally to be named a Cognia System of Distinction for 2022, according to the organization's recently-issued press release. During the 2021-2022 school year, Cognia conducted approximately 1,500 school engagement reviews for accreditation. This year, 96 schools and 38 systems in 34 states, the District of Columbia, Puerto Rico and nine countries are recognized. The number of institutions reviewed and those that earn this designation vary from year to year. Winners carry the designation for one year.

The recognition, which highlights excellence in education, is based on the results of the rigorous accreditation process Cognia administered in the district in February 2022. Cognia's

accreditation rubric consists of three categories – Leadership Capacity, Learning Capacity and Resource Capacity. The District scored “Impacting,” which is the highest possible rating, in 29 out of 31 indicators. Okaloosa County was joined by four other Florida school districts among the 38 systems recognized worldwide: Collier, Pasco, Volusia and neighboring Walton County school districts.

Three CHS Students Selected as National Merit Semifinalists

Last month, the National Merit Corporation (NMSC) announced the names of more than 16,000 high school students who have been selected as semifinalists in the 68th Annual National Merit Scholarship Program. Among them were NWFSC Collegiate High School students Aiden Black, Alana Davis and Serapia Silva.

The NMSC is a non-profit



organization that honors the nation's scholastic champions and encourages the pursuit of academic excellence. With the support of 340 businesses, colleges and universities, NMSC grants nearly \$28 million in scholarships to students wishing

to pursue higher education opportunities.

The nationwide pool of semifinalists represents less than 1 percent of U.S. high school seniors and includes the highest-scoring entrants in each state. As semifinalists, students

will remain in the running to receive some of the 7,250 National Merit Scholarships that will be awarded next spring. Merit Scholars are selected based on their skills, accomplishments and potential for success in rigorous college studies. To be considered as a finalist, the students must maintain an outstanding academic record and earn a superlative SAT or ACT score. Approximately 95 percent of the semifinalists are expected to advance to the finalist level, and half will win a National Merit Scholarship and the title of Merit Scholar.

For more information, visit nationalmerit.org. To learn more about the Collegiate High School at NWFSC, visit chs.nwfsc.edu or contact Dr. Sandy Arteaga, Interim Dean of College Pathways and Principal of Collegiate High School, at (850) 729-4949 or collegiatehs@nwfsc.edu.

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BEYOND

AJ's Feeds the Community this Thanksgiving

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

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

"We have expanded our outreach to include our sister store

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

Alan Laird, the Owner of



give thanks

WITH THE AJ'S FAMILY

TWO LOCATIONS TO ENJOY A DONATION ONLY THANKSGIVING FEAST

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AJ's Grayton Beach **KIDS ON THE COAST FOUNDATION** **AJ's On the Bayou**

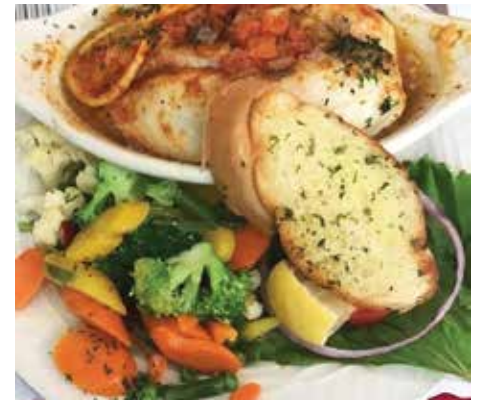
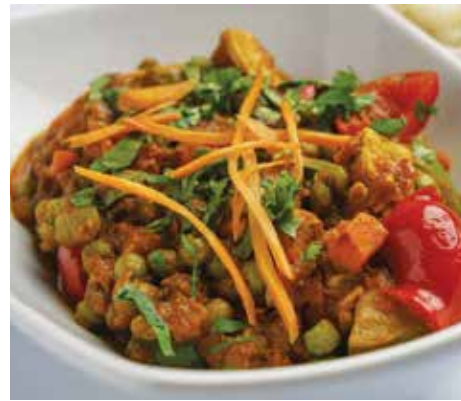
AJ's says, "We want to give back to those that may not have the means to celebrate Thanksgiving. We also want to provide a gathering place for those who don't have anyone with which to share the holiday meal or for those who simply want to celebrate with their neighbors. This is our way to thank the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

Reservations are not accepted, and diners will be served on a first come basis. AJ's Grayton Beach will open their doors from 12 p.m. till 5 p.m. to serve Thanksgiving dinner, then join us for family Karaoke starting at 6 p.m.

All donations received from both Thanksgiving feast will benefit Kids on the Coast Foundation. Donations will be used to assist local high school youth this upcoming holiday season. Kids on the Coast is a 501(c)(3) nonprofit organization that supports various charities that provide assistance and give support to local children and youth.

For more information, please contact our Special Events and Promotions department: Rachael Green at info@ajs-destin.com or 850-259-2057.

Learn more at: <https://ajsgrayton.com/> and <https://www.ajsonthebayou.com/>



AJ's Restaurants

Since 1984, AJ's 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" not only on the Destin Harbor, but also in Fort Walton Beach. Two locations serve the freshest seafood, best live music and most exciting water activities in the area.

AJ's on the Bayou

Located at the base of the Cinco Bayou Bridge in Fort Walton Beach, AJ's on the Bayou is in a beautiful setting offering indoor as well as outdoor seating on the open-air deck overlooking the Cinco Bayou. AJ's on

the Bayou serves brunch and bottomless Mimosas with food purchase and weekday lunch specials for \$10.95. Serving up delicious daily specials and entertaining live music all month.

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

AJ's Oyster Shanty - Okaloosa Island

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

Combine with live music nightly at 7 p.m. on the outdoor stage and it's a combination you can't resist!

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

HOLI - A Taste of India

Holi is a unique combination of Indian Cuisine and Indian heritage bringing you a variety of dishes from different regions of India. The menu contains both vegetarian and non-vegetarian dishes. For those with pure food indulgence in mind, sate your desires with Holi's ever changing, internationally and seasonally inspired small plates. Holi not only uses authentic Indian spices, but also customizes

the spice level for greater experience. The menu is available online with orders available for takeout or pickup.

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

Magnolia Grill

In 2001, Magnolia Grill in Fort Walton Beach opened its doors after a renovation that took 18 months—and it's been thriving since. A local's favorite dubbed "The Museum That Serves Food," you'll find equal parts museum and dining establishment. Its second floor contains artifacts from World War II, Vietnam and other segments of American history. And downstairs—is where

you'll find lunch favorites such as Meatloaf with Mashed Potatoes, Crabcake with Fettuccine and Shrimp Alfredo Sauce, Red Beans and Rice and many types of burgers, sandwiches, soups and salads. For dinner, we've been told the Italian dishes such as Italian Sausage and Peppers with Marinara Sauce and Filet Tips Florentina are divine. But there's steaks, seafood "Camp Walton style" and even a kids' menu.

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

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

HOLIDAY

continued from page 6

Holiday on the Harbor kicks off every year with Santa's grand arrival at Harborwalk Village. Visit with Santa and Mrs. Claus at HarborWalk Village beginning Saturday, Nov. 26, at the main stage from 1-4 p.m. Kids will enjoy crafts, face painting and a Rudolph-themed treasure hunt on Santa's arrival day. All of Santa's guests will receive a special treat and a free 4-by-6 photo.

Hosted by the City of DeFuniak Springs, starting the day after Thanksgiving, Chipley Park lights up with the annual **Christmas Reflection Displays**, a light display like no other in our area with more than 10 million lights reflecting on the lake and throughout the park. You can view the lights by walking, driving or even taking a horse-drawn carriage ride. Admission is \$5 per person and children 5 and under are free. (850) 978-2999.

The **Festival of Trees at Grand Boulevard at Sandestin** runs from the Tuesday

before Thanksgiving through Christmas Day. Participating non-profit organizations compete to win cash prizes totaling \$7,000. Cast your vote for the People's Choice award. Festival of Trees is an annual event in the park at Grand Boulevard shopping center showcasing uniquely decorated Christmas trees from 12 local non-profit organizations.

Main Street DeFuniak Springs brings back Merry Main Street Nov. 26! Free to attend, **Merry Main Street** boasts live music and theatrical performances, an outdoor market, food trucks, rides on the Choctaw Express Train, visits with Santa and Mrs. Claus, kids character appearances by The Character Clubhouse, and more family fun – all taking place outdoors along Baldwin Avenue in downtown DeFuniak Springs. Events occur every Friday and Saturday until Christmas. https://bit.ly/MSD_MerryMain, Info@mainstreetdfs.org, (850) 296-9051.

Sowell's North Pole Drive Thru Christmas Lights Display. This annual Christmas light

show is open nightly starting Friday, Nov. 26, 5:30-9 p.m. ending Dec. 26. Enjoy train rides, photos with Santa, camel rides and more! The elves are hard at

work in the elf shack to provide hot cocoa, popcorn and other holiday snacks. Drive through is \$15 per vehicle; train tickets: \$2 per person. Cash accepted at

gate or purchase online at sowellfarms.com. Located at 7650 Sowell Rd., Milton.

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Emerald Coast Classic Right Around the Corner

BY MIKE MAHON

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

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

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

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

Both Iowa and TCU played in the 2022 NCAA Tournament with the Horned Frogs beating Seton Hall, 69-42, in the first round. TCU fell to top-seeded Arizona, 85-80, in overtime in the second round.

Iowa captured the 2022 Big Ten Conference Tournament championship, tied for fourth in the conference standings and won 26 overall games, the second most wins in a season in program history.

For the third time in program



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

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

Fran McCaffery has coached Iowa to 20-plus wins eight of the last 10 seasons, including four straight years. The Hawkeyes have competed in the last three NCAA Tournaments and have been ranked in the final Associated Press Poll each of the last three years: No. 16 in 2020, No.



8 in 2021 and No. 25 in 2022.

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

The Horned Frogs' second NCAA Tournament bid under coach Jamie Dixon was their fourth postseason appearance in the five seasons that postseason was held, the best in program history.

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

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

TCU forward Emanuel Miller earned his first preseason honor, as he was selected Preseason All-Big 12 honorable mention. The senior ranked averaged 10.3 points and ranked 10th in the Big 12 with 6.2 rebounds per game.

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

Both Cal and Clemson are looking to parlay preseason foreign summer tours of playing basketball in Europe into paths



toward success this winter.

Returning starting forwards Hunter Tyson and PJ Hall will key the fortunes for Clemson, which won five of its last six games to close out the 2021-22 campaign. Brad Brownell is the winningest coach in Clemson history, earning 218 victories in 12 years while guiding the Tigers to the 2021 NCAA Tournament, 2018 Sweet 16, 2011 NCAA Tournament and three NIT appearances.

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

Mark Fox will enter his fourth season as head basketball coach at Cal and has averaged nearly 19 wins each year in his 17-year coaching career. In previous stops at Nevada and Georgia, Fox has guided teams to five appearances in the NCAA Tournament. Cal boasts 28 postseason appearances, including 19 NCAA Tournament appearances.

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

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

College Football Schedule

SEC	Nov 5	Nov 12	Nov 19	Nov 26
Alabama	@LSU	@OLE MISS	APSU	AUBURN
Arkansas	LIBERTY	LSU	OLE MISS	@MIZZOU (25)
Auburn	@MISS ST	TEXAS A&M	WKU	@BAMA
Florida	@A&M	S CAR	@VANDY	FSU (25)
Georgia	TENN	@MISS ST	@KENTUCKY	GA TECH
Kentucky	@MIZZOU	VANDY	GEORGIA	L'VILLE
LSU	ALABAMA	@ARK	UAB	@TEX A&M
Miss St	AUBURN	GEORGIA	ETSU	@OLE MISS (24)
Missouri	KENTUCKY	@TENN	N MEX ST	ARK
Ole Miss	OPEN	ALABAMA	@ARK	MISS ST (24)
SC	@VANDY	@FLORIDA	TENN	@CLEMSON
Tenn	@GEORGIA	MIZZOU	@S CAR	@VANDY
TEX A&M	FLORIDA	@AUBURN	UMASS	LSU
VAN	S CAR	@KENTUCKY	FLORIDA	TENN

Pro Football Schedule

WEEK 8

Thursday, Oct. 27

Ravens vs Buccaneers, 7:15 p.m., Amazon

Sunday, Oct. 30

Broncos vs Jaguars, 8:30 a.m., ESPN+

Panthers vs Falcons, Noon, Fox

Bears vs Cowboys, Noon, Fox

Dolphins vs Lions, Noon, CBS

Cardinals vs Vikings, Noon, Fox

Raiders vs Saints, Noon, CBS

Patriots vs Jets, Noon, CBS

Steelers vs Eagles, Noon, CBS

Titans vs Texans, 3:05 p.m., CBS

Commanders vs Colts, 3:25 p.m., Fox

49ers vs Rams, 3:25 p.m., Fox

Giants vs Seahawks, 3:25 p.m., Fox

Packers vs Bills, 7:20 p.m., NBC

Monday, Oct. 31

Bengals vs Browns, 7:15 p.m., ESPN

Saints vs 49ers, 3:25 p.m., Fox
Packers vs Eagles, 7:20 p.m., NBC

Monday, Nov. 28

Steelers vs Colts, 7:15 p.m., ESPN



WEEK 9

Thursday, Nov. 3

Eagles vs Texans, 7:15 p.m., Amazon

Sunday, Nov. 6

Chargers vs Falcons, Noon, Fox

Dolphins vs Bears, Noon, CBS

Panthers vs Bengals, Noon, Fox

Packers vs Lions, Noon, Fox

Raiders vs Jaguars, Noon, CBS

Colts vs Patriots, Noon, CBS

Bills vs Jets, Noon, CBS

Vikings vs Commanders, Noon, Fox

Seahawks vs Cardinals, 3:05 p.m., Fox

Rams vs Buccaneers, 3:25 p.m., CBS

Titans vs Chiefs, 7:20 p.m., NBC

Monday, Nov. 7

Ravens vs Saints, 7:15 p.m., ESPN

WEEK 10

Thursday, Nov. 10

Falcons vs Panthers, 7:15 p.m., Amazon

Sunday, Nov. 13

Seahawks vs Buccaneers 8:30 a.m., NFLN

Vikings vs Bills, Noon, Fox

Lions vs Bears, Noon, Fox

Jaguars vs Chiefs, Noon, CBS

Browns vs Dolphins, Noon, CBS

Texans vs Giants, Noon, CBS

Saints vs Steelers, Noon, Fox

Broncos vs Titans, Noon, CBS

Colts vs Raiders, 3:05 p.m., CBS

Cowboys vs Packers, 3:25 p.m., Fox

Cardinals vs Rams, 3:25 p.m., Fox

Chargers vs 49ers, 7:20 p.m., NBC

Monday, Nov. 14

Commanders vs Eagles, 7:15 p.m.

WEEK 11

Thursday, Nov. 17

Titans vs Packers, 7:15 p.m., Amazon

Sunday, Nov. 20

Bears vs Falcons, Noon, Fox

Panthers vs Ravens, Noon, Fox

Browns vs Bills, Noon, CBS

Commanders vs Texans, Noon, Fox

Eagles vs Colts, Noon, CBS

Jets vs Patriots, Noon, CBS

Rams vs Saints, Noon, Fox

Lions vs Giants, Noon, Fox

Raiders vs Broncos, 3:05 p.m., Fox

Chiefs vs Chargers, 3:25 p.m., CBS

Cowboys vs Vikings, 3:25 p.m., CBS

Bengals vs Steelers, 7:20 p.m., NBC

Monday, Nov. 21

49ers vs Cardinals, 7:15 p.m.,

WEEK 12

Thursday, Nov. 24

Bills vs Lions, 11:30 p.m., CBS

Giants vs Cowboys, 3:30 p.m., Fox

Patriots vs Vikings, 7:20 p.m., NBC

Sunday, Nov. 27

Broncos vs Panthers, Noon, Fox

Buccaneers vs Browns, Noon, Fox

Ravens vs Jaguars, Noon, CBS

Texans vs Dolphins, Noon, CBS

Bears vs Jets, Noon, Fox

Bengals vs Titans, Noon, CBS

Falcons vs Commanders, Noon, Fox

Chargers vs Cardinals, 3:05 p.m., CBS

Raiders vs Seahawks, 3:05 p.m., CBS

Rams vs Chiefs, 3:25 p.m., Fox

FWB High School Football

9/2	South Walton-Santa Rosa Beach	Home	10/14	Booker T. Washington-Pensacola	Away
9/9	Niceville	Away	10/21	Bay-Panama City	Home
9/16	Escambia-Pensacola	Away	10/28	Choctawhatchee-FWB	Away
9/23	Panama City Beach	Away	11/4	Crestview	Home
9/30	Pine Forest-Pensacola	Home			

Choctawhatchee High School Football

9/9	Crestview Bulldogs	Home	10/21	Booker T. Washington	Home
9/16	Pine Forest-Pensacola	Away	10/28	Choctawhatchee-FWB	Home
9/23	Niceville	Home	11/4	Mosley-Panama City	Away
10/14	Escambia-Pensacola	Away			

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Holi Indian Grill
PANAMA CITY, FL • 850.215.3030

HoliRestaurants.com

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 Military

Salute a Veteran

BY ANGIE TOOLE

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

This year, club members plan to hold the event for an entire week, starting with an opening ceremony on Sat., Nov. 5, through Sat., Nov. 12. “This display of hundreds of flags

along the right of way at one of the busiest roadways in Okaloosa County is always inspiring to the community and is a great opportunity for all of us to show our appreciation for the freedoms our service members have protected,” said Spence Parkin, chair for the 2022 event.

Funds raised from this event by the ECEC will go to promote Americanism and fund veterans’ projects in the community. “As a club, we also recognize youth in our community, and stand as advocates for the prevention of child abuse,” said Club President Ron Toole. “Our programs of service support our Core



Values: family, community and country.”

“We also hope to sponsor a Freedom Shrine in a local school this year to inspire local schoolchildren with copies of foundational documents from our nation’s history,” Toole said. “Other patriotic events we participate in include helping homeless veterans; giving local children a flag when they recite the flag; and promoting

patriotism among our youth by sponsoring them at a state-wide Americanism speech contest.”

In September, the Emerald Coast Exchange Club distributed 432 American flags to children at the Fort Walton Beach High School military night as part of their Give A Kid A Flag program. “We are asking for donations from your business to help support these and other worthy causes our organization undertakes,” Parkin said. “In return, your business will be recognized at the event, in our promotional material, social media and signage, as well as through recognition of individual veterans and active service members of your choice. This could be a wonderful opportunity for you to recognize veterans in your company, as well as those veterans or active-duty members with whom you do business or work alongside.”

Sponsorships are at several different levels:

Diamond Level Sponsors (\$2,500): The opportunity to recognize 20 veterans

of their choice on flags at the event. Logos featured prominently on sponsor listing on event programs, on display at the grounds, in remarks at the event and online.

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

Gold Level Sponsors (\$500): The opportunity to recognize 10 veterans of their choice on flags at the event. Logos included on sponsor listing on event programs, on display at the grounds, in remarks at the event and online.

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

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

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

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

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New Alert System Developed to Find Missing and Endangered Boaters

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

It was launched as the result of a collaborative effort between the City of Destin, the Okaloosa County Sheriff’s Office and the Okaloosa County Board of County Commissioners.

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

Gulf of Mexico February 13th, 2021. During a search and rescue operation, Dave’s kayak was discovered 20 miles offshore of Destin, but tragically he was never located.

Legacy Fisherman Mayor Gary Jarvis said, “Judy has been a lighthouse in her own family’s storm. I admire her strength in sharing her husband’s story and I have been blessed to help facilitate making her family’s concept come to fruition. It is our hope that Aqua Alert will prevent future tragedies and become a successful, lifesaving tool on the water.”

Here’s how it works: When a boater is reported missing, a



preliminary investigation will be done to determine if the disappearance poses a credible threat to the person’s welfare and safety. If it is determined by the OCSO Shift Supervisor the boater is missing and endangered, and a sufficient de-

scription of the missing person and/or vessel with a travel plan is known, the Shift Supervisor will approve an Aqua Alert. The OCSO Special Operations Unit will be notified along with the Coast Guard and Florida Fish and Wildlife Commission. If safe conditions exist, a search and rescue will be launched. The Aqua Alert information will also be distributed to the public through the OCSO’ Sheriff’s App mobile phone notification system, as well as social media. The information is then available to those who want to voluntarily help keep an eye out for any sighting.

“Okaloosa County is home

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

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

Winter Fishing? Try Flounder and Sheepshead

BY CALI HLAVAC,
TO DO IN DESTIN

This time of year, we usually notice different species of fish migrate into our Gulf waters – specifically Flounder and Sheepshead. Cooler weather means the fish will school up in



one area, making them easier to catch once you track them down.

“Flounder and Sheepshead are two popular winter/spring fish that anglers target in this area,” says Captain Lionel James of Lion’s Tale Adventures Fishing Charter. “Flounder will start to school up in October as they prepare to migrate during winter with the cooler water,” he says, “typically heading out into the nearshore Gulf areas.”

This move allows them to settle on natural and artificial reefs to spawn at this time.

Find Flounder burrowing along the bottom, waiting for their prey. One of the best things about targeting Flounder is that they will come back for your bait if you miss the bite, making them easy to catch. Typically, they’re found around 200 yards

off the beach, in depths of 20 to 60 feet.

Sheepshead actually become more active with the colder water and are usually found hanging near structures like jetties and bridges, where oysters and barnacles grow. “Sheepshead can be a little trickier to catch,” Captain James says. “They like to steal your bait and leave the

hook exposed. So, you’ve really got to feel for that subtle bite. Once you hook them though, they’re quite a fight!”

Both these fish are abundant. So, the season is open year-round for these species. The limit per angler is 10 flounder per day, and 15 sheepshead per day. Many anglers will tell you they love catching these fish and

bringing them home for dinner. Both species are considered prime seafood, with a delicious white meat that’s never oily or “fishy” in taste. Before it gets too cold, we recommend getting out and hitting the waters to stock up while they’re easy to find!



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Off the Hook

Fall Recreational Red Snapper Season

The Florida Fish and Wildlife Conservation Commission announces the opening of a fall red snapper season for private recreational anglers and state for-hire operations in the Gulf of Mexico on the following weekends:
Nov. 11-13

Nov. 25-27
During this season, private recreational anglers may harvest red snapper in Gulf state and federal waters. However, state for-hire operations are limited to fishing for red snapper in Gulf state waters only. FWC will con-



tinue to monitor harvest relative to Florida's available quota.

These additional days would not be possible without the State Reef Fish Survey (SRFS). The State Reef Fish Survey was developed specifically to provide more robust data for management of red snapper and other important reef fish, and has allowed FWC the unprecedented opportunity to manage Gulf red snapper in state and federal waters.

Planning to participate in the fall season? Do your part to

continue the success of the State Reef Fish Survey. All anglers fishing from private recreational vessels must sign up as a State Reef Fish Angler to target red snapper and several other reef fish in state and federal waters, even if they are exempt from fishing license requirements. Sign up at no cost at GoOutdoorsFlorida.com or by visiting any location where you can purchase a license.

State Reef Fish Anglers may receive a questionnaire in the mail regarding their reef fish

trips as part of Florida's State Reef Fish Survey. If you receive a survey, respond whether you fished this season or not or whether you've submitted data via other methods.

To learn more about the recreational red snapper season in Gulf state and federal waters, including season size and bag limits, visit MyFWC.com/Fishing and click on "Saltwater Fishing," "Recreational Regulations" and select "Snappers."

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



BY DR. RICHARD CHERN, MD

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

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

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

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

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

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

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

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

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

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

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

Children In Crisis Opens King Whitmire Therapy Center

BY DANNA FRANKS

On October 20, a supportive crowd gathered at The Children's Neighborhood to celebrate the opening of the

heard the need to have a safe, peaceful place for therapy that involves some very hard conversations. Children in Crisis provides homes and keeps siblings

available for group therapy or parenting classes.

Foster parents who live in The Children's Neighborhood can give a sigh of relief that among the many activities and demanding schedules that they transport the children to and from; now the therapy sessions require only a pleasant walk down the street.

Children in Crisis has provid-

ed a home to more than 1,000 children since opening the Susanna Wesley Emergency Shelter and first family foster home, Blessings House in 2008. Since that time, CIC has built four additional family foster homes, an eight-unit apartment building, Opportunity Home (for young adults aging out of foster care), Kids Clubhouse and Kay's Cupboard (a food and cloth-

ing pantry building). The new King Whitmire Therapy Center rounds out the array of wrap-around support and services CIC provides to our children and live-in foster parents.

To learn more about Children in Crisis, visit their website at www.childrenincrisisfl.org or call 850-864-4242.



long-awaited King Whitmire Therapy Center. Children in Crisis had dreamed of this valuable addition to the foster care neighborhood for more than four years. Funding delayed the project until a generous donor

together for the abused, neglected or abandoned children in our community. As the crowd toured the new building, the peace and happy atmosphere touched their hearts for the many children who will come here for therapy to heal their emotional wounds.

As you enter the lobby, a wall mural sets the tone in a scene of children playing on the beach of the Emerald Coast. Every room has a soothing effect. Equipped with many games and tools, bean bag chairs or casual seating welcomes you into a safe private area. A larger room is

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Understanding Shingles



By KAY LEAMAN,
HEALTH ARCHITECT

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

Shingles begins as a sensitive red patch/rash on the skin

which blisters and appears as a stripe on one side of the body. It can also be very painful and itchy. The striping is due to the breakout following the path of the infected nerve under the skin. These nerves can be located on both sides of the torso, neck and face. One can also experience fever, headaches, fatigue or weakness and severe cases can affect the eye and meninges (covering of the brain). Some cases are "uncomplicated" and typically clear up within three weeks, give or take. The virus has been known to last up to eight weeks.

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

- Being over 60 years of age

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

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

The following therapies can help in relieving symptoms: Rest, cold compresses, calamine lotion, colloidal oatmeal baths (ground whole rolled oats to a fine powder. Added to water it should dissolve in with little to no stirring. Be careful as it can

make the tub slippery. After soaking, rinse off with lukewarm water and pat dry. If you don't have a tub you can make a poultice using cotton cloths) oral Benadryl as well as lidocaine patches (helps reduce itching) and non-steroidal anti inflammatory drugs such as ibuprofen. Narcotics may be necessary to ease the pain and anti-viral medication (acyclovir, valacyclovir, famciclovir) can reduce the course of a shingles outbreak.

Using essential oils have also been used with good results. Oils with antiviral properties are Ravensara, tea tree and lavender. Tamanu oil can be used as a carrier oil and can have skin healing properties. Bergamot and helichrysum are also good oils for consideration. Essential oils are very potent and should

not be used until you have spoken with a professional.

In closing, I would like to share a quote from a long-time physician. "Over the course of the past 23 years that I have been recommending nutraceuticals, I have found that many people with shingles appear to get relief, and may possibly reduce the course of the outbreak, with the use of quality micronutrient nutritional supplements. They may also help reduce the occurrence of post-herpetic neuralgia, which is a painful condition that remains after shingles is resolved."

*Here's to Health
Kay Leaman
Health Architect
HealthyDay HealthyLife
succeed.hdhl@gmail.com*

Make-A-Wish (and Watch it Manifest)

Area resident, Amelia Cooley, is age 4 and currently battling Leukemia. But, her love of

animals helps her to keep going. So, her wish to be a zookeeper was granted this summer as the

Make-A-Wish Foundation and Zoo Miami teamed up to make Amelia's dream come true.

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

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



nization so we can help other kids' wishes come true. We have

first-hand experience on how it positively affects the kids."



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Insights for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Focus on the US Dollar

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

The Fed's Two-Tiered Mandates

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

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

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

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

What About the Unemployment Rate

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

The Impact This Has on Interest Rates and Yields

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

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

Is it Different This Time?

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

Our Current Thinking and Suggestions for Investors

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



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

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

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

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

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

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

War, cyber warfare, cybersecurity and raised uncertainty with China: The Early Warning Report, in its August edition,

continues to highlight the large defense and cybersecurity stocks for the foreseeable future.

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

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

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

Artificial intelligence and robotics technology and production will accelerate. This is one innovation that has accelerated due to labor shortages and higher labor costs. Those are the areas that technology companies can grow and expand and increase their earnings. Self-driving EVs and trucks still need to refine their programming but are coming faster than originally thought.

Continued on next page

 Business

Benefits of a Customized Business Insurance Program



BY JOE CAPERS,
INSURANCE ZONE

If you plan on running a successful business, then you should definitely plan on getting business insurance. Without this coverage, you may end up having to pay out-of-pocket for property damage, accidents, or lawsuits from unhappy clients. Needless to say, all of these very real possibilities can be devastating for both your business and your personal finances. Depending on what you do, some clients won't want to work with you unless you are insured, especially if you're in a business where you work on a client's property and are at risk for causing damage. And in some cases, the state may legally require you to carry some type of business insurance coverage.

Whether you are a sole proprietor, partnership, LLC, joint venture or corporation, the type of business insurance you'll need depends on the type of business you own, the services you provide, and how many employees you might have. All of this information will be used to help provide you with recommendations for the type of business insurance you'll need. Other basic criteria to determine the proper business insurance program will be your specific trade, physical location, number of employees, estimated revenue and the services provided.

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

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

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

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

In conjunction with the BOP, additional coverages can be purchased, depending on the type of business you have and your exposures. You should always consult your agent and purchase the correct coverages for your particular risk.

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

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



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

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

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

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

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

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

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

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

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch our informative video on 'Business Owners Policy', or call 850.424.6979 and talk with one of our Team Members.

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INSIGHTS

continued from previous page

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

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

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Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation. Investors should consult their investment professional prior to making an investment decision.

Investors should consider the investment objectives, risks, charges, and expenses of an exchange traded fund carefully before investing. The prospectus contains this and other information and should be read carefully before investing. The prospectus is available from your investment professional. The companies engaged in the communications and technology industries are subject to fierce competition and their products and services may be subject to rapid obsolescence. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

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

Dear Sean



BY SEAN DIETRICH

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

Thanks,
SLEEPLESS-IN-NEW-YORK

DEAR SLEEPLESS:

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

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

We were on our way home from Walmart, after buying groceries. And we were having an intense argument.

As newlyweds, we didn't have much money. So buying groceries was a tedious ordeal for us. We would wander aisles, meticulously counting pennies, pains-

takingly deciding which products to forego, and which items were necessary for the success of our marriage.

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

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

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

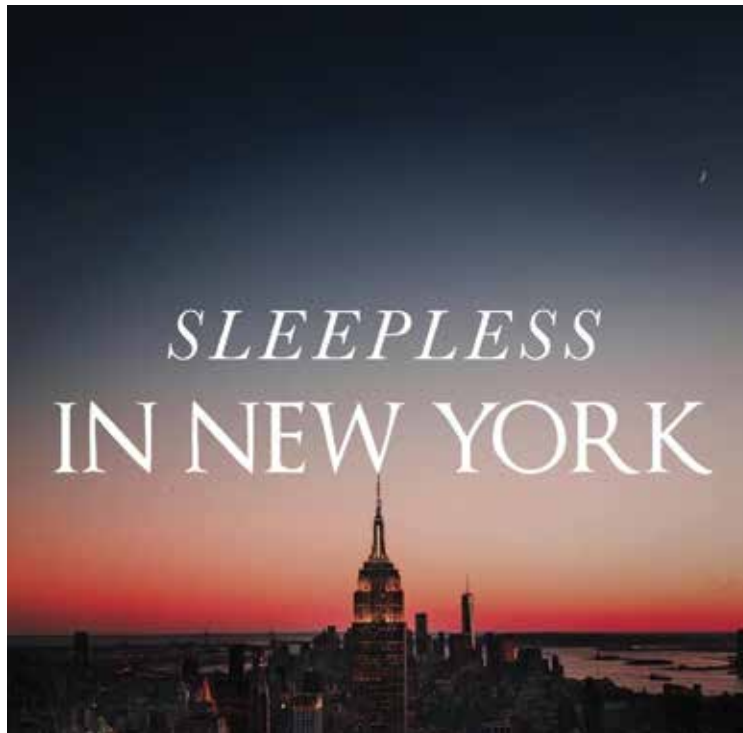
So there we were, in the car. On the highway. We got so mad at each other that at some point my wife stopped the car and kicked me out onto the desolate two-lane road.

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

Yes, she would.

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

On my 11-mile walk home that evening, I began replaying



our argument, play by play.

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

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

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

But nobody answered. I called a few more times. Still, no answer. I kept calling and calling. Nothing.

asking. Whereupon Miss Jeanne told me that, yes, my wife had come home briefly, but she'd left in a hurried rush.

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

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

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

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

"She loves me," I said.

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

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

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

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

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

He's out looking for you right now.

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

"WHO IS THIS?" she shouted.

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

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

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

"I AM NOT INTERESTED IN YOUR WATCHTOWER SOCIETY!"

Miss Jeanne had to mute "Matlock" on TV before she finally got the gist of what I was

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

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Musing

A Pastor's Ponderings: Embarrassed



BY RICK MOORE

When I was about five years old, my family checked into a hotel room while on a vacation. The sliding glass door to our room was adjacent to the swimming pool. My two older brothers and I decided to race to see who could be the first to change into a bathing suit and jump into the pool. I quickly jumped out of my clothes and was the first into the water. There was just one problem. In my haste to be first, I forgot to put on my swimming suit. Of course my mom just so happened to be filming the whole event. That is one video clip I pray never makes it to social media.

Years ago, I was speaking at a venue which sat 5,500 people. This event was being televised on a world-wide network. My wife Catrina was sitting in the front row. As I began my presentation, she started making hand gestures. I wasn't sure what her motions meant, but I immediately looked at my pants to make sure my zipper wasn't open. Thank the Lord it was pulled up. Whatever she was motioning about couldn't be too bad. Or could it?

Catrina started making the type of motions a third base coach would make when he wanted you to steal from first to second. While trying to stay focused on my presentation, I peaked down to make sure my shoe laces were tied. That wasn't it. I tried my best to read my wife's lips, but could not figure out what she was saying. It was as if we were playing a game of charades in the middle of my speech. By this time, others in the audience started looking at her and were picking up on our unsuccessful attempts to communicate.

Not wanting to distract any



further, I quit looking at Catrina and just focused on the audience. When the event was over, she met me in the green room and said, "you still don't see it do you?" She then pointed to the sleeve of my new sports jacket. There it was, a two-inch white price tag, still attached to the sleeve, just like it was when I picked it off the rack in the store. I was so nervous to speak in front of such a large audience, I did something silly I had never done before.

We all find ourselves in awkward or humiliating situations

at some point in our lives. It may come from slipping on the ice while trying to skate. It may come from knocking over a shelf of items in the supermarket. It may come from opening a fire door and setting off the alarm. It may come from a fellow employee noticing your socks don't match. Some people can shake off embarrassment quickly, but if we fear disapproval of others, we can become consumed thinking about our embarrassments. Embarrassment is a highly individualized experience, but it is intensified when others are

watching us. When others witness what we have done, there is no denying it. We can try to mask our embarrassment with a smile or nervous laughter, but on the inside we feel like crying.

Embarrassment is considered a self-conscious emotion. It can have a negative effect on our thoughts and behaviors for years, or even for a lifetime. Unwanted nicknames given to us in elementary school from embarrassing moments can haunt us forever. Replaying embarrassing events over and over in our minds may even cause us to believe others no longer accept us. The remedy is simple: Forget the mistake...remember the lesson. Embarrassment can actually serve a good purpose. It can motivate us to never make the same mistake again. Admitting weakness is hard, but if we stop taking ourselves so seriously and become a bit more humble, laughing at ourselves can be one of the most therapeutic things we can ever do.

Rick Moore is Communications Pastor at Destiny Worship Center.



NOVEMBER 10

Annual wine walkabout at Ruth's Chris Steak House at Silver Shells Resort in Destin.



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ECTC Presents Two "Students on Stage" Events

Education Theatre Programming Performances

Jr. Company, Emerald Coast Theatre Company's (ECTC) High School theatre program, presents The Edgar Allan Poe Afterlife Radio Show on Friday, Oct. 28, 7:30 p.m. and Sat., Oct. 29, 2:30 p.m. A tap at a chamber door and the beat of a hideous heart evoke the very best and creepiest of Edgar Allan Poe. So, when Poe sets out to keep his stories alive from beyond the grave, an otherworldly radio studio proves just the thing. Wandering spirits gather to play the roles in Poe's most classic works from "The Cask of the Amontillado" to "The Fall of the House of Usher." The production will feature the talents of Walker Rivard, Mattie Livingston, Savannah Herdon, Alexander Koehler, Carly Parker, Alexa Whitten, Ethan Craig, Olivia Volquartsen, Jaydin Baine, and Selah Metzger. Tickets are \$12 - \$18 and available at emeraldcoasttheatre.org. These students are scary talented! We are so proud of the work that our Jr. Company members

are doing...you're sure to see them on the main-stage in our professional season soon," said Nathanael Fisher, Producing Artistic Director. Director: Heath Carroll; Managing Director: Trenton Bainbridge; Technical Designer: Rebeca Lake; Lighting Designer: Brayden Gainey; Technical Director: Drake Miller; Costume design: Tara Padgett; Properties: Tara Padgett; Stage Manager: Phillip Padgett.

Beauty and The Beast JR Performed by Students on Stage

Students steal the show in these Education Theatre Programming productions with all of your favorite characters such as Mrs. Potts, Lumiere, Cogsworth and Belle and the Beast. Students get to act, dance and sing on a professionally designed set with lights, sound and fun costumes!

The "Bigs" (Tuesday's Class) will perform Fri., Nov, 4, 7 p.m.; the "Bigs" (Wednesday's Class)



will perform Sat., Nov. 5, 11:30 a.m. and the "Littles" will perform Sat., Nov. 5, 3:30 p.m. Tickets are \$8-\$14. Teens (6th - 8th Grade) will perform Sat., Nov. 12 at 5 p.m. and 7:30 p.m. Teens (9th - 12th Grade) will perform Fri., Nov, 11, 7:30 p.m. and Sat., Nov, 12, noon. Tickets are \$12 - \$18 and available at emeraldcoasttheatre.org.

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

"Our talented kids and teens

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

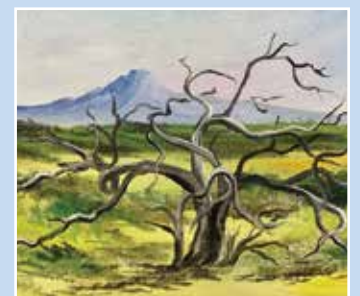
Call (850) 684-0323 and visit



www.emeraldcoasttheatre.org. Engage with ECTC on Facebook, Instagram, Twitter and YouTube.

ADSO Art Week

The Arts and Design Society's Annual Art Week takes place Nov. 5-11, beginning with classes on Nov. 5 and ending with an Art Party on Friday, Nov. 11, 6-8 pm. During the week, 16, two-hour classes will be offered as a sampler of what's available at the Art Center. The first class is \$30; subsequent classes are \$25, all supplies included. Registration and payment for classes are due in advance. No expertise required; projects will be completed in the class. Check the website for more details of classes and competitions. The free Art



Party will include a display of completed art and competitive art. All are invited. Arts and Design Society, 12 First Street SE, Fort Walton Beach. Call 244-1271. Tuesday-Friday, noon-4 pm. Website: <http://artsdesignsociety.org>.

Savvy Leigh

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TEEN PERFORMANCE

November 11 at 7:30pm

November 12 at 12pm

Visit emeraldcoasttheatre.org/students-on-stage for information on Beauty and the Beast for littles, bigs, and middle school.

... Visit emeraldcoasttheatre.org/youthclasses to sign up for dancing, singing, acting, and production classes!

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Arts & Music

30A Songwriters Festival Announces 2023 Headliners

For the past 13 years, the 30A Songwriters Festival has attracted thousands of dedicated live music fans from around the country to hear original songwriters spanning many genres of music perform their songs. The beach resort towns along Highway 30A on the Gulf feature 30 venues presenting over 200 songwriters and 300+ solo, band and in-the-round performances throughout the weekend of January 13 – 16.

30A Songwriters Festival will celebrate its 14th year with performances on the main stage at presenting partner Grand Boulevard's Town Center in Miramar Beach with headline performances by renowned artists LYLE LOVETT, GIN BLOSSOMS, RICKIE LEE JONES, STEVE EARLE, YOLA, AND MORGAN WADE.

The festival welcomes for the first time to 30a Amy Grant, Tom Rush, Brian Vander Ark (The Verve Pipe), The Black Opry Revue, Beth Nielsen Chapman and John Craigie.

Returning to perform two shows each throughout the



weekend are songwriting Legends John Paul White (The Civil Wars), Shawn Mullins, Kathleen Edwards, Tinsley Ellis, Darrell Scott, Adia Victoria, Chuck Prophet, Livingston Taylor, Abe Partridge, Lilly Hiatt, John Fullbright, Sarah Lee Guthrie, Paul Thorn and James McMurtry.

An Additional 100+ Artists Will Be Announced Over the Next Few Weeks—Stay Tuned

The following are confirmed artists: Hayes Carll, Glenn Phillips, Jeffrey Steele, Pat McGee, Bob Schneider, Abe Partridge, Cousin Curtiss, Mary Gauthier, Dan Navarro, Mark Erelli,

Crys Matthews, Florence Dore, Adrian Carter, John Lowell, Heather Mae, Charlie Mars, Michael McDermott, Leslie Mendelson, Amy Rigby, Danielle Howle, Side Pony, Darden Smith, The Kennedys, Pat Byrne, Levi Lowery, Certainly So, Eddie 9V, Tall Pines, Meaghan

Jonathan Byrd, Peter Holsapple & Chris Stamey, Will Hoge, Don Dixon & Marti Jones, , Nicole Chillemi and the Jazz Legacy Project, Amanda Platt & The Honeycutters, Griffin House, Gretchen Peters, Kim Richey, Amy LaVere & Will Sexton, Will Kimbrough, Leigh Nash, Garrison Starr, Michael Tolcher, Mary Bragg, Tim Easton, Kalen & Aslyn, Cooper Carter,

Farrell, Jesse Lynn Madera, Danni Nicholis, Certainly So, Alice Peacock, Hannah Miller, Sammi Accola and Goldpine.

The 30A Songwriters Festival production team transforms amphitheaters, town halls, restaurants, theaters, bars and covered patios into unique music venues with state-of-the-art sound systems ranging in capacity from 75 to 750 seats indoors and 6,000 outdoors.

Festival Weekend Passes are currently available at www.30asongwritersfestival.com. VIP tickets that include premium seating on the lawn at Grand Boulevard for the headline shows on Saturday and Sunday afternoons along with access to the VIP tent serving complimentary food, beer, wine and cocktails are also available. For a full description of each ticket package including VIP mainstage and transportation packages for groups of 2 up to 12, visit www.30asongwritersfestival.com.



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7-8 lbs.
- HERB CRUSTED BEEF TENDERLOIN** ... **110**
5-6 lbs. Serves 4-6.
- HERB CRUSTED PRIME RIB** **130**
6 lbs. Serves 4-6. Served with au jus and horseradish cream.

SIDES

- MASHED POTATOES** **25**
Homemade mashed potatoes. Feeds 4-6
- CORNBREAD DRESSING** **25**
Homemade dressing made with sautéed fresh vegetables. Feeds 4-6
- SWEET POTATOE CASSEROLE** **25**
Homemade whipped sweet potatoes with candied pecans, and toasted marshmallows. Feeds 4-6
- GREEN BEAN CASSEROLE** **25**
Tender green beans are tossed in a creamy mushroom sauce with crispy fried onions. Feeds 4-6
- SOUTHERN CANDIED YAMS** **25**
Sweet and tender candied yams baked in a delicious buttery cinnamon syrup for that true old-fashioned flavor! Feeds 4-6
- STUFFING** **25**
- COLLARD GREENS** **25**
- CRANBERRY SAUCE** **10**
Pint of Cranberries goes great with turkey, ham, or beef.

HOLIDAY FAMILY FEAST #1

- FEEDS A FAMILY OF 4-6 240**
- 1 Salad • 2 Apps • 2 Sides
 - 1 Pint of Cranberry Sauce
 - 1 Meat (Turkey or Ham)
 - 1 Dozen Dinner Rolls • 1 Dessert

HOLIDAY FAMILY FEAST #2

- FEEDS A FAMILY OF 8-10 . . . 340**
- 1 Salad • 2 Apps • 3 Sides
 - 1 Pint of Cranberry Sauce
 - 2 Meats (both Turkey and Ham)
 - 1 Dozen Dinner Rolls • 2 Desserts

APPETIZERS

- SPINACH ARTICHOKE BREAD BOWL** **20**
Creamy spinach, tender artichoke hearts, Parmesan, and garlic, served in a bread bowl with sliced baguette.
- SAUTEED GREEN BEANS** **20**
French green beans sautéed in light olive oil with garlic and shallots.
- CHARCUTERIE BOARD** **30**
Assortment of gourmet cheeses and meats, complimented with an assortment of olives, nuts, seasonal fruits, and veggies served with local honey, and crackers.
- FRUIT SALAD** **15**
The freshest fruits and berries during the season.
- SPINACH QUICHE** **25**
- SHRIMP COCKTAIL PLATTER** **33**
2 pounds Jumbo Shrimp cooked and arranged on a platter. Served chilled with lemon wedges and cocktail sauce.

SOUPS

- NEW ENGLAND CLAM CHOWDER**... **20**
Our chowder is a classic with a creamy broth, chock-full of tender Cape Cod clams, potatoes, and onions.
- SHE CRAB SOUP** **20**
- RED BEANS & RICE** **20**
- SEAFOOD GUMBO** **20**
Fish, shrimp, scallops, and other delicious seafood delights.
- TURKEY GRAVY** **8**
Our homemade gravy is a must for this holiday season, it is smooth, creamy and full of savory flavors.

SALADS

- HOUSE SALAD** **20**
Mixed greens, cherry tomatoes, red onion, house made croutons, red wine vinaigrette, and finished with Parmesan Reggiano.
- CEASAR SALAD** **20**
Romaine lettuce, house made croutons, house made Caesar, finished with Parmesan Reggiano.
- APPLE WALNUT SALAD** **20**
Our seasonal salad with apples, pears, raisins, blue cheese, and walnuts, finished with a honey mustard dressing.

DESSERTS

- SEASONAL PIES** **25**
- SALTED CARMEL BROWNIES** **25**
- LARGE CHOCOLATE CHIP COOKIE** **3**
- ONE DOZEN COOKIES** **25**

THANKSGIVING PRE-ORDERS AVAILABLE! LIMITED QUANTITIES ON TURKEY THIS YEAR. BE SURE TO ORDER EARLY!

Orders are available for pick up **Wednesday, 11/23 from 10am-6pm** or **Thursday, 11/24 from 8am-1pm** at the Market. Due to the holiday volume, we cannot manage special orders. **NO CHANGES TO RECIPES, BUNDLES, OR INGREDIENTS.** Items are available to purchase in our market in additional quantities. Pre-order is only available for quantities listed. All items are picked up cold with reheating instructions. Please call AJ's Market with questions: **850-279-4098**

