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# FREEPORT Life

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## Bring Hope Now:

### Local Nonprofit Aims to Solve Youth Mental Health Crisis

BY PEGGY BROCKMAN

Imagine receiving a call from your child's school: your middle-schooler, diagnosed with ADD, lost his temper and screamed, "I wish I were dead." Because the staff knows you, they give you the option to take him to the emergency room yourself, instead of calling law enforcement.

You arrive at the ER, but there's no child psychologist. The ER doctor decides to send your child—seven hours away—to a facility in Orlando for evaluation. You object. Emotions rise. The doctor blames you and asks you to leave. Your child is transported anyway, placed in a holding area with wooden slab beds and other children in crisis, screaming. He's terrified.

Three days later, a tele-psychiatrist finds your child isn't a threat and should be released. But when you return from a brief trip home, you discover your child was already transferred to an inpatient facility in Pensacola—without your consent. He must now remain



for another three days, all while you watch helplessly.

This is the true story a mother shared with me after a recent Bring Hope Now presentation. Though a few years have passed and improvements have been made—such as the addition of Mobile Response Teams that now evaluate students on campus—children in crisis in our area still face long waits in local ERs

and may be transported hours away due to a lack of local facilities.

This is exactly why we founded Bring Hope Now.

#### A Growing Crisis

In 2019, two community leaders—David Triana, founder of United for a Good Cause, and myself, Peggy Brockman—joined forces to address a terrifying trend:

Northwest Florida, particularly Okaloosa County, had one of the fastest-growing youth suicide rates in the state.

We set out to bring hope through a national peer-to-peer suicide prevention program in local schools. Eglin Federal Credit Union kick-started our mission with a

**BRING HOPE**  
*continued on page 3*



## Did Ponce de Leon Really Find the Springs in North Walton?

BY HELEN PETRE

No, probably not. But, the springs named after him are well worth protecting. I usually write about wild places and organisms in Freeport and South Walton, some even in south Bay County. But, now that it is winter, the 68-degree Fahrenheit water in the north Walton springs

**SPRINGS**  
*continued on page 7*

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## BRING HOPE

*continued from page 1*

\$50,000 donation. With support from Superintendent Marcus Chambers and the Okaloosa County School Board, the program launched in 2020. By the end of 2022, every school in the district had the program in place. It became a model of success.

In 2024, Bring Hope Now officially separated from United for a Good Cause to pursue broader goals. We expanded into the military community with “Hope on the Line,” a peer-led suicide prevention initiative for active-duty personnel. But, another pressing need was calling us: a lack of local youth mental health facilities.

### By the Numbers: Why Local Help Matters

The data is staggering. In the 2022–2023 school year, 376 children under 18 in Okaloosa and Walton Counties were involuntarily Baker Acted. Of those, 76% were first-time cases, and 92 were repeat cases.

Statewide, 87% of youth Baker Acts are due to suicidality: 46% had suicidal thoughts, 28% had a plan, and 10% had made an attempt.

Children are typically taken to a local ER, where they wait for an inpatient bed to open in Pensacola or Panama City. Some wait days. If extended treatment is needed, they’re sent even farther—to Jacksonville or Orlando—hours from family and support systems. Many families can’t even afford to retrieve their children afterward.

### What if that Child Were Yours?

According to Florida Health Charts, 168 people in Okaloosa and Walton Counties went to an emergency room for self-harm injuries in 2023. Shockingly, 121 of them—72%—were children ages 5 to 19. Yes, even as young as five.

### From the 2023 Florida Youth Survey:

- 22% of students said they almost always felt symptoms of stress, anxiety, or depression.
- 46% said these emotions stopped them from doing daily activities.
- 19% had seriously considered self-harm.
- Encouragingly, 31% sought help.

But we need more resources.

And we need them here.

### The Mission Ahead

With strong leadership from Board Chair Kathy Houchins and a growing board of community advocates, Bring Hope Now’s next mission is clear: establish a youth mental health treatment facility for Okaloosa and Walton Counties.

We’re currently seeking a facility or land to build a welcoming, home-like inpatient center. Until that becomes a reality, we continue to train community members through QPR Gatekeeper Training—equipping everyday citizens with the tools to recognize suicide warning signs and how to respond.

We also aim to launch a local loss survivor program to support families who’ve lost loved ones to suicide.

### A Community That Cares

We believe in this mission because we’ve lived it. I’ve personally experienced the pain of a suicide attempt and subsequent residential treatment with a grandson. I know what families are facing.

Bring Hope Now is not just one organization—it’s a move-



NATIONAL  
**SUICIDE**  
PREVENTION

ment of people, volunteers, educators, parents, and advocates committed to changing the story for our youth.

We’re looking for sponsors, volunteers, and in-kind support. Do you know a family who’s lost a loved one to suicide? To get involved or learn more, visit [www.BringHopeNow.com](http://www.BringHopeNow.com).

Mark your Calendar Now. The 2026 Annual Bring Hope Dragon Boat Race & Festival Will Be April 25th. It’s not only a fundraiser—it’s a celebration of resilience and community. We’re looking for sponsors, racing teams, raffle and auction items, volunteers, and in-kind support. Do you know a family



who’s lost a loved one to suicide? We’d be honored to include a sign in their memory at the event. To get involved or learn more, visit [www.BringHopeNow.com](http://www.BringHopeNow.com).

It may take a village to raise a child—but it takes a whole community to save one.




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Community

# Top 5 Supplements to Spring into Health



By DR. KAREN DEVORE,  
TORTOISE CLINIC

Here along the Gulf Coast, the arrival of spring means longer days and a return to the outdoor living that defines our beach communities. For many, it feels like a natural inflection point of renewed momentum and a reminder to re-prioritize

energy, strength, and overall well-being. It's often during this season that people begin reaching for supplements and vitamins in hopes of supporting this shift.

At the Tortoise Clinic, I remind people that supplements are never a substitute for the fundamentals including bal-

anced, protein-forward meals made from real food, restorative sleep, building and maintaining muscle mass, hydration, and thoughtful stress management. Supplementation and targeted nutrient support are tools within a larger health strategy, most effective when guided by informed science and thoughtful clinical oversight.

Not every supplement is appropriate for every person. When selected strategically, with attention to quality, bioavailability, and individual physiology, they can support the systems that drive sustainable energy and resilience.

Here are five I commonly evaluate this time of year, and how I think about applying them.

## Vitamin D - A Hormone with Broad Impact

Despite its name, Vitamin D functions as a hormone in the body. It plays a role in immune balance, bone strength, muscle function, and mood regulation. Vitamin D receptors are found throughout the body, which helps explain its wide-reaching influence.

Deficiency remains common, even living in Florida. Indoor work, sunscreen use, skin tone variability, and seasonal shifts all contribute. When levels are sub-optimal, people may notice fatigue, slower recovery, decreased muscle strength, or a subtle dip in mood.

**When I look closer:** recurrent illness, low energy that doesn't improve with rest, mood changes, bone or muscle concerns, and limited sun exposure

**Practical Tip:** Vitamin D absorbs best when taken with food that contains healthy fats. Testing provides clarity — optimal levels are individualized, not guessed.

## Magnesium - Calm Energy & Recovery

Magnesium supports muscle relaxation, sleep quality, blood sugar balance, and healthy stress response. It participates in hundreds of biochemical processes and is one of the most common nutrients I see run low.

Despite the beauty of coastal living, daily demands such as work, activity, travel, and stress still accumulate, and magnesium depletion is common.



**Two forms I often consider:**

**Magnesium Glycinate:** Supports relaxation and restorative sleep.

**Magnesium Threonate:** May support focus, cognitive clarity, and emotional steadiness.

**When I look closer:** muscle tension, poor sleep, stress reactivity, headaches, and difficulty focusing

**Practical Tip:** Magnesium glycinate is often best tolerated in the evening. Magnesium threonate can be used in the morning when focus support is desired. Some individuals divide doses based on response. Because magnesium influences muscle relaxation, higher amounts may also influence digestive rhythm. Gradual adjustments help the body adapt comfortably.

## Omega-3 Fatty Acids - Inflammation & Heart Support

Omega-3 fats help regulate inflammation and support heart health, joint comfort, brain function, and mood stability. Even with access to fresh seafood, consistent intake of meaningful amounts of omega-3s is less common than many assume. Modern dietary patterns tend to favor inflammatory fats over anti-inflammatory ones. As activity increases and seasonal allergens rise, balanced inflammatory support becomes increasingly important.

**When I look closer:** joint stiffness, cardiovascular risk factors, brain fog, mood variability, and seasonal inflammatory symptoms

**Practical Tip:** If fish oil results in occasional upper digestive discomfort or burping capsules may help. Those taking blood thinners should consult their provider. Wild-caught fatty fish remains an excellent whole-food option.



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Continued on page 22

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 Community



# Finding Balance: A Simple Plan for Saving and Spending

By **BILL BLANKEN**

As the new year is almost a third of the way through, many Americans added budgeting to their list of resolutions, somewhere between “eat less sugar” and “finally cancel that gym membership.” Financial experts say it may be one of the few resolutions that actually sticks.

Budgeting, they note, isn’t just about cutting back or saying no to small pleasures. It’s about giving your money a plan before it wanders off on its own. Without one, many people find themselves staring at their bank accounts mid-month wondering, “Who approved all this?”

One widely recommended method is the 50/20/30 rule, a simple formula that divides take-home pay into three cate-

gories: 50 percent for essentials, 20 percent for savings, and 30 percent for personal spending.

For someone earning \$50,000 annually after taxes and retirement contributions, that equals about \$4,166 per month. Under this approach, roughly \$2,000 would go toward essentials such as housing, utilities, groceries, transportation, and insurance. In other words, the bills that do not accept excuses.

Another \$800 would be directed to savings. Financial planners often describe this as “paying yourself first,” rather than waiting to see what’s left at the end of the month. Spoiler alert: what’s left is often surprisingly small.

The remaining \$1,200 can cover discretionary expenses, including dining out, travel, hobbies, entertainment, and those streaming services people keep meaning to cancel but somehow never do.

I must emphasize that the 50/20/30 rule is a guideline, not



a rigid law or direct financial advice. In higher-cost areas, essentials may take up more than half of monthly income. The goal is awareness, not perfection.

The first step toward building a workable budget is tracking income and expenses. This can be done with a notebook, spreadsheet, or budgeting app. As a Financial Advisor I can say the tool matters less than honesty. A coffee here and a quick on-

line order there can quietly add up, even if each purchase seems harmless at the time.

Advisors also recommend pausing before making non-essential purchases. Asking whether an item is truly needed, or whether it can wait 24 hours, often reduces impulse spending. Sometimes the answer is yes. Sometimes it’s just late-night scrolling with a credit card nearby.

Automation can also help. Setting up automatic bill payments and scheduled transfers to savings reduces the temptation to spend first and save later.

Clear goals remain central to long-term success. Whether the aim is paying off debt, building an emergency fund, or preparing for retirement, having a specific target makes it easier to stay disciplined. After all, “someday” is not a very motivating financial plan.

While budgeting requires effort, experts say it offers something many people want: control. And unlike some resolutions, this one can improve with practice instead of disappearing by March.

For those willing to stick with it, a simple plan today may mean fewer financial surprises tomorrow. And that alone may be worth keeping on the list.

For more information, call me at Blanken Management, 850-660-1164.



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**SPRINGS**

*continued from page 1*

calls to me. Well, sort of. It is still cold, but kind of exciting to get in, just to say I did.

**The source**

Florida has more springs than any other state, and perhaps any place on Earth, with over 1,000 in the state. The springs are our water source. In fact, 92% of our drinking water comes from the Floridan Aquifer, and the water that comes out of the springs is this water. Springs flow because the pressure in the aquifer is high. As we continue to develop land and use water, that pressure goes down and the amount of water released by the springs decreases. Both Morrison and Ponce de Leon springs are second-magnitude springs based on outflow.

The water in the Floridan Aquifer is a constant 68 degrees Fahrenheit. The aquifer is composed of porous limestone and dolomite that is hundreds of feet thick and was formed 35 million years ago. The Florida Aquifer is fed by rainwater that seeps into the ground north of Florida and flows south by gravity through

the porous limestone. The water in this aquifer is our groundwater, and as such, is susceptible to contamination.

Many places are named for the Spanish explorer, Ponce de Leon, but he probably never went to most of them. He explored Florida in 1513, notably before air conditioning or mosquito control. If he was trying to find the famed Fountain of Youth, he failed miserably, but in reality, he never even thought of that. Still, we have some great springs, regardless of the myths.

Ponce de Leon Springs produces 14 million gallons of water a day. The spring head is 20 feet deep and a clear stream flows from it to the tannin-stained Sandy Creek, which flows into the Choctawhatchee. Ponce de Leon and Morrison Springs are two of the 13 springs that drain into the Choctawhatchee River.

**What about the Native Americans?**

If Ponce de Leon did find the spring, he also found the Native Americans who lived there. There is little evidence of the history. But, we think the Chatots inhabited the land between the Chattahoochee and



Ponce de Leon Springs State Park. Wikipedia.

the Choctawhatchee, including the springs, which is a really big area. The Chatots were fiercely protective of their land, so if Ponce de Leon met them, he probably had a hard time.

In 1840, Spanish settlers built a log hotel and enjoyed the clear water, fishing, and swimming, just as we do today. In 1864, Union soldiers destroyed the hotel. The Smithgall family owned the land in the 1920s, but no trace remains.

**Plants and animals**

Although everyone comes for the spring, there are notable plants at Ponce de Leon Springs,

including pitcher plants, flame azaleas, and mountain laurel. There are longleaf pines that were used in the turpentine industry in the higher, drier areas, and some trees still show the “catface scars” made to extract the resin. Among the pines are rho-

dodendron, hickory, huckleberry, milkweed, blazing stars, oaks, magnolia, saw palmetto, and blueberry.

The habitat is suitable for alligators, turtles, gopher tortoise, turkey, fox, deer, and bobcat. Catfish, bass, bluegill, sunfish, warmouth, crappie, and pickerel are common in the springs and in Sandy Creek. Northern wrens, kinglets and brown creepers spend the winter here.

There are two short nature trails. The sign says it takes 45 minutes, but it really takes 10.

**Morrison Springs**

Producing 48 million gallons

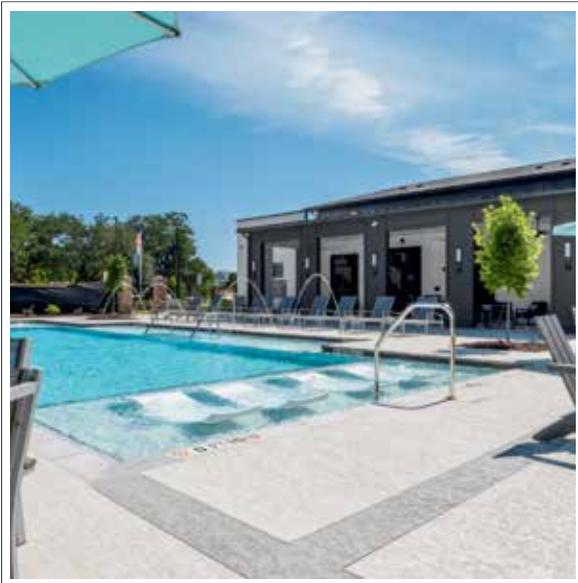
a day, Morrison Springs is south of Ponce de Leon State Park. There are three cavities into the Floridan Aquifer here, the deepest of which is 300 feet deep. Cypress knees stand out of the water, but there are no nature trails.

Because of the limestone rock of the aquifer, there are many caves. Caves are dangerous for inexperienced underwater explorers.

**Springs of Walton County**

The springs are unique ecosystems with unique histories that are more than fun places to go on hot summer days or even cold winter days. They represent a window into our water supply and a chance to understand how water moves through the aquifer to supply our needs and the needs of the plants and animals that depend on the water. The springs are one more reason to be grateful for our resources. Enjoy the plants and animals and jump in. Getting out is the hard part!

*Helen Petre is a retired USDA biologist and college biology professor. She spends her time volunteering, teaching, and writing science articles to share her interests with future generations.*



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**THE WATERS**  
AT FREEPORT

Community

# NatureView: Freeport's Newest Neighborhood is Already Coming to Life

By MIMY KINCAID, MARKETING & BUSINESS DEVELOPMENT DIRECTOR, THE JAY ODOM GROUP



If you drive just a few minutes off Highway 331 and head toward County Road 3280, you will find something unexpected.

The noise fades. The trees grow taller. The air feels still.

Tucked inside that quiet stretch of Walton County is NatureView, Freeport's newest master planned community, already open and already welcoming residents home. This is not lines on paper or future promises. The amenities are built. The homes are rising. Families are moving in. And it is only just beginning.

### From the Creators of Hammock Bay

If you have lived in Freeport over the last decade, you have watched Hammock Bay transform our city. What started as a vision grew into one of the most recognized and sought-after

communities in the region. NatureView comes from the same developer, The Jay Odom Group, the team behind Hammock Bay's growth and long-term success.

But NatureView is not a repeat. It is the next chapter. Where Hammock Bay introduced large-scale master planning to Freeport, NatureView builds on that experience with an even deeper connection to nature and preservation.

### Surrounded by Permanent Conservation

One of the most special things about NatureView is what surrounds it. The community is bordered by more than 50,000 acres of permanently protected

forest land, including property owned by Nokuse Plantation and the State of Florida.

That means privacy.

That means peace.

That means the view outside your window stays natural.

Residents enjoy miles of walking trails, pocket parks, and tree-lined streets that make daily life feel calmer and more connected.

### Amenities Open from Day One

Here is something that truly matters. The amenities at NatureView are already built and open. Residents do not have to wait years for a clubhouse or pool to be completed. From the moment they move in, they can enjoy a beautiful clubhouse, a fully equipped fitness center, a resort style pool, pickleball and basketball courts, a children's playground, walking trails with exercise stations, and pocket parks throughout the neighborhood. It is rare to find a new

community where the lifestyle is ready before the last home is built. At NatureView, that lifestyle is already here.

### Homes Available Now

NatureView offers something else many new communities do not. Homes are available now. Homes are being built by two highly respected and trusted builders, DSLD Homes and Holiday Builders. Buyers can choose from a variety of thoughtfully designed floor plans for a limited time, with starting prices in the low 300s. There are homes ready for immediate move in, as well as homesites available for buyers who prefer to build and personalize their home from the ground up. For families who want to stay in Freeport, for young professionals purchasing their first home, or for those relocating to Walton County, this is a rare opportunity to enter a master planned community at the beginning.

### Why the Beginning Matters

When Hammock Bay first launched, few could predict how quickly it would grow or how well known it would become. Those who purchased early saw their neighborhood flourish. Schools expanded. Amenities grew. Property values strengthened. A true sense of community took root.

NatureView stands at that same starting point. Getting in early means having the best selection of homes and floor plans. It means securing pricing at the beginning of growth. It means becoming part of the story as the neighborhood takes shape. NatureView will continue to grow just as Hammock Bay did. Those who step in now will be part of building that future.

### A Community with Purpose

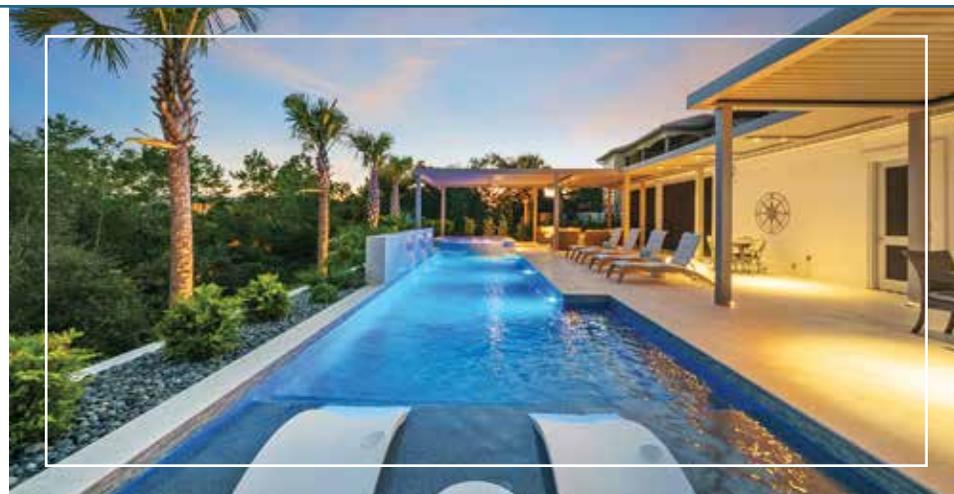
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*Continued on page 25*



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# How Medicare Changes Are Impacting Post-Acute Providers and Senior Care

BY TERESA HALVERSON,  
BUSINESS DEVELOPMENT/  
COMMUNITY RELATIONS

The Centers for Medicare & Medicaid Services is removing 285 procedures labeled inpatient-only, or IPO, many of them for acute care surgeries that have historically driven patients to nursing and rehabilitation facilities for follow-up care. Importantly, the agency's Hospital Outpatient Prospective Payment rule made no blanket provision for skilled nursing coverage for patients opting for outpatient alternatives that doesn't include a requisite three-day stay. (-McK-nights)

Post-Acute care (PAC) is a critical bridge between a hospital stay and a full return to home life. While Medicare continues to evolve its payment rules, quality programs and coverage policies are reshaping the landscape for post-acute providers, including skilled nursing and rehabilitation facilities (SNFs) and other settings that serve seniors after a hospital stay.

The year 2026 brings shifts in In-Patient and Out-Patient Policies Affecting Post-Acute Referrals. Medicare's efforts to shift more procedures from in-patient hospitals to outpatient and ambulatory surgical settings are affecting seniors and post-acute care models. The key issue is outpatient status limits Medicare coverage for rehab. As more surgeries move to "Out-Patient" settings, seniors seeking post-acute care will no longer qualify for the 3-night stay to admit to a skilled nursing and rehabilitation facility under Medicare Guidelines. (-Long Term Care News)

**This policy can be tough on:**

- Seniors who live alone
- Patients with mobility or cognitive issues
- People recovering from joint, spine, or complex procedures

Why does this matter? Medicare will not pay for SNF rehab unless the patient has:

- Three consecutive in-patient mid-nights in a hospital
- Observation or outpatient days do not count

If surgery is outpatient-only, the patient cannot qualify for

Medicare-covered SNF rehab—even if:

- They cannot walk safely
- They live alone
- Their physician recommends rehab

**What is Covered After Outpatient Surgery**

**Medicare may cover:**

- Home health care (nursing, PT, OT) if homebound and medically necessary (Home health is intermittent, not 24/7. Outpatient therapy (PT/OT at a clinic)
- Durable medical equipment (walker, Commode, etc.)
- Follow-up visits

**What Seniors and Families Should Do Before Surgery**

**Ask directly:**

- "Is this surgery classified as inpatient or outpatient under Medicare?"

**Plan the discharge:**

- Who will help at home?
- Are home health services arranged?

**Ask about alternatives:**

- Is inpatient admission ever possible?
- Can surgery timing or complexity change status?

**Appeal if appropriate:**

- Rare, but sometimes misclassification happens

**Clarify Hospital Status (this is critical)**

- "Can you confirm whether they were admitted as inpatient or under observation, and on which dates?"

**Follow up if needed:**

- "Was inpatient admission medically appropriate at any point?"
- "Can we request a status review before discharge?"

**Tie Safety Risks to Specific Limitation**

**Avoid general statements. Use concrete examples:**

- "They cannot transfer safely without hands-on assistance."
- "They are a high fall risk and cannot manage stairs / bathroom independently."
- "They require assistance with toileting, bathing, or medication management."
- "There is no reliable caregiver available 24/7."

**If true, say it plainly:**

- "Discharging them home today would place them at risk of injury or rehospitalization."
- Push for rehab screening (even if Medicare won't pay)
- "We want them formally evaluated for all rehab options, including SNF and inpatient rehab."

**Specifically ask:**

- "Has an inpatient rehab

facility (IRF) referral been considered?"

- "Can PT/OT document why skilled rehab is needed?"
- Documentation = leverage.

**If Medicare Won't Cover SNF**

**Use this phrasing:**

"We understand Medicare may not cover SNF, but we still need help identifying a safe alternative."

**Then ask:**

- "What short-term private-pay rehab options exist?"
- "What home health services will start immediately upon discharge?"
- "How soon will therapy begin, and how often?"

As the healthcare system faces ongoing challenges, **The Manor at Blue Water Bay**

*Continued on page 13*



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# Where the Circle Widens: Diane Pickett and the Stories That Still Gather Us



families from across the country for the Florida Chautauqua—an ambitious experiment in life-long learning that once placed this small Panhandle town at the center of a national cultural movement.

By the time Diane Pickett entered the picture, that legacy lived more in memory than in motion.

What Pickett understood—intuitively and persistently—was that Chautauqua was never just a program. It was a posture. A belief that culture belongs to everyone. That ideas are better when shared. That a place becomes itself most fully when people gather with purpose.

In the 1990s, when others had accepted Chautauqua as a closed chapter, Pickett helped bring it back to life—not as nostalgia, but as a living, breathing experience rooted in education, the arts, music and conversation, and grounded in the landscape of Lake DeFuniak itself.



For years, she stewarded the gathering with care, reminding the community that the Circle had once been—and could again be—a place where curiosity and culture converged.

Then, in 2006, Pickett stepped aside. Turning Chautauqua over was not an ending, but an act of faith. Having helped restore its footing, the institution continued without her at the center and she returned to writing, exploring Southern identity, history and the quiet intersections between people and place.

Nearly two decades passed.

And then, as often happens in towns shaped by circular

geography, the story came back around.

In partnership with the University of West Florida Historic Trust, Pickett helped spark Summit on the Circle, first held in 2025 and returning April 23–26, 2026. The gathering is not a resurrection of Chautauqua, nor does it attempt to be. It is something new—shaped by the present moment and the many ways stories are shared today.

If Summit on the Circle feels familiar, that is by design. The pillars that once defined Chautauqua—education, culture, recreation and spiritual connection—still stand. But Summit branches outward, unfolding through music and meals, architecture and memory, spoken word and shared experience.

This year, the Circle widens further.

For the first time, Summit on the Circle expands, opening on Thursday, April 23, with a community-centered prelude

that sets the tone for the weekend. The opening day features hands-on art workshops hosted in historic homes and sites around Lake DeFuniak, followed by a free outdoor ukulele concert at the Pickett Gazebo—an intentional beginning rooted in participation and place.

The Summit weekend unfolds across the Lake DeFuniak Historic District under the theme “Stories That Shape Us,” exploring culture, art and community across America’s 250 years. Nationally recognized artists, scholars and civic voices will lead conversations and performances examining how stories live through performance, film, faith, technology, music and personal narrative.

Among them are Shelby Hofer, award-winning performer and co-director of Atlanta’s PushPush Arts; Anita Singleton Prather, founder of the Gullah Kinfolk Traveling Theater and a nationally recognized cultural preservationist; Val Auzenne, Ph.D., retired Florida State University film professor and Fulbright Scholar; and Gena Williams, professional storyteller and former producer for The Moth. Civic dialogue and contemporary challenges take center stage through Braver Angels, a national nonprofit dedicated to fostering respectful discourse across divides, and Dr. Guillermo A. Francia III, a Fulbright cybersecurity researcher whose work explores the intersection of technology, ethics and modern storytelling.

Throughout the weekend, guests will move easily between formal conversations and relaxed gatherings, including evening concerts, a beer and wine reception, and a Sunday ice cream social and hat contest by

*Continued on page 13*

BY KERRI PARKER

There are places where history doesn’t sit behind glass.

It walks the sidewalk at dusk.

It waits on shaded porches.

It gathers—still—when given the right invitation.

Lake DeFuniak has always been one of those places.

Nearly perfectly round and improbably calm, the lake has long served as both compass and common ground for DeFuniak Springs. In the late nineteenth century, it drew educators, thinkers, musicians and

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Whether for a few days, a few weeks, or an entire season, a short-term stay allows guests to step into the rhythm of the community without pressure or long-term commitment. It's an opportunity to live here — not imagine it.

Mornings begin quietly. Sunlight filters through the windows. Coffee is unhurried. Some guests head to the fitness center or pool. Others ease into the day with a walk, breakfast with neighbors, or time outdoors near the surrounding protected forest.

"I happened to be here spending the weekend," one



member laughs. "And I haven't left. I just stayed."

That moment, when a stay starts to feel like everyday life, often comes as a surprise.

During a short-term stay, guests enjoy full access to the community. Chef-prepared meals. Wellness classes. Fitness studios. Social spaces designed for conversation and connection. Maintenance and daily details are handled, freeing up



both time and mental space.

By mid-morning, the community hums gently with activity. A balance class here. Coffee with new friends there. Someone deciding, on a whim, to try the golf simulator or join a book discussion. There's always something happening, but nothing is required.

That flexibility is intentional. "I like that I don't have to commit to anything," a member shares. "Some days I'm busy. Some days I'm not. Either way feels right."

Afternoons stretch into easy hours. Guests gather in the W

Lounge, spend time poolside, or explore nearby favorites along 30A. On Fridays, many discover one of the community's most loved traditions: dinner at The Mark, where reservations, conversation, and chef-prepared meals turn an ordinary evening into something to look forward to.

For some, a short-term stay is about proximity — spending more time near children or grandchildren and being close enough for everyday moments, not just holidays. For others, it's about location: enjoying coastal living, escaping colder climates,

or simply experiencing a different pace of life for a while.

What short-term guests often mention isn't just the amenities or the setting. It's how effortless daily life becomes.

No home maintenance. No property upkeep. Beaches, shops, and local favorites just a short drive away. A new Publix supermarket is right next door.

"It's life, just with fewer things to manage," one member explains. "There's more time to enjoy the day."

That's the heart of a short-term stay at Watersound Fountains. It's not about deciding right away. It's about giving yourself time to settle in, observe, and see what fits.



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Community

# Rising Waters, Real Risks: Flood Insurance Myths



BY BRANDON CERVENKA

Many people along the Emerald Coast are understandably unsure about flood insurance, and a big reason is the amount of misinformation and half-truths they've heard over the years. Friends, social media, and even

outdated guidance can make it sound like only "high-risk" or beachfront homes need to worry, which leaves both homeowners and renters confused about their real exposure when the water rises.

This confusion has allowed several persistent myths to stick around—ideas like "I'm not in a flood zone," "My home insurance covers flood," or "FEMA will take care of everything if it's bad enough." In the sections that follow, we'll walk through four of the most common myths one by one and share clear, practical facts so families in and around Freeport can make more confident decisions about protecting their homes and rentals.

**Myth 1:** "I'm not in a flood zone."

Every property is in a flood zone; the real question is whether it's considered low, moderate, or high risk, not whether the risk exists at all. National data show that a significant share of flood claims—often cited around 20–40 percent—come from properties outside the highest-risk FEMA zones, which surprises many owners who thought they were "safe." Even homes set back from the Gulf or on slightly higher ground can flood from heavy

rain, overburdened drainage systems, or water backing up into streets and yards.

**Myth 2:** "My home or renters insurance covers flood."

Standard homeowners and renters policies typically do not cover damage from rising water, including storm surge, overflowing creeks, or water that enters at ground level. To have protection for this type of damage, you generally need a separate flood insurance policy, often available through the National Flood Insurance Program (NFIP) or a pri-

vate carrier. Many people only discover this gap after a tropical system or severe storm when they file a claim and learn that flood damage is excluded.

**Myth 3:** "I'm a renter, so I don't need flood insurance."

Your landlord may carry flood insurance on the building itself, but that does not extend to your personal belongings inside the unit. Furniture, electronics, clothing, and other valuables are your responsibility, and without a separate contents-only flood policy, you could be paying out of pocket to replace them after a flood.

**Myth 4:** "If it's really bad, FEMA will pay for everything."

Federal disaster assistance is not a guaranteed, full-coverage solution and is only available when a major disaster is officially declared. Even then, help often comes in the form of low-interest loans that must be repaid, and average grants for individuals are typically much smaller than what many families need to rebuild.

If you find yourself falling into one of these myth categories, you're not alone—and you don't have to figure it out by yourself. Whether you own a house or condo or are renting near the coast, my local agency (850-622-0448) can walk you through your true flood risk, review what your current policies do and don't cover, and help you decide whether a separate flood policy makes sense for your family.

*Questions about property insurance or other coverages? Contact Brandon Cervenka Insurance Agency (850-622-0448)—local, friendly, and here for your family.*

## Is it time to WAIT or CUT BAIT and GO?

BY TED SHOOP

Amongst the new year resolutions, many are likely weighing their options when it comes to housing. Is now a good time to buy or sell? What's going on in the economy, job market, home inventories, and what is on the mind of virtually everyone – mortgage rates.

The reality is that homes sell year-round; however, there are peaks and valleys every year. If your listing recently expired or you put off buying your first or next home because of all the doom and gloom offered by the news and social media, pay attention: Don't Give Up!

A few of the lenders I work with shared this past week that they have begun underwriting some loans with rates below 6%. This hasn't occurred in over three years! Prices have stabilized and inventories are

slightly up from a year ago.

The next Federal Reserve meeting will be held on January 27-28. Although the Fed's earlier comments lean toward pausing further reductions this quarter, the actual performance indicators are consistently beating "expert" projections. What does this mean? Well, my crystal ball hasn't worked in decades. But, after studying real estate trends, local market data and experiencing the bubble of 2007-2009 first-hand—Get Ready—the real estate rocket ship is on the launch pad, fueled, and ready to take flight!! Contact me if you would like more statistics for your neighborhood.

*—Ted Shoop is an experienced local Realtor with eXp Realty focused on serving customers within Hammock Bay, Freeport and Walton County communities.*

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# 97.5%: WCSD Closes Gap to No. 1

Walton County School District ranks No. 2 in the state of Florida for graduation rate, posting a 97.5% graduation rate - just 0.1 percentage points behind the No. 1 district statewide. The district also saw a 0.1% increase over last year's graduation data.

While the numbers are impressive, they matter most because of what they represent: students completing high school prepared for what comes next. Walton County graduates are stepping confidently into college, technical programs, military service and the workforce

with the skills, certifications and experiences needed to succeed. This success is the result of intentional planning, strong instruction and a districtwide commitment to student outcomes. Walton County School District is committed to Preparing the Whole Child for a

Life of Success, ensuring that no matter the goal, students are ready to take the next step after receiving their diploma. During the 2023-24 school year, WCSD students earned more than 2,500 industry certifications.

Student safety remains the

district's top priority. Walton County School District is grateful for its partnership with the Walton County Sheriff's Office and we celebrate the committed deputies who walk our campuses daily with the mission of keeping students safe on the path to EPIC.

## MEDICARE

*continued from page 9*

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connect us—to place, to history, and to one another," said Rob Overton, executive director of the UWF Historic Trust. "From spoken word and music to shared meals and cross-cultural conversations, this weekend creates space for meaningful connection while celebrating the unique character of DeFuniak Springs."

That character has always been the point. Where Chautauqua once brought national attention to DeFuniak Springs, Summit on the Circle works at a more human scale—designed for history lovers, arts supporters, music devotees and anyone seeking a spring weekend grounded in authenticity. It is less about spectacle than about proximity. Less about revival than about continuity.

For Pickett, the through line is clear. Her work has always returned to the same question: How do we create spaces where people feel invited—to learn, to listen, to linger? Summit on the Circle does not attempt to recreate the past. It acknowledges it, nods in its direction, and then turns forward. Like the lake itself, the gathering reflects what surrounds it while remaining open to whatever arrives at its edge.

In DeFuniak Springs, the Circle still does what it has always done best. It brings people together.

**TICKETS & INFO:** Tickets are on sale now. Full program details will be released soon. Visit [historicipensacola.org/summit](http://historicipensacola.org/summit).

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## CIRCLE WIDENS

*continued from page 10*

the lake. There is intention here, but also ease—scholarship without stiffness, culture without pretense.

"Summit on the Circle is about honoring the stories that





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## Around Town

### EFCU Earns National DOSE Award for Veteran Saves

Eglin Federal Credit Union was one of just five credit unions nationwide to receive the Designation of Savings Excellence (DOSE) Award for its leadership and outreach during Veteran Saves Week 2025, held Nov. 4–7. The industry-recognized honor celebrates financial institutions that promote effective

saving strategies and financial readiness within the veteran community. Launched by America Saves in 2023, Veteran Saves Week encourages veterans and transitioning service members to build financial stability through practical, achievable saving habits and real-life financial check-ins. “We are proud to serve a thriving military and veteran community with services, support and solutions that

simplify their financial lives,” said Cathie Staton, Eglin FCU president and CEO. “Our Field of Membership includes active and retired military personnel assigned to or receiving services from Eglin Air Force Base, Hurlburt Field, Duke Field, Camp Rudder or the 7th Special Forces Group. Veterans residing in Okaloosa, Santa Rosa and Walton counties are also eligible for membership. Partnering with Veteran Saves Week was a natural fit, as we share a commitment to helping veterans, transitioning service members and their families build financial readiness for life after service.”

Through the efforts of Eglin Federal Credit Union and more than 900 participating organizations nationwide, Veteran Saves Week 2025 generated nearly \$1.9 million in deposits into new and existing savings accounts and \$370,000 in pledged deposits toward personal savings goals. Outreach included educational resources, community engagement and social media campaigns encouraging veterans to take the Veteran Saves Pledge. “At its core, Veteran Saves Week encourages a financial check-in so Veterans and transitioning service members can better understand



their day-to-day finances,” said Krystal Spell, program manager of Veteran Saves. “This year, we were especially mindful of the moment we were in. Many households are making tough decisions, adjusting priorities and responding to unexpected financial changes. The organizations recognized this year helped make saving feel realistic for Veterans and service members, even during uncertain times.”

### Walton County Launches Geocaching Program

Walton County has decided to launch a Geocaching program. What, you might ask, is Geocaching? It is a kind of real-life treasure hunt and adventure is the key! Geocaching is an outdoor activity where people use a GPS device or smartphone to find hidden containers, called geocaches or simply caches, at specific coordinates. There are more than three million active cache sites worldwide and now Walton County has decided to join in the adventure. <https://youtu.be/jr2WsUm5GSc>

Most caches are small, waterproof containers that hold a logbook and sometimes a pen or pencil. Some larger caches, like big plastic containers or ammo boxes, may also include small items or trinkets you can trade. These objects are usually more sentimental than valuable, but they add a fun element to the adventure.

Many caches are on trails or in areas not normally explored.

ADA accessible caches are also available.

### Geocaching Rules & Etiquette:

- Sign the logbook with your username and date
- Be respectful of others using the park
- Trade items responsibly—no food, and family-friendly items only
- Log and move trackable items according to their mission
- Return caches exactly as found
- Log your find online without spoilers
- Stay on marked trails and protect natural areas
- Cache In, Trash Out—help keep our parks clean
- Geocache at your own risk; Walton County is not responsible for interactions with nature or wildlife

### How to Get Started:

- Sign up at [Geocaching.com](https://www.geocaching.com) (free accounts can access all county-maintained caches)
- Most county parks now have caches, including ADA-accessible options
- Visit [username WaltonCountyParks](https://www.waltoncountyparks.com) on [Geocaching.com](https://www.geocaching.com) to see our caches
- Visit [MyWaltonFL.gov](https://www.mylwaltonfl.gov) for more information on caches and events

Get outside, explore Walton County Parks, and start your geocaching adventure!

Visit this link to learn more: <https://youtu.be/jr2WsUm5GSc>

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# Emerald Coast Boat & Lifestyle Show March 6-8

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

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

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

Guests at the show will also notice the growth at the show’s venue, Aaron Bessant Park. The

70-acre, meticulously maintained green space has added a new 4,800-square-foot pavilion, new fencing, enhanced landscaping, and a new lighting and sound system.

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

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

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

In addition to boats, a curated lineup of Coastal Lifestyle exhibitors and vendors



will showcase the best of Gulf Coast living. Boating accessories, fishing, paddle boarding, kayaking, biking, electric carts, product demonstrations, seminars, beach furniture, coastal artists, condo and beach house furnishing, kids’ activities, live music, food trucks, craft beer, and cocktails are all part of the show.

Parking for the show is always free at the adjacent Pier Park. The show will once again honor military members and first responders on Sunday. For

the most up-to-date information on the show, including dealers, brands, exhibitors, and vendors, or to purchase tickets in advance to ‘skip the line,’ visit Emerald-CoastBoatShow.com.

### Show Dates & Time:

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

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

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

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

### Ticket Prices:

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

**General Admission (1 Day Pass):** \$20

**Platinum Admission (3 Day Pass):** \$35

**Kids (12 and under):** Free



## TICKETS



# EMERALD COAST BOAT & LIFESTYLE SHOW

# MARCH 6-8

## AARON BESSANT PARK



## Events Around Town

### E.O. Wilson Biophilia Center Night Hike March 7 | 5-8 p.m.

Discover the magic of Florida after dark during the E.O. Wilson Biophilia Center's Night Hike on Saturday, March 7. This family-friendly evening adventure features a guided walk along scenic trails to the Center's bat house, where guests can watch native bats emerge at dusk, plus interactive educational stations highlighting nocturnal wildlife and conservation.

Food vendors will be on site, and guests are encouraged to bring flashlights and dress for an outdoor evening. Admission is \$15 for adults and \$10 for children ages 4-12, with VIP access available for members. Enhance the experience with the Fireside Owl Experience add-on (\$5), featuring a native ambassador owl encounter, marshmallow roasting, hot cocoa and a kid-friendly craft. For more information, contact the E.O. Wilson Biophilia Center.



### ECCAC Gala & Golf Weekend | March 7-8

The Emerald Coast Children's Advocacy Center will host its 28th annual signature Gala & Golf Weekend on March 7-8, bringing the community together to support children in need. The Gala takes place Saturday, March 7, at 5:30 p.m. at the Hilton Sandestin Beach Golf Resort & Spa and includes dinner, music, a wine pull and live auction led by DawnMarie Kotsolis, "The Gavel Girl," with former ECCAC client Isabella Rose as the featured speaker. The weekend continues Sunday, March 8, with a noon shot-

gun-start Golf Tournament at Kelly Plantation Golf Club. Proceeds benefit ECCAC's mission to provide free services to child victims of abuse. Gala and golf reservations are available at [eccac.org](http://eccac.org). For details, contact Kate McDougall at 530-341-0802 or [kate@eccac.org](mailto:kate@eccac.org).

### Northwest Florida Ballet's Alice in Wonderland | March 7 at 7:30 p.m. | March 8 at 2:30 p.m. | Mattie Kelly Arts Center

Northwest Florida Ballet closes its 2025-2026 season with the premiere of *Alice in Wonderland*, an imaginative

full-length ballet choreographed by Jill Eathorne Bahr. This original adaptation of Lewis Carroll's classic features NFB company dancers alongside international guest artists, brought to life through immersive projections, elaborate costumes and a dynamic musical score by renowned French composers. Audiences will follow Alice's whimsical journey through vivid garden landscapes, surreal scenes and larger-than-life characters in a visually stunning production perfect for families and ballet lovers alike. Tickets are \$48 for adults and \$22 for children 12 and under. Learn more at [NFBallet.org/alice-in-wonderland](http://NFBallet.org/alice-in-wonderland) or call the Mattie Kelly Arts Center Box Office at (850) 729-6000.

### CVHN Soirée on the Bay | March 13

Enjoy a lavish gathering with fine wine, food and spirits at Soiree On The Bay: Act V, an elevated weekend benefiting Children's Volunteer Health Network honoring 20 incredi-

ble years of care, compassion and community impact. Presented by the Dugas family, the weekend will take place on their stunning family estate overlooking the Choctawhatchee Bay in Santa Rosa Beach. Details and tickets at [givebutter.com/c/SoireeontheBayACTV](http://givebutter.com/c/SoireeontheBayACTV).

### Caring and Sharing Spring Fashion Show | March 29

Join Caring and Sharing for their Spring Fashion Show presented by Emerald Coast Hospice at the Hilton Sandestin Beach Golf Resort & Spa. During the event, guests will enjoy a fashion show, lunch, a complimentary welcome drink, a silent auction, music, a photo booth and more! Volunteers and supporters of the organization will walk the runway modeling items donated to the Caring & Sharing Thrift Store. These items will be for sale after the Fashion Show at our popular pop-up boutique curated specifically for this event!

Tickets: [caringandsharingsowal.org](http://caringandsharingsowal.org).



## BLUEFIN TUNA CUTTING SHOW

February 28th, 2026 @ 4:00 PM

Tuna Tasting and Sake Pairing Experience after the show.

### ALSO DON'T MISS:

Sip & Sushi Feb. 21st

Russell Brand: A Funny Thing Happened on My Way to Church March 1st & 2nd

Tickets available at [oldfloridafishhouse.com](http://oldfloridafishhouse.com)

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[www.OldFloridaFishHouse.com](http://www.OldFloridaFishHouse.com)

# Happenings Around Freeport

2026  
EVENTS

## MARCH

**01**  
Crescendo! Main Event  
3 pm | Sandestin Resort | Miramar Beach



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

**05**  
Bands on the Boulevard: Spring Music Series  
6 pm | Grand Boulevard | Miramar Beach

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

**07**  
Florida Concealed Carry Weapons Class  
10 am | EC Indoor Shooting & Sport | Valparaiso

Book Carnival with Leer Para Crecer  
10 am | Grand Boulevard | Miramar Beach

Motors in March  
11 am | Baytowne Wharf | Miramar Beach

Night Hike  
5 pm | E.O. Wilson Biophilia Center | Freeport

**12**  
Greater FWB Chamber Nothing But Networking  
11:30 am | Home2 Suites by Hilton FWB | FWB

Bands on the Boulevard: Spring Music Series  
6 pm | Grand Boulevard | Miramar Beach

**13**  
CVHN Soirée on the Bay  
3-7 pm | Dugas Family Estate | Santa Rosa Beach

**15**  
8th Annual Mac & Cheese Festival  
12 pm | Destin Commons | Destin



**17**  
St. Paddy's Day Delight  
6 pm | Baytowne Wharf | Miramar Beach

**19**  
Bubbly Baytowne  
5 pm | Baytowne Wharf | Miramar Beach

Greater FWB Chamber Business After Hours  
5:30 pm | Fort Walton Rehabilitation Center | FWB

Bands on the Boulevard: Spring Music Series  
6 pm | Grand Boulevard | Miramar Beach

**15**  
Friday Book Club  
10 am | Freeport Public Library | Freeport

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

Live Music: Mountain Highway  
4 pm | The Windmills at Hammock Bay | Freeport

Bands on the Boulevard: Spring Music Series  
6 pm | Grand Boulevard | Miramar Beach

**25**  
Justice on the Block: Free Legal Help  
11 am | Freeport Public Library | Freeport

**27**  
Not Your Mother's Book Club  
10 am | Freeport Public Library | Freeport

7th Annual Westonwood Ranch PCA Rodeo  
7:30 pm | Freeport Regional Sports Complex | Freeport

**28**  
7th Annual Westonwood Ranch PCA Rodeo  
7:30 pm | Freeport Regional Sports Complex | Freeport

### FARMERS MARKETS

Niceville Community  
Saturdays | 9 am - 1 pm  
Twin Cities Pavilion | Niceville

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

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

### MONTHLY EVENTS

Library Lego Club  
Tuesdays | 3 pm  
Freeport Public Library | Freeport

Concert Series  
Wednesdays | 7 pm  
Baytowne Wharf | Miramar Beach

Library Lego Club  
Tuesdays | 3 pm  
Freeport Public Library | Freeport

Creative Craft Collective  
Saturdays | 10 am  
Freeport Public Library | Freeport

**March 7-8**  
ECCAC Gala & Golf Weekend  
Sat., 5:30 pm | Hilton Sandestin Resort | Santa Rosa Beach  
Sun., Noon Shotgun Start | Kelly Plantation Golf Club | Destin

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 Off the Hook

# From Ocean Icon to Gulf Giant

## SS United States Moves Closer to Becoming the World's Largest Artificial Reef

A legend of the sea is preparing for its next great voyage—this time beneath the waves of the Gulf.

In January, representatives from Coastal Conservation Association Florida, Visit Destin-Fort Walton Beach and

Okaloosa County took part in an exclusive inspection of the iconic SS United States, marking a major milestone in the ship's transformation into what will become the world's largest artificial reef.

The legendary 990-foot

ocean liner—once the fastest passenger ship to ever cross the Atlantic—is currently docked in Mobile, Ala., where crews are completing extensive cleaning and preparation work to ensure the vessel is environmentally safe for deployment. When the



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work is finished, the SS United States will be placed in the Gulf approximately 22 nautical miles southwest of the Destin East Pass and 32 nautical miles southeast of the Pensacola Pass, creating a monumental new underwater habitat off the Emerald Coast.

For conservationists, anglers, divers and history lovers alike, the project represents something truly unprecedented.

CCA Florida has committed \$500,000 toward the effort, helping transform the historic vessel into a thriving marine ecosystem that will benefit fish populations and fisheries access for generations. Once deployed this spring, the SS United States will officially hold the title of the largest artificial reef in the world.

#### A Regional Vision with Global Impact

Momentum for the project accelerated in November, when the Okaloosa County Board of County Commissioners unanimously approved agreements formalizing a regional partnership with Visit Pensacola and CCA Florida. The collaboration brings a combined \$2 million investment into the project, including a \$1.5 million contribution from Visit Pensacola and CCA Florida's historic \$500,000 donation—the largest single contribution in the organization's 40-year history.

"I applaud the energy that went into creating these partnerships," said Okaloosa County Board Chairman Paul Mixon. "This collaboration will foster amazing adventures for generations of visitors and create a tourism economy that will benefit the state and the entire Northwest Florida region."

Beyond deployment costs, a portion of the funding will support a multi-year marketing campaign positioning the

SS United States as a premier, world-class diving destination—further elevating Northwest Florida's reputation on the global marine tourism map.

"Visit Pensacola is thrilled to partner with Okaloosa County on this historic initiative. With the addition of the SS United States and Pensacola already home to the USS Oriskany, Northwest Florida is becoming one of the world's most extraordinary destinations for divers and marine exploration," said Visit Pensacola President and CEO Darien Schaefer.

#### Conservation, Tourism and Stewardship

At its core, the SS United States project is about more than scale—it is about stewardship.

"The transformation of the SS United States into the world's largest artificial reef creates a rare opportunity to elevate our entire region on the global stage," said Brian Gorski, executive director of CCA Florida. "Together, we're bringing unmatched environmental value to the Gulf while creating new tourism and economic opportunities that will benefit our destinations for generations."

Gorski noted that the partnership builds on CCA Florida's long-standing collaboration with Okaloosa County on artificial reef projects and redfish stock enhancement, demonstrating how public agencies and nonprofit organizations can work together to strengthen marine ecosystems.

"This project is particularly meaningful," he said, "as it represents the largest single donation in CCA Florida's 40-year history. It is truly a once-in-a-lifetime opportunity to contribute to the creation of the world's largest artificial reef."

*Continued on page 28*

# Why Hiring a Licensed and Insured Contractor Protects More Than Your Project

BY KIMBERLY C. COLE

Homeowners rarely intend to hire unlicensed or uninsured contractors. Often, it starts with a recommendation from a neighbor, a name shared at a gathering, or someone familiar with local projects. The price seems reasonable, the process feels informal, and the timeline promises efficiency—until something goes wrong.

Construction projects, especially those involving structural elements, utilities, or waterfront improvements, come with significant risks. When issues arise, many homeowners are surprised at how much responsibility can fall back on them. Understanding contractor licensing and insurance isn't about being overly cautious; it's about protecting your home, investment, and peace of mind.

## Licensing: Accountability and Protection

A licensed contractor meets state requirements to legally perform construction work—typically passing exams, demonstrating financial responsibility, complying with codes, and pulling necessary permits. Licensing creates accountability: if a licensed contractor violates building codes or cuts corners, a regulatory body can intervene. There's no such oversight with unlicensed work.

Many routine projects—such as structural repairs, electrical work, plumbing, HVAC installation, roofing, major renovations, dock or seawall work—require a licensed contractor. Even straightforward jobs may trigger permitting and inspection requirements if they impact safety or infrastructure.

Homeowners should feel comfortable requesting a contractor's license number, which can be independently verified. In Florida, for example, the DBPR license portal allows users to review a contractor's status, classification, and disciplinary history. It's also important to confirm who will pull permits; a properly licensed contractor does this in their own name, not the homeowner's. Licensing is more than a formality—it proves the contractor is qualified, accountable, and legally authorized to protect your home.

Not all services need a specialty construction license. Routine tree trimming, landscaping, pressure washing, pool cleaning, and general maintenance usually do not. However, even if licensing isn't required, any provider should offer a current certificate of insurance and, if employing workers, proof of workers' compensation or a valid exemption. Verifying insurance is smart, even for basic services.

In Florida, hiring an unlicensed contractor for work requiring a license carries a major risk: the contract may be legally unenforceable. State courts have repeatedly held that such contracts are void, meaning the contractor generally cannot sue for unpaid fees or enforce payment provisions, even if the homeowner agreed to the terms. This law protects the public by discouraging unlicensed work and ensuring only qualified professionals handle critical projects.

If a dispute with an unlicensed contractor arises, homeowners may find themselves unable to enforce contract terms like completion deadlines, warranty obligations, payment schedules, or fixes for defective work. The law intends to discourage unlicensed activity but often leaves homeowners with fewer legal remedies when problems occur. Verifying licensure before work begins ensures the contract is valid and enforceable, giving homeowners clear legal protection if the work is delayed, substandard, or abandoned.

## Insurance: Essential Safeguards

Insurance is just as critical as proper licensing—and in many ways, it is the homeowner's last line of protection when something goes wrong. An insured contractor carries coverage designed to protect you, not just their business. If a worker is injured on your property, a neighboring home is damaged, or something fails after installation, insurance helps cover those costs and prevents the financial burden from falling back on the homeowner.

When a contractor is uninsured or underinsured, the risk shifts dramatically. Homeowners can be held personally responsi-

ble for injuries, property damage, or code-related issues, even if they had no direct involvement in the work. In some cases, a homeowner's own insurance policy may deny coverage if the contractor lacked proper insurance, leaving the homeowner exposed to lawsuits, medical claims, or repair costs that far exceed the original project price.

Before any work begins, homeowners should always request proof of insurance. Reputable contractors expect this request and provide it readily. At a minimum, homeowners should look for an active general liability policy, and when workers are

present, workers' compensation coverage. Review the certificate carefully: confirm the policy is current, the coverage limits are appropriate for the scope of the project, and the business name exactly matches the contractor listed on the contract and any permit applications.

Taking a few minutes to verify insurance is not an inconvenience—it's a smart safeguard. Proper insurance helps ensure that if something unexpected happens, the financial and legal consequences do not land on the homeowner.

Choosing a licensed and insured contractor isn't about

spending more—it's about protecting your home and your investment. Proper licensing and insurance help ensure the work can be permitted, inspected, insured, and defended if problems arise later. Spending a few minutes up front to verify credentials can prevent costly mistakes, unexpected liability, and long-term frustration. When you hire professionals who meet these standards, you're not just getting the job done—you're safeguarding your property, your financial security, and your peace of mind by doing it right the first time.

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



BY BARBARA PALMGREN

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

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

Only a few shrimp boats now

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

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

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

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



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

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

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

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

tinued revenue needed to support and sustain the club.

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

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

To book or for more information, call (850) 897-3241, email [golf@preservebwb.com](mailto:golf@preservebwb.com) or visit [bwbresort.com](http://bwbresort.com).



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# The Weight-Loss "Quick Fix" vs. the Work That Actually Lasts

By ROBYN AITES,  
CO-OWNER, TRIFECTA

One of the most controversial healthcare topics right now is GLP-1 medications and weight loss. Everyone seems to have an opinion. But, the most serious concerns are coming from within the healthcare and fitness communities. As a healthcare professional, personal trainer, and nutrition coach with more than 20 years of experience, I, along with many of my colleagues, struggle with the growing reliance on a "quick fix" injection to solve a long-term health problem.

I hear it often: "I just can't afford personal training or nutrition coaching." But what many people don't realize is that this isn't an expense—it's an investment. An investment in mobility, independence, confidence, and quality of life as we age. Ironically, many of the same individuals who say they can't afford guidance and education somehow find room in their budget for weekly injections that promise weight loss without meaningful lifestyle change.

GLP-1 medications absolutely have a place in healthcare.



They were developed primarily for individuals with Type 2 diabetes and for those with clinical obesity under medical supervision. However, their use among otherwise healthy adults looking to lose 15 or 20 pounds raises valid concerns. These medica-

tions do not teach nutrition, do not build muscle, and do not improve movement patterns. More concerning, they come with potential side effects such as nausea, vomiting, gastrointestinal distress, muscle loss, fatigue, and nutritional deficiencies—issues that can become increasingly



problematic as we age.

Strength training and proper nutrition, on the other hand, do far more than change the number on a scale. They preserve lean muscle mass, protect bone density, improve insulin sensitivity, reduce joint pain, and support long-term metabolic health. Muscle is not just about aesthetics—it is a key predictor of longevity and independence later in life.

Weight loss without strength is not health. And relying on medication without addressing habits often leads to regain once the shot stops.

At Trifecta Training, Ken

and I work with adults who are ready to move beyond quick fixes and focus on sustainable results—building strength, fueling their bodies properly, and creating habits that support health for decades, not just months. If this topic resonates with you, we invite you to start a conversation. Ask questions. Get informed. Your future self will thank you.

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### Smile with Confidence Again

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

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



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Wellness

# Is Cholesterol Our Friend?



BY KAY LEAMAN, HEALTH ARCHITECT, HEALTHYDAY HEALTHYLIFE

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

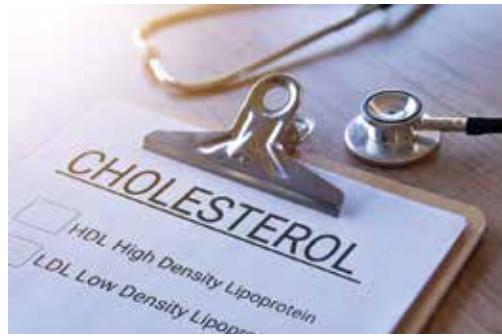
So, let's take a look at what cholesterol does.

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

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

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

News Flash: Our LDL cho-



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

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

liver) which is a known marker of arterial inflammation (5-7). Homocysteine causes nicks or cracks in the endothelium (where inflammation takes place) and the oxidized LDL sticks to these nicks. LDL cholesterol that is not oxidized does not stick to these nicks, no matter how much there is.

This is good news because our cells need it to function and without it we would die. Lastly, many health problems can arise if our levels are too low.

There are certain labs that

**A little science:**

Homocysteine along with free radicals oxidizes the arterial lining along with the LDL and triglycerides which leads to the inflammation. This in turn releases the C-Reactive protein (produced by the

can test and inform you where you actually stand. One doctor recommended lab is Life Extension. The tests to request:

- Oxidized LDL Cholesterol
- HDL Cholesterol, High sensitivity CRP
- Homocysteine (You can request this test with your normal blood work.)

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

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

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

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

**TOP 5**  
continued from page 4

**Probiotics + Prebiotic Fiber - Digestive Precision**

The gut influences immune

function, hormone balance, inflammation, and mood. Probiotics introduce beneficial bacteria, the "seeds," while prebiotic fibers provide the nourishment that allows them to flourish. Together,

they help shape digestive terrain. Not all probiotics are the same. Strains and potencies vary, and prebiotic fibers can aggravate some digestive systems if introduced too quickly. Because not every gut responds the same way, they should be introduced thoughtfully and increased gradually.

It's also important to recognize that not every digestive system benefits from supplemental probiotics or prebiotic fibers. Certain digestive patterns or underlying gut conditions may require a more targeted approach rather than broad supplementation.

**When I look closer:** bloating or irregular digestion, recent antibiotic use, immune imbalance, and skin or hormone concerns

**Practical Tip:** Start low. Increase gradually. Monitor response carefully. Individuals using GLP-1 medications may benefit from additional digestive support due to slowed gastric emptying, but adjustments should always be gradual and individualized.

**B-Complex Vitamins - Cellular Energy & Stress Support**

B vitamins are essential for

energy production, nervous system signaling, red blood cell formation, and stress adaptation. They are not stimulants. They support the body's ability to generate steady, efficient energy. Stress, hormonal transitions, digestive variability, dietary restriction, or genetic factors can increase demand.

**When I look closer:** persistent fatigue, brain fog, elevated stress, hormonal shifts, and limited dietary variety

**Practical Tip:** Form matters. If B12 has not been helpful in the past, the issue may be the form rather than the dose.

Supplements are tools, not shortcuts. Quality matters. Formulation matters. Dosage matters. Context matters most. The goal is not to take more. The goal is to take what is appropriate for your body, your current demands, and your season of life.

Spring is about renewal, not rushing. Sustainable health is built through steady habits, thoughtful evaluation, and informed decisions, not trends or impulse purchases. When the foundation is strong and support is chosen strategically, small adjustments create meaningful momentum.



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# An Inner Voice Makeover



BY STEPHENIE CRAIG

Do you ever look back at the way you used to be with judgement? Maybe you are embarrassed about the way you used to look or act in childhood. Perhaps you shame yourself for previous relationships. Maybe you feel angry at yourself about how you handled your work life. Perhaps you are hard on yourself for past mistakes.

It's easy to be unkind and judgmental toward yourself from your present place of knowledge and understanding. However, what would it be like to consider what those earlier versions of yourself knew when they were making decisions? What did your 8-year-old self know when you were deciding how to manage growing up in your family of origin? What did your 15-year-old self know when you chose who to date? What did your 20-year-old version of yourself know when you were choosing a career? In most cases, these earlier versions of yourself were making decisions that made sense at the time with the current developmental information and understanding.

Rather than being unkind to yourself, consider that every version of you that came before the current version was an important part of your journey to the present. Each of these parts of yourself made decisions and have been working hard for years trying to protect you and to get

you to today. While the life strategies of these parts of you may not have always panned out positively, they were trying to help you to cope and to survive. What might it look and feel like to shift from being mean to yourself to talking to yourself like someone you love deeply like a child or a dear friend? How would your words and approach be different?

Your words and tone create cycles with lasting impact. Often, the negative voice in your head originated from a critical parent or other authority figure who did not know how to be kind to themselves. When you learn to honor and speak kindly to yourself, it creates a natural result of you speaking kindly to others. Similarly, when you are critical and shaming of yourself, you are more likely in times of stress and hurt to speak unkindly to others resulting in you becoming the unkind voice in someone else's head. And beyond human relationship, the unkind voice in your head often unhelpfully gets attributed to God, creating an impatient and angry idea about how God sees you when in reality, you are deeply loved and valued.

So, how do you shift your inner voice from judgement to kindness?

## 7 Ways to Talk to Yourself with Kindness

**Notice when you are being harsh with yourself.** "I'm not being very kind to myself in this moment."

**Seek the source of the voice.** "Where is this judgement coming from? Am I talking to myself the way someone talked to me when I was younger? When do I first remember talking to myself in this way?"

**Acknowledge earlier parts of self.** "I see you, 8-year-old me. What can you show me about your concerns and your strategies for getting my needs met?"

**Validate earlier versions of yourself with grace.** "I can see that you started trying to be perfect at a young age in order to get approval and I can understand why you needed to do that at the time. I can also see why you sometimes still want to do that now."

**Show appreciation to earlier versions of self.** "I really appreciate that you have been trying to help me along in life by trying to be perfect."

**Talk to earlier versions**



**of self like you would talk to someone you love.** "I understand that you started trying to be perfect as a way to survive. I am here now and I see you and I care for you and I will help you figure out some different ways to feel okay."

**Develop an ongoing friendship with earlier versions of self.** "I am here and will be here for you every day to talk you through the hard moments."

While this approach may seem a bit unusual, incorporating loving, kindness into your inner voice creates a positive impact on how you feel about yourself, how you treat others, and how you understand your spiritual life. You love others better when you know how loved and valued you are. Connect with us along your journey for counseling and coaching support at [Journeybravely.com](http://Journeybravely.com).



**JOURNEY BRAVELY**



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Wellness



# When Spring Comes Back to Life

BY DR. RICHARD CHERN, MD

We don't notice it happening at first. Winter rarely announces itself all at once—it settles in quietly. Shorter days. Colder mornings. Longer evenings spent on the couch. Same house, same routine, but something feels different. There's less energy, less motivation, less desire to care.

Where we once enjoyed moving our bodies, getting outside, and feeling strong and capable, now the alarm rings and staying in bed feels easier. Joints ache. Muscles feel weaker. Even simple routines—exercise, cooking well, making time for ourselves—feel like work instead of something life-giving. It's easy to dismiss it as stress, age, or just “the time of year.”

As spring approaches, the light begins to change. A familiar spark returns—the desire to feel better, to take care of ourselves again, to re-engage with life. But the energy we expect doesn't necessarily follow the season. Motivation fades

as quickly as it appeared, leaving frustration and the quiet question: Why don't I feel like I should?

At The Hormone Restoration Center, we hear this story every year.

Winter blues aren't just about the weather. They're also about hormones. As daylight decreases, hormonal signaling in the body shifts. Testosterone, estrogen, progesterone, thyroid hormones, cortisol—and even Vitamin D—all influence how we feel, how we move, how we sleep, and how we recover. What many people don't realize is Vitamin D isn't just a vitamin; it functions as a hormone, af-



fecting mood, immune health, muscle strength, and bone density. During the winter months, when sunlight exposure drops, Vitamin D levels often fall right along with energy and motivation.

When hormones decline or fall out of balance, energy drops, mood flattens, sleep suffers, and winter feels longer and heavier than it should.

Hormones also do far more than influence mood or libido. They are foundational to the body itself. Testosterone and estrogen are essential for maintaining muscle mass in both men and women. When levels are low, the body loses lean muscle—even with consistent exercise. As muscle declines, metabolism slows, joints lose support, and fatigue becomes the norm rather than the exception.

Hormones play a critical role in bone health as well. Estrogen, testosterone, and Vitamin D work together to protect bone density. When any of them are deficient, bone loss accelerates, increasing the risk of osteoporosis and fractures in both men and women. This loss happens quietly, often for years, before it ever makes itself known.

This is why so many people feel tired, frustrated, and fragile. Why workouts stop working.

Why motivation disappears. Why winter feels like survival instead of rest—and why spring can feel like a letdown.

### Hormone optimization helps.

When hormones are restored to healthy levels the body responds. Energy improves. Muscle becomes easier to build and maintain. Bones are protected. Sleep deepens. Mood stabilizes. That natural desire to care for yourself returns.

Hormone Replacement Therapy isn't about pushing the body beyond normal. It's about restoring what time, stress, and life have gradually taken away.

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# Saddle Up for a Cause: **Westonwood Ranch Rodeo**

BY LORI SMITH

Freeport's hometown rodeo is back — and it's more than just a night of bulls, broncs and barrel racing. The 7th Annual Westonwood Ranch Pro Rodeo returns March 27–28 at the Freeport Regional Sports Complex, bringing high-energy entertainment to the community while raising vital support for one of Walton County's most meaningful nonprofit missions.

Presented in partnership with the Walton County Sheriff's Office and the City of Freeport, the two-night event invites families from across the Emerald Coast to gather for live rodeo action, music, food vendors and kid-friendly fun — all while helping teens and young adults with developmental differences build brighter futures.

Doors open at 6 p.m. each evening, with Professional Cowboy Association performances kicking off at 7:30 p.m. Fans can expect classic rodeo events including bareback bronc riding, steer wrestling, breakaway roping, ladies barrel racing, team roping and bull riding. Children's activities, bounce houses and local vendors will add to the festive, family-focused atmosphere.

Tickets are sold at the gate only, with proceeds directly supporting Westonwood Ranch programs that serve individuals



with intellectual and developmental disabilities in Freeport and throughout Northwest Florida.

## More Than a Rodeo: The Heart Behind Westonwood Ranch

While the rodeo has become a beloved local tradition, its true purpose goes far beyond the arena lights. Westonwood Ranch is a Freeport-based nonprofit dedicated to helping teens and young adults with intellectual and developmental disabilities gain life skills, job training and independence through hands-on, real-world experiences.

Located on a holistic ranch campus along U.S. Highway 20, Westonwood provides vocational training, functional learning opportunities and social enterprises that build confidence and

prepare participants for meaningful employment. Programs focus on recognizing “ability over disability,” giving individuals the tools they need to thrive and live productive, independent lives.

Through farm-based activities, animal care, vocational training and structured life-skills programs, participants experience daily victories — mastering new tasks, developing friendships and discovering their unique potential.

## A Growing Impact

Westonwood Ranch has become a vital resource for families across Walton and Okaloosa counties, filling a critical transition gap between high school and adulthood for individuals with developmental differences.

The organization's impact continues to expand. Recent investments and community support are helping fund new training spaces and future supportive housing initiatives designed to create inclusive living environments where young adults can work, learn and build lasting friendships.

Events like the annual rodeo play a key role in making that growth possible, bringing

neighbors together while raising funds that sustain programs year-round.

Whether you're a longtime rodeo fan or simply looking for a unique way to spend a spring evening in Freeport, the Westonwood Ranch Rodeo offers something for everyone — from thrilling cowboy competition to community connection.

But at its core, the event is about celebrating inclusion and creating opportunities for individuals who often face barriers to independence.

For more information about Westonwood Ranch or its upcoming rodeo, visit [westonwood.org](http://westonwood.org).

## NATUREVIEW

*continued from page 8*

something deeply meaningful. Five NatureView Hero Homez will be donated to local heroes. The recipients are not chosen by the developer. Instead, NatureView partners with local military leadership, the Walton County Sheriff's Office, and other trusted community organizations who know their people and their stories best. These partners select the families. NatureView donates both the land and the home.

The first NatureView Hero Homez has been dedicated to the widow of SSG Lazzaro, who was selected by the 7th Special Forces Group. It was a powerful and emotional moment for our community. To watch the full story, interview, and event coverage, you can visit the NatureView YouTube channel at <https://www.youtube.com/@>

NatureViewFL. This initiative reflects what NatureView is truly about. Building more than houses. Building legacy. Building community.

## Freeport's Next Chapter

Freeport has grown tremendously over the past decade. Many of us have witnessed it firsthand. Growth does not have to mean losing what makes this place special. NatureView represents growth done intentionally. It is surrounded by preserved land, supported by infrastructure, and created by a team with a proven track record right here in our own backyard. If you are curious, I encourage you to visit. Walk the trails. Step inside the clubhouse. Tour the homes. Speak with the builders.

Freeport's story is still being written. NatureView is one of its newest chapters. And it may just be where your next chapter begins.



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**Business**

# Know Your Neighbor: **Zoran Subotich**

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

By LORI SMITH

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

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

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

That doesn't happen by accident.

Zoran doesn't just plan parties. He engineers memories.

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

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

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

### Why Locals Love Him

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

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

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

Another reason locals love Zoran? Range.

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

That versatility allows him to move seamlessly from a beach-

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

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

That mindset has earned Zoran decades of loyalty, word-of-mouth referrals and, most recently, recognition as "Best of Business Rate 2025" for Wedding Services in Fort Walton Beach, an award based on verified reviews and consistent excellence.

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

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



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

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

Not everyone knows how to make a moment matter.

Zoran does — every single time.

For more information, visit [celebrationsbythesea.com](http://celebrationsbythesea.com), call (850) 217-5710, or follow @celebrationsbythesea and @wish-uponawedding.

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# Sean of the South: Dogs



BY SEAN DIETRICH

My truck cab was filled with three barking dogs and one idiot. The dogs were in the backseat. The idiot was behind the wheel.

“Sit down!” the idiot kept saying.

But my dogs do not sit when I drive. They never sit. They dutifully explore their space when the vehicle is underway.

To the untrained eye my dogs appear to be acting disobediently. But that’s not it. Really, they are just looking for food.

They are always looking for food. They even look for food in places where there has never been any food, such as my bathroom. In a pinch, they will even resort to eating non-food items such as my reading glasses, my sandals, sheet-rock, etc.

But they particularly go crazy when in my truck because they know the odds of finding abandoned food here are exponential. Thus, they are constantly on the lookout for expired Corn Nuts, old pistachio shells, or a petrified French fry predating the Reagan administration.

So we finally arrived at the dog park. I turned them loose. They ran. They chased squirrels. They wrestled. They hunted around for any threatening or suspicious objects so they could sniff them, bark at them,

then pee on them.

And then, basically, all the dogs in the dog park just stood around. That’s all the dogs do there. They play for short bursts, then they stand around and look at their owners.

“Why do dogs just stand around at dog parks?” one dog owner asked the group of us dog owners who were also, as it happens, just standing around.

Another dog owner said, “I drove forty-five minutes to get

I’ve read that rear-sniffing is a primal greeting of sorts wherein complex pheromone scents are exchanged. But I think it’s something dogs do because they like nasty things.

I have been owned by 13 dogs in my lifetime. And I have learned that dogs are not above wallowing in stinky objects. I have seen my dogs roll themselves in everything from cat feces to armadillo remains.

And one time when I was in

a major city—this is a true story—walking my bloodhound after hours, we were near the dumpsters. It had been a long night. I had just given a speech and I was tired, so I wasn’t paying attention.

When I got back to the hotel, the clerk looked at me and said, “Sir, there’s something in your dog’s mouth.”

“Drop it, Thelma Lou!” I said.

It turned out to be—remem-

ber I am not kidding—a retired breast implant. The thing hit the floor.

The clerk and I stared at the prosthesis and, in a moment I will never forget, the clerk said flatly, “Double D.”

I’m running out of room here, but I’ll close by saying, the more I learn about people, the more I like my dogs.



here, just so my dog could stand around.”

One of the other dog owners remarked, “You ever wonder what would happen if dog and human roles were reversed? What if DOGS took US to human parks? Would we go to the bathroom in front of each other?”

We all just looked at him.

And, of course, at dog parks, dogs sniff each other’s rears. I don’t know why dogs do this. This behavior has always perplexed me. They are not picky about whose butts they sniff. They’ll sniff any butt you give them.

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Musing



# A Pastor's Ponderings: Silver Linings

BY RICK MOORE

Leadville, Colorado, is known for the Silver Dollar Saloon, Doc Holiday, Jessie James, and the unsinkable Molly Brown. It all began in 1860 when Abe Lee discovered gold in the Rocky Mountains. Over a thousand miners setup camp in the surrounding area, hoping to strike it rich as well. Five years later, most of the gold was depleted. The camps dwindled down to only a few hundred men. It seemed the only thing left in town was the

mounds of lead ore extracted from the mines that were tossed aside and considered worthless. Then, a few years later, it became clear there was a fortune in those lead ore mounds due to the amount of silver they contained. That "black sand" as it was called contained 40 ounces of silver per ton. In two years' time, the town became known for its silver mining, the population grew from a few hundred to 30,000, and many in the community became very wealthy. The town had no more gold, but there was definitely a "silver lining" to their story.

Just outside of Orlando, in a city named Winter Park, there is an affluent area known as The Vias. Because the area had an excellent public education system, my wife and I wanted to live there so our boys could at-

tend school in that district. We certainly could not afford to purchase a home in The Vias being that most of them cost millions of dollars. However, one of my boys told us about a home for rent in The Vias, and we were shocked to discover it was within our budget. The house was located on a canal that was part of the chain of lakes connecting Maitland to Winter Park. When we went to check it out, we looked at each other and asked, "Where is the house?" It appeared there was only a two-car garage on the property. Come to find out, what looked like a garage was the house. Developers were purchasing old properties in the area, tearing down the dilapidated structures and building mansions. This particular lot had yet to be cleared. We decided to rent the property and

make it an adventure.

At first, I was paranoid about meeting others who lived nearby. They lived in mansions and we lived in what looked to be a garage. The first week we moved in, my youngest son made brownies for our neighbors and insisted we introduce ourselves to them. There was no "Big I - Little U" attitude from anyone. We were welcomed into the community with open arms. The next morning, as I looked out our kitchen window toward one of the perfectly manicured estates, I pondered what it would be like to live in such an edifice. Then, I went to our sliding glass door and looked across the canal to another incredible home and contemplated what it would be like to live in such a luxurious property as that. Suddenly, it dawned on me; I had the best

view in the entire neighborhood. They had to look out of their windows and see a run-down house that looked like a garage, and I got to look out of my windows and see mansions! At that moment I truly understood what it is like to have a silver lining.

The phrase "silver lining" is from a poem by John Milton in 1634: "Was I deceived, or did a sable cloud turn forth her silver lining on the night?" This expression was used to represent hope and the hidden benefits in negative situations. There is a bible verse that is somewhat similar. Romans 8:28 says "All things work together for the good to those who love Him..." It can be hard to find the good in tough times. Just keep looking.

*Rick Moore is Communication Pastor at Destiny Worship Center.*

## SSUS

continued from page 18

### What Comes Next

The SS United States remains in the inspection and re-

mediation phase in Mobile following months of preparation to meet strict environmental standards. Deployment is scheduled for early this year, weather and final approvals permitting.

Once submerged, the massive structure will quickly begin attracting marine life, creating new habitat, expanding fishing opportunities and offering divers a once-in-a-generation expe-

rience—an underwater monument where American maritime history meets Gulf Coast conservation.

For Northwest Florida, the sinking of the SS United States

won't mark an ending, but a bold new beginning—one that anchors the region's future in sustainability, adventure and global distinction.

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# A Blooming Music Community

Music has a quiet way of weaving itself into the fabric of a community. It plays at local events, fills school auditoriums, drifts from open windows, and brings people together in moments both ordinary and unforgettable. Beyond simple enjoyment, music offers deep social, emotional, and cultural benefits and when music education is accessible, those benefits don't just exist; they grow, multiply, and bloom.

One of music's greatest gifts to a community is connection. Concerts, recitals, festivals, and jam sessions create shared experiences where people of different ages, backgrounds, and stories gather with a common purpose. Music becomes a universal language that tells a story, allowing individuals to communicate and relate even when words fall short. These shared moments build stronger bonds between neighbors and foster a sense of belonging that is essential for a healthy, vibrant community.

Music also supports emotional well-being. Listening to or creating music can instantly change the atmosphere, reduce stress, lift spirits, and provide comfort during difficult times. Music is everywhere if you actively listen for it. In communities where people face busy schedules, economic pressure, or social isolation, music offers a powerful outlet for expression and healing. Local music programs, choirs, bands, and ensembles give individuals a safe and supportive space to process emotions and feel seen and heard.

Culturally, music helps preserve identity and celebrate



diversity. Communities are shaped by their histories, traditions, evolving influences, and music reflects all of it. Whether it's classical, jazz, country, pop, or music rooted in cultural heritage, local music scenes honor the past while inspiring creativity for the future. When communities value music, they affirm that creativity and culture matter.

Music lessons play a vital role in nurturing and expanding these benefits. Education transforms passive appreciation into active participation. When individuals learn to play an instrument or use their voice, they gain confidence, discipline, and a sense of accomplishment. It is one of the greatest forms of expression and communication. These personal skills ripple outward, strengthening the community as students perform at events, collaborate with others, and eventually mentor the next generation of musicians. Music speaks when words cannot be spoken.

For children, music lessons build foundational life skills.

They enhance focus, listening, teamwork, and perseverance skills that extend far beyond the

music room. For adults, lessons offer lifelong learning, goal development, stress relief, and renewed creativity. In both cases, education keeps music alive and evolving within the community rather than letting it fade into the background.

Perhaps most importantly, music lessons create sustainability. They ensure that community music programs, ensembles, and traditions continue to thrive. Each new student represents a future performer, teacher, audience member, or advocate for the arts. With guidance and encouragement, a single lesson can spark a lifelong relationship with music that enriches not only the individual but everyone

around them.

When a community invests in music education, it invests in connection, well-being, and cultural vitality. Music benefits us all but music lessons give those benefits roots, allowing them to grow deeper, stronger, and more beautifully with each passing year.

*Studio 237 Music Lessons offers private music education lessons to students of all ages. Our teachers are ready to teach you to bloom on: voice, piano, drums, guitar (acoustic, bass, electric, classical), Ukulele, shofar, and song writing. Call the studio at 850.231.3199, visit/register for free on our website at www.studio237music.com.*

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# ECTC Presents "Comedy On The Boulevard" March 12

Emerald Coast Theatre Company (ECTC) invites audiences for the year's first Comedy on the Boulevard, a one-night comedy showcase taking place at 7PM on March 12 at ECTC's theatre located in Grand Boulevard. Featuring some of the Southeast's most entertaining stand-up comedians, this event promises an evening packed with big laughs, quick wit, and entertainment.

Hosting the evening is ECTC favorite Jason Hedden, fresh off his recent turn as Monsieur Bouc in Murder on the Orient Express. March's Comedy on the Boulevard will be headlined by Nathan Wallace, a standout comic known for his high energy and crowd-pleasing humor who traded being a plumber in for comedy. Rounding out the lineup is Holly Ballantine, whose relatable storytelling have earned her a growing fan base across the region. Together, the trio brings a dynamic mix of

comedic styles, ensuring there's something for everyone.

"Comedy on the Boulevard is all about bringing people together for a fun and relaxed night out," said Nathanael Fisher, Producing Artistic Director of ECTC. "We're excited to continue to showcase great comedic talent while giving our community a chance to experience something different on our stage."

Comedy on the Boulevard is proudly supported by presenting sponsor, BlueWater Oral Surgery Center. ECTC's 2025-2026 season is made possible with generous support from Grand Boulevard Town Center, St. Joe Community Foundation, Visit South Walton, Howard Group, and Jerry and Alice Zich.

Call (850) 684-0323 or visit [emeraldcoasttheatre.org](http://emeraldcoasttheatre.org). Follow ECTC on Facebook, Instagram, and YouTube for the latest updates.



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# Emerald Coast Autism Center Announces 2026 Events

The national incidence rate of children diagnosed with autism increased in 2025, rising from 1 in 36 children to 1 in 31. Emerald Coast Autism Center (ECAC) is one local organization providing life-changing services for individuals with autism while inviting the community to be part of the impact. In 2026, a series of local events will offer meaningful ways for residents to connect, give back and help ensure these vital programs remain accessible to children, young adults and families throughout our area.

As a nonprofit organization, ECAC offers Applied Behavioral Analysis (ABA) therapy, education and vocational training for children and young adults with autism and other related unique abilities throughout northwest Florida. Founded in 2009 by Heidi Blalock and Staci Berryman to address a growing community need, the center began by serving just five clients while sharing space with another business. Today, ECAC has grown into two dedicated buildings on the Northwest Florida State College (NWFS) campus and now supports more than 100 children and young adults through both its clinic and the newly built Emerald Coast Learning Center (ECLC). These expansions have been made possible through community generosity, special events and ongoing donor support.

fundraising events each year to help sustain the essential programs and services it provides to clients, students and their families.

The ONE Campaign benefits the organization's scholarship fund, raising awareness by encouraging everyone to run or golf for the one in their life affected by autism. The campaign includes the ONE Run 5K on Saturday, May 2, and the Hole



in ONE Golf Tournament on Friday, September 18.

In addition to the ONE Campaign, ECAC will host two additional fundraising events in 2026 designed to further expand care, education and op-

portunities for its clients, students and families.

Fleets & Eats, a festive bar hop by boat along the Destin Harbor, will take place Saturday, October 24. This year, The Edge Seafood Restaurant & Skybar is generously providing both the boat and the after-party location. Additional stops will be announced later, each offering heavy appetizers and

a signature cocktail. Tickets for Fleets & Eats will become available closer to the event date.

For more information about upcoming events and daily happenings at Emerald Coast Autism Center, visit the organization's website or Facebook page. To sponsor, donate a raffle prize or volunteer, contact Jordan Eberle at ECACoutreach@ecaautismcenter.org.

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