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Reflections on 2020, Hope in 2021 "Unprecedented" is the Word for 2020

BY DAVE WHITE,

PUBLISHER, SOWAL LIFE

Users of the online dictionary, Dictionary.com, voted "unprecedented" as the People's Choice 2020 Word of the Year. Can anyone disagree? 2020 has certainly been an unprecedented year of problems, challenges, pivots, solutions and, perhaps, even successes. For many Americans, 2020 has been one of the most challenging years of their lifetimes. And of course, the coronavirus pandemic and the government's response has again been unprecedented.

Nevertheless, as a community, we have persevered. The "bubble," as many here call our wonderful slice of paradise, for the most part has held. After a near universal shutdown beginning in March through the better part of May, Florida began a partial reopening beginning after Memorial Day. As a state, we've come through better than most parts of the U.S., which are still experiencing significant hardships. We ap-



plaud Governor Ron Desantis' early focus on protecting the most vulnerable, while at the same time looking to mitigate the damage done to Florida residents' businesses, jobs and livelihoods. As such, Florida's unemployment rate of just over 6% is one of the lowest in the U.S.

Although we've come through this most unprecedented year perhaps better than most across our country. it has not been without many

challenges. "Stay Safe" has become as popular in our language as "Have a good day." Everyone has become more germ conscious and hand sanitizer and mask wearing has become a part of everyday life, and probably will be for a long time to come.

The business community faced many difficult challenges, enduring shutdowns, reductions in hours of operation and seating capacity, social distancing and sanitation

issues; each restriction coming with a cost. According to online giant "Yelp," 61% of restaurants across the U.S. have closed and will never reopen. Here on the Emerald Coast, businesses have fared better, but not without significant challenges.

Despite a competitive environment and upheaval in the market, businesses were forced

> HOPE continued on page 2

Walton/Okaloosa Counties & Area **Hospitals Receive** First Round of

Covid-19 Vaccines

The Florida Department of Health in Walton and Okaloosa Counties has approached COVID-19 vaccination efforts similarly to the planning structure of previous vaccination programs after receiving its initial doses of COVID-19 vaccines. Allocated for first responders and seniors age 65 and older by appointment only, the vaccines came from Moderna and were given Emergency Use Authorization by the FDA. According to data released by the Food and Drug Administration, the vaccine made by Moderna is highly protective for adults and prevents severe cases of COVID-19.

Though this first round has been completely allocated in both counties, further immunizations will be scheduled as vaccine supply allows at no charge. However, no appointments can be made before the next dates and details have been announced on

> VACCINES continued on page 2





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HEROES

NORTHWEST FLORIDA STATE COLLEGE



NORTHWES FLORIDA STATE COLLEGE

TODAY

HOPE

continued from page 1

to innovate on the fly. Many of our local businesses were creative and ingenious. "When the world sees obstacles, we see opportunity," says local business owner Bob Conrad with Eagle Vision Services. "What we have observed in our communities is a values-based mindset that demands self-leadership and a tenacity of spirit that drives our personal and local culture."

For instance, "curbside" pickup became a thing! Many upscale restaurants offered takeout or even a delivery service for the first time in order to stay in business and generate revenue.

"All of the restaurants had to make major adjustments, cre-

ating outside seating, take-out, drive through, etc.," says Destin Chamber President Shane Moody. "Also, rental companies had to make some changes due to the governor's executive orders. And any professional service (accounting, law, banking, etc.) had to adjust to teleworking and zoom calls."

Though many organizations' fundraising efforts were cut short due to cancelled events and other activities, some were still very successful through support of our community. For example, Children's Volunteer Health Network was able to exceed its goal of serving 1,000 students during the school year.

Another example is how our area's real estate market adapted; as a result of people relocat-

ing from more restrictive states to our area, the market is up over 17% year over year which also translates to more activity and growth for our local businesses, construction trades, suppliers, etc.

Other specialized businesses such as J. Leon Art Gallery actually opened its doors for the first time in June. Shantelle Dedicke, owner of local agency Francis Roy said, "Bringing art at a time when a lot of businesses and activities were shut down was challenging. But people were ready for an escape and the new pottery classes, which were small and social distanced, were seemingly therapeutic."

Amid the struggle, there are signs of hope. If you look, there's always a silver lining. This is America after all! We can always find that ray of hope, the sun breaking through the clouds on a cold morning; alas, the sun will rise, and the chill will give way to a warm and beautiful day. Yes, you can always find a positive in any situation. For instance, remote working has become much more common. Many will never go back to an office, saving businesses millions.

Working from home means more time with the family; many of us have more time for walking and cycling and enjoying the beach, spending time outdoors, perhaps meeting a new neighbor for the first time! And, of course, enjoying the Florida sun is the best source for vitamin D which contributes to a strengthened immune system!

In the article "Tough Times Never Last, Tough People Do!" Robert H. Schuler said, "We all go through difficulties in life. Sometimes, we just want to give up.... But often, when you look back, you realize that those tough times didn't last. In fact, they did more for you than success or good times ever could do. There's a reason why they say that tough times don't last, but tough people do. It's because, when you don't give up, you come away a stronger and more resilient person.

As we look back and say goodbye to a challenging 2020, all of us at Life Media's family of local newspapers send you our most heartfelt wishes for a blessed and hope-filled New Year.

VACCINES

continued from page 1

the Department of Health websites: okaloosa.floridahealth.gov and walton.floridahealth.gov. Appointments are unable to be made through email or walk-in.

Local area hospitals, Fort Walton Beach Medical Center, Twin Cities Hospital, White Wilson Medical Center and Ascension Sacred Heart, also received their FDA-approved vaccines recently and continue to vaccinate their front-line caregivers and staff. Ascension, overall, has already vaccinated more than 80,000 of its frontline caregivers and staff, Ascension Sacred Heart Emerald Coast.

Since February, the local,

physician-owned medical group White Wilson has been working on the frontlines. "In less than a year, we have offered more than 10,000 COVID-19 tests and cared for countless patients infected with the virus. We have totally restructured our clinics so that we can keep our patients and staff safe and dedicated our efforts to finding ways to serve during this time," White-Wilson CEO Alan Gieseman stated. "We are excited to finally begin gaining ground in this fight."

The first to receive the vaccine was Dr. Vergil Brown. Dr. Brown, who has been a White-Wilson Internal Medicine physician for the last 22 years with many senior patients and individuals with more complex health issues. With a medi-



cal degree and a PhD in Microbiology and Immunology, Dr. Brown says that he is confident in the science behind the vaccine. "I have studied the data on the COVID-19 outbreak and on the mechanism, safety and efficacy of the Pfizer and Moderna immunizations now available. These immunizations are safe and effective, and I am grateful today to be able to set an example to my patients and our community by receiving this vaccine and helping to protect all of us from COVID-19."

Many long-term care staff and residents are receiving vaccines through Operation Warp Speed from Walgreens and CVS. Publix is now offering the vaccine in Okaloosa and Walton Counties at select locations. You are eligible if you are a healthcare worker with direct patient contact; a resident or staff in a long-term healthcare facility, or age 65 and older. Appointments are required and must be made online. Visit www.publix.com/ covidvaccine for more information.

According to the CDC, COVID-19 vaccination will make it substantially less likely that you'll get COVID-19. Based on what we know about vaccines for other diseases, experts believe the vaccine will help keep you from getting seriously ill if you do get COVID-19. Vaccine trials are reporting high rates of effectiveness. There is no way to know how COVID-19 will affect you and it can have serious, life-threatening complications. COVID-19 vaccines will not give you COVID-19. None of the COVID-19 vaccines use the live virus that causes COVID-19. The goal of each vaccine is to teach our immune system how to recognize and fight the virus that causes COVID-19. Sometimes this process can cause symptoms, such as fever. Immunity typically takes a few weeks to build. For more information on the COVID-19 vaccines visit www. cdc.gov/coronavirus/2019-ncov/vaccines.

As additional vaccine supplies become available and the state provides priority groups for vaccinating, counties say they will follow and share those plans. For the most up to date information on COVID-19 vaccination plans in Florida, please visit www.florida-healthcovid19. gov/covid-19-vac-cines-in-florida/. For information on a new COVID-19 treatment, see page 22 in the Wellness section.

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Shelter House 5th Annual Palate & Palette February 6th

Save the date for Shelter House's 5th Annual Palate & Palette Dinner to be held February 6, 2021! This year, the event will feature five local unique artists and be hosted as five different intimate dinners across Okaloosa and Walton Counties. In South Walton 30A, The Events will be held at George's at Alys Beach, 30 Castle Harbour Drive in Alys Beach. In Destin, the event will be held at Bitteroot Food and Spirits, 4463 Commons Drive West, Unit 10-A.

Each artist will create unique pieces and at the end of the evening, these works of art will be auctioned off to the highest bidder in an exciting and competitive virtual auction!

Each wine dinner will be its own unique experience, show-



casing the talents of a different chef and artist. Attendees will indulge in a four-course seated dinner with each course paired with hand-selected fine wines from around the world. The expansive silent auction will be held through a virtual software platform and offer prize packages including fishing trips, restau-



rant experiences, custom art, spa packages, and more. Guests may select the dinner of their choice on a first come, first serve basis, with a maximum capacity of 30 attendees per location.

Tickets are \$150 per person and can be purchased online at 850tix.com. All proceeds benefit Shelter House, the state-certified domestic and sexual violence

center serving both Okaloosa and Walton counties. Tickets are non-refundable. If unable to attend, ticket holders may gift their seat or consider it a charitable donation. For information on sponsorship, contact the Shelter House team at 850-243-1201 or email sponsors@shelterhousenwfl.org.

Sexual Assault Survivors Meet Each Tuesday

The Sexual Assault Survivors Support Circle offers a safe, non-threatening and confidential setting for survivors of sexual violence to talk and process

their feelings within a group setting with others who have experienced similar trauma. They meet every Tuesday from 10:30 -11:30 a.m. Issues such as trust, anger, grief, coping and survival strategies, and self-esteem are addressed. The goal is that each survivor that participates in the group receives both practical

and emotional support regarding their sexual assault.

All of the Shelter Houses services are free. This group is open to the public and attendees do

not need to sign up or register. For more information, call the Shelter House office at 850-243-1201 or Visit Facebook.com/ shelterHouse.



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Happenings Around the Bay

JANUARY

23 Pours, Pours, and more Pours! 10am | Artful Things Niceville | Niceville

> Northwest Florida Symphony Orchestra: Almost Elton 7:30pm | Mattie Kelly Arts Center | Niceville

- 25 Business After Hours 5pm | CCB Community Bank | Niceville
- 28 Cafe Rico Ribbon Cutting 4pm | 3rd Planet Brewing | Niceville
- 30 Chili Cook Off 5pm | 3rd Planet Brewing | Niceville

FEBRUARY

- 02 Niceville Young Professionals Lunch 11:30am Niceville Senior Center Niceville
- 05 | Sip N' Stroll 4pm | J. Leon Gallery + Studio | Destin

Bonfire Party 6pm | 3rd Planet Brewing | Niceville

- 06 Women's Climbing Circle 9am | Rock Out Climbing Gym | Destin
- 10 Second Wednesday Breakfast 7:30am | Niceville Community Center | Niceville
- 12 | Mardi Gras Masquerade 6pm | Destin Commons | Destin
- 13 | Mardi Gras Cart Parade 1:30pm | Mulligan's Bluewater Bay | Niceville
- 19
 Jeanne Robertson

 7:30pm | Mattie Kelly Arts Center | Niceville
- 21 | Hops for Hounds 11am | Destin Commons | Destin
- 27 | 2nd Annual Shrimp & Grits Festival 12pm | Destin Harbor | Destin

FARMER'S MARKETS

Niceville Community - Fridays & Saturdays Jan. 23, 29, 30 & Feb. 5, 6, 12, 13, 19, 20, 26, 27 9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays Feb. 7 & 21 8am | Victory Blvd | Freeport













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Meet our Local Pro: **Kirk Gaskin with Briar Patch Realty** A Homes for Heroes Affiliate

By Lori Leath Smith

Meet local real estate broker John Kirk Gaskin. He opened his business Briar Patch Realty in 2017 because he wanted to help folks navigate buying or selling their property with simplicity. "We know real estate can be complicated, and that many people dread buying property. So, we make the process easy where you'll be able to move into your new space without unnecessary stress."

With a BS in General Business Administration and Management and an emphasis in Marketing from The University of Southern Mississippi, Kirk utilizes his customer service, retail, sales, management, and business development skills and experience to offer people real help in achieving a housing goal, whether it be new construction, relocation, downsizing, owning a luxury home or other desires.

One goal which Kirk is most proud of is getting heroes into homes through the nation's





largest hero savings program, Homes for Heroes. The Homes for Heroes' mission is to provide extraordinary savings to our local heroes who provide extraordinary services to our nation and our community every day. Heroes include firefighters, EMS, law enforcement, military (active, reserves and veterans), healthcare professionals and teachers. "Helping Heroes save money when they buy and/or sell their homes has aways been our passion," says Kirk.

Inspired by the tragic events of 9/11 and now available locally, Homes for Heroes was started in Minneapolis at the beginning of 2002. In 2009 it grew to become a national organization that has since helped more than 27,000 heroes nationally and given back over \$43,000,000.

Kirk (Briar Patch Realty) has become one of the affiliate real estate and mortgage specialists in our local area, part of the group of specialists throughout the country. These local and national businesses are committed to providing Hero Rewards® savings, which are easy ways for heroes to save significant money on a new home. When working with Homes for Heroes real estate and mortgage specialists specifically, heroes are able to receive significant savings when they buy, sell or refinance a home. "If someone is a qualifying hero and they are either buying or selling a home," says Kirk, "then they simply have to use a Homes for Heroes® Real Estate Specialist to get the Hero Rewards."

Kirk says last year's average Heroes savings/rewards was about \$1,700—the larger the purchase price the larger the hero savings can be. "Hero Rewards is our way to say "Thank You," says Kirk. "We're committed to giving back, serving and saying thank you to our local community heroes, because they do so much to make our great community what it is today. They tirelessly serve and sacrifice for us. So, we feel it's the right thing to do, and we're excited to be able to give back and say thank you," says Kirk.

"Our goal for 2021 is to help over 100 Heroes save even more money when they buy and/or sell homes." Kirk says they have updated resources on their website that can be used before your first consultation. For example, peruse the blog posts to learn something about the real estate market, or use the user-friendly search to look at the houses we represent. You'll also be able to find a general estimate for how much your current property is worth.

Briar Patch Realty specializes in Destin, Fort Walton Beach, Niceville, Crestview, and Freeport. To contact Kirk or learn more about Homes for Heroes, call 850-306-3600 or visit briarpatchrealty.com.



Saving Heroes Money When They Buy or Sell a Home!







Homes for Heroes



SERVICE DESERVES ITS REWARDS!

Page 7

ENGAGE Northwest Florida State College

Northwest Florida State College's call to action in 2021 is to promote engagement in the classroom, on our campuses and around the community. Led by our commitment to improve lives throughout the region, we are leaning into the new year with great anticipation for continued success and excellence.

Using the word ENGAGE as our focus, six actionable targets will guide our efforts:

- **E**LEVATE
- NURTURE
- **G**ENERATE
- **A**DVANCE
- GUARANTEE
- EMPOWER

We are striving to **ELE-VATE** educational attainment and our service territory (Okaloosa and Walton counties) to a region of prominence by raising expectations that NWF State College is the first choice for higher education and vital to the success of the Northwest Florida region. We offer accessible, affordable and relevant programming via multiple learning methods. Through innovative partnerships with business and industry, we are equipping the local workforce with valuable credentials and infusing that talent back into the community.

To **NURTURE** a culture of inclusiveness and diversity, we are diligently pursuing a college family where differences are valued, treatment is equitable, and individuals feel empowered to effect change. This creates an environment which allows everyone to reach their full potential; provides multiple perspectives and delivers better performance outcomes.

NWFSC's 2020-2023 Strategic Plan's overarching goals are to **GENERATE** engagement throughout our classrooms, campuses and community. Initiatives focused on community, workforce, and economic development will foster greater opportunities for progress.

By pursuing active and engaged learning in our classrooms, we will **ADVANCE** high-quality programming that meets the needs of business and industry in our region. As a result, we are preparing our students for university transfer and





to be highly competent employees filling jobs in the contemporary workforce.

We aim to **GUARANTEE** a culture of continuous improvement and best practices. Our institution remains flexible and



agile in response to the changing needs of business and industry. Moving forward together, we seek to provide multiple pathways for student success.

As influencers, it is our duty **EMPOWER** members of

our community to effect change. We all benefit when we embrace differences and expand inclusion. Individuals succeed by helping others improve their lives, and at NWFSC we are seeking solutions that truly help every person rise.

We are working each and every day to 'make a difference' and improve the quality of place in Northwest Florida. Regardless of the career path, Northwest Florida State College is the open door for all students to pursue a strong and progressive future.

Enrollment for our Spring 2021 term is underway with multiple start dates still available! Fast-track your education by signing up for NWFSC's Bonus Term beginning February 5. These 12-week, academic support-enhanced classes are being offered online with built-in learning coaches. We encourage you to visit www.nwfsc.edu to learn more about our programs, or call 850-502-2895 to speak to one of our Student Success Navigators.

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Northwest Florida State College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate and baccalaureate degrees. Contact the Southern Association of Colleges and Schools at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Northwest Florida State College. Northwest Florida State College is committed to equal access/equal opportunity in its programs, activities, and employment. For additional information, visit www.nwfsc.edu. Materiales de la Universidad son disponibles en Española llamando a la Oficina de Admisiones de Northwest Florida State College al 850-502-2895.

Special Olympics Northwest Florida Continues Despite the Pandemic!

The first Special Olympics was held on August 2, 1968. Since then, the program has impacted millions, and continues to do so more with each passing year. So what does the Special Olympics do exactly?

МҮТН

Medicare will pay for my

long-term care.

MYTH

I'm a retired veteran and

TRICARE will pay for my

long-term care.

МҮТН

I will just give away my assets if I need to go into a

nursing home

MYTH

I have to give up control if

I have an Irrevocable Trust

МҮТН

Only the Rockefellers

need a Trust.

FACT

A single person applying for

nursing home benefits can

only have \$2000 in assets

They must spend all of their

noney down to \$2000 before

FACT: According to a

Genworth study published in the U.S. News and World Report,

over 72% of Americans over the

age of 65 will need long-term

care. Only 6% of Americans

have a long-term care insurance

Pre-planning your estate is

the only way to deal with these

facts. There are estate planning

documents that can pre-posi-

tion your assets ahead of time

so that they are protected from

nursing home costs. We can create a package of documents

that are tailored to your exact

estate. We charge a flat-fee for

our document packages and it

usually costs less than staying

Asset Protection Irrevocable

Trust (FAPIT) to specifically

I have created the Florida

two weeks in a nursing home.

policy. What is the solution?

being eligible for benefits.

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Have You Protected Your

Estate Against

Healthcare Costs?

Nursing home "Facts"

are a threat to YOUR Estate!

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Their overall mission is to provide year round sports training and competition for individuals with intellectual and developmental disabilities. This is done through hosting various events throughout the year such

Social Distancing at Meeting

as seasonal games and specific sports competitions. Beyond that, the Special Olympics is also the number one provider of health screenings for people with disabilities worldwide. The organization provides these

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Someone turning age 65 today has

some type of long-term care services.

One-third of today's 65 year-olds

support, but 20 percent will need it for

longer than 5 years. Per the U.S. Department of Health and Human Services

We go through financial phases in our lives. In retirement

most people are in the preser-

vations phase - why? Because

simply stated, they don't know

when they will die and they don't

was done 10 + years ago may

not be the best plan for you now.

We may have to face and

consider change.

. required.

This means, that the plan that

That plan may have been

the right choice during the "ac-

cumulation phase" of life, but

now when you are retired, a

completely different set of asset

protection strategies might be

Our seminar presents options

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Social Distancing at Seminar

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want to run out of money.

almost a 70% chance of needing

• Women need care longer (3.7

may never need long-term care

vears) than men (2.2 years)

The right plan.

extended care costs.

Lunch and Learn Seminar:



screenings for people regardless of whether or not they are part of the Special Olympics programs. In Florida alone, they provided over 12,000 health screenings in 2019. The screenings lead to the organization supplying instruments such as eye glasses, hearing aids, and running shoes to participants. The goal of the Special Olympics is simply to give to the folks they serve, and it is clear that they go above and beyond every day.

Damien McNeil is the Regional Director for the Northwest region with Special Olympics Florida. He currently operates as director over twenty-two counties, including Walton and Okaloosa. For Damien, this organization has impacted more lives than can be counted. From the time he first got involved with Special Olympics as a swim coach in Pensacola, Damien continues to see confidence, security, and pure joy be displayed in both the athletes and the community of supporters around them. "We've literally saved lives," Damien said when discussing how the Special Olympics has impacted individuals and communities over the years. Be it through providing health screenings, instilling confidence in the athletes, or simply giving this special community a reason to believe that having a disability shouldn't stop you from living your life, Special Olympics Florida is making a significant impact on the world around them.

Like many nonprofit organizations, Special Olympics Florida struggles to obtain adequate funding through fundraising and other sources. Too often, these organizations are neglected in favor of other more prominent figures and businesses. The Special Olympics holds multiple fundraising events throughout the year. Visit their website at





www.specialolympicsflorida. org/events for more information about fundraising and other events taking place locally. In addition to fundraising challenges, the organization has also found that providing transportation for the athletes has created a great difficulty. In times past, ride-sharing was often a solution to this problem, but due to social distancing measures this option has not been as available as it once was. In spite of the challenges this program has faced, the success they have and continue to experience has been undeniable! The Special Olympics is constantly bringing people from all walks of life together. One of the primary ways this is done is through the Unified Sports Program, which creates sports teams made up of both disabled and non-disabled individuals. Through this program, people who were strangers find themselves teammates, and that in itself has been incredible to

Moving forward, Special Olympics Florida hopes to continue to expand their reach. More athletes are joining every year, and more lives are being touched every year.

Special Olympics Florida is always in need of additional volunteers and coaches, so if you feel a calling in this direction, please reach out to Damien McNeil at (407) 402-8604 or send him an email at damienmcneil@sofl.org and Make a difference!



long-term care. FACT Tricare will only pay a maximum of 100 days of long-term care.

FACT

Medicare will only cover

a maximum of 20 days of

FACT There is a 5-year lookback to receive benefits. Any transfer of assets to family members within the prior 5 years can result in loss of benefits.

FACT You can be the trustee of your own Irrevocable Trust.

You control the checkbook during your life. FACT

Any person with countable assets over \$2000 needs to pre-plan or face the crisis

FACT

The average cost of a nurs-ing home in Florida in 2019 was \$9101 per MONTH! These prices are increasing at an average of 7% a year

protect your assets from nursing home costs and lawsuits. The FAPIT is a new type of Trust that allows any size estate to protect their assets from lawsuits, creditors and nursing home costs. The only way to get this protection is by pre-planning



Guest Speaker Keith Vanover is an Estate Protection Attorney specializing in Elder Law and and Estate Planning that can help you navigate through the myths and the facts of protecting your retirement assets

Eric Riggenbach with Corner-stone Financial based in Fort Walton Beach, Florida specializes in helping retirees fully protect their assets and qualify for the state and federal bene fits that can cover nearly all of

the costs of long-term care. My name is Eric Riggenbach. Cornerstone Financial was founded with a very specific goal in mind; help retirees. I work with independent attorneys and CPA's to help people position their assets so that they may be able to qualify for veteran's, state and federal benefits to help cover extended care bills and protect their retirement

savings from liabilities. Many of our clients were unaware that there are simple legal and financial strategies to

protect their estate. The benefits are literally sitting there, but due to lack of a

solid plan, many people end up having to pay 100% of the cost of their own long term care out of their pocket.

The false sense of security.

So many people that we meet think they have done their planning and that they are set. They may have set up a revocable trust so that their estate avoids probate. Our attorney tells us that their estate may avoid probate but when faced with entering an assisted living or nursing home facility, the assets in that trust may need to be used to pay for that care.

There may be a better way. Our team of professionals will present strategies that may help people qualify for benefits at the federal and state level that can as sist in the cost of long term care.

Retirement and Estate Planning Lunch and Learn Seminar

VenYou201, 201 Redwood Avenue, Niceville, FL 32578 The seminar and the lunch are free, but because of a strict limit of 24 endees per session, call us now to reserve your seat(s).

Call 850-254-0775 for more information

All information in this public advertising announcement is for educational purposes only and should not be considered financial or legal advice. Consult a certified financial advisor or attorney before making any decisions. Financial advisors and attorneys will be charged a training fee of \$1,750 to attend this seminar.

Meet our Hometown Hero: Sheriff Eric Aden

By LISA TURPIN

There's a new sheriff in town! On January 5th, newly elected Sheriff Eric Aden was sworn into office. Sheriff Aden is a true Okaloosa County nativeborn at Eglin Airforce Base, is a 1990 graduate of Choctaw High School and a Northwest Florida State College alumni. He says he feels blessed to step into this life-long aspired role for the county he holds so dear to his heart. "We are in God's paradise; I'm never leaving." When asked what led him to the desire to become the Sheriff of Okaloosa County, he said, "This is a dream I've had since 8th grade when I went to the school dance with the sheriff's daughter." He was 13 and nervously confessed to his dad he wasn't sure about going to the dance with the sheriff's daughter. But his dad told him, "You're definitely going; that's the sheriff's daughter!" Sheriff Aden describes his desire to be sheriff as a respectful fascination along with admiration of his young date's father stepping out of his big SUV with his Stetson hat on and the

awe he felt. "I want to be sheriff one day just like him," he said. Aden's favorite TV program was the Andy Griffith Show-and still is-due to the moral lessons and non-violent problem-solving tactics Sheriff Andy would use. Both played into his dream of being Sheriff—but how he became so "blessed," as he calls it, is divine intervention.

Becoming your hometown sheriff is remarkably fortunate. He ran in an uncontested election, which is a 1st in the history of Okaloosa County, and which Sheriff Aden

attributes to God's hand and timing. He makes no quandary about his faith and knows he is exactly where he's supposed to be in God's timing. His faith plays a big role in who he is and his goals for the safety and protection of the people and visitors of Okaloosa County.



When asked how he planned on keeping the trust of the people, Sheriff Aden says, "At the end of the day, what's important to the people of Okaloosa is: How are you going to keep us safe? How are you going to protect us?" Sheriff Aden promises this is his number one focus. He will continue the intuitive policies implemented by his predecessor, Sheriff Larry Ashley, whom he says was "the epitome of a good leader." Sheriff Aden says he will "not tolerate blurred lines," when it comes to good over evil, meaning Okaloosa County's law enforcement will draw a hard line in the sand and evil will not be tolerated.

Sheriff Aden's qualifications begin with attending FSU, the nation's #1 Criminology Program where he "planned to go off

and be a cop." Wanting to further his education, he entered the Law Enforcement Academy at Northwest Florida State College in 1994 and shortly after also became a school resource officer, which he claims was his most rewarding job thus far. He took a break from law enforcement for a while to help his brother develop a mortgage company which proved to be a "priceless" experience for understanding budgeting and "how to treat people."

But Sheriff Aden's heart kept pulling at him and, fortunately for us, he was recruited back to law enforcement by Walton County Sheriff Mike Atkinson. There he held the positions of Sergeant, then Lieutenant, until Okaloosa County's Sheriff Ashley needed to fill an open position, and Eric Aden's name came up for the job. Sheriff Aden says he was elated to go "home," even though he was only in the next county and loved working for Sheriff Atkinson. He says the two can now work together for the greater good of the entire area.

Sheriff Aden worked in CID handling heavy crimes and homicides, as patrol commander, and captain of operations. Then an opportunity opened and he was accepted into the FBI Academy, which he says

Continued on page 16



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School Superintendent New Year Update!

Okaloosa County Superintendent Marcus Chambers:



As we move into the second semester, beginning January 26th, keep in mind that students can continue in the mySchool Online (MSO) program or transition back to their brick and mortar school. Before the holidays, the parents of struggling MSO students received a letter, phone call, or both, requesting that their student return to the brick and mortar setting where they would have more direct support. Parents of struggling students do have an option to opt-out of a return to the school building.

IMPORTANT: Students will be able to work in their MSO courses through midnight Sunday, January 24th. After that,

y Superin- access to first semester courses Chambers: will be closed.

The second i-Ready Diagnostic began January 7 and will continue through February 5. The i-Ready Diagnostic is not a "test," but is intended to be taken like one to serve as a baseline of knowledge. Students take it independently, and the results show their teachers what they already know and what they need to learn. This is for all elementary students-K-5 in ELA and Math-and middle school students in grades 6-8 English and Math (excluding Algebra I and Geometry), Intensive Reading and Intensive Math.

Breakfast and Lunch are being provided to all students at no cost to families for the rest of the school year. The National School Lunch Program has authorized this across the country in response to the COVID pandemic to support families. IMPORTANT: We need families to complete the application for Free/Reduced Lunch to ensure federal funding for needed programs in the future. Apply www.okaloosaschools.com, at or parents can request a paper copy from their school.

The Okaloosa County School District has earned the distinction of being named a Highly Performing School District again! The district's first designation was in 2008-09 (the program was established in 2007) and we have received the honor all but two years since! To be awarded this distinction, a school district must earn an "A" for two consecutive years, have no district-operated schools earn an "F," must comply with all class size requirements, and have no discrepancies on their annual financial audit.

Walton County Superintendent Russell Hughes:



Walton County School District is moving into the second semester of school as teachers returned to work after the Christmas break on January 4. The 2020-21 district goal has been to "Hang On, Gain On" regarding student progression and performance. Classroom educators are working steadily to ensure we meet this expectation, especially as state assessments are upcoming.

On Dec. 9, Walton School board members and 300 school board members, superintendents, and education leaders throughout the state attended the 75th FSBA/FADSS Annual Joint Conference for three days of leadership development training and networking. The Conference was a joint planning effort of the Florida School Boards Association (FSBA) and the Florida Association of District School Superintendents (FADSS) was the first to be held virtually. Other participants included the Florida Education Legislative Liaisons (FELL), Florida Education Risk Management Association (FERMA), Florida School Boards Attorney Association (FSBAA), and the Sunshine State School Public Relations Association (SUN-SPRA). FSBA/ FADSS chose to focus on public education as an economic driver during this

year's gathering.

January marks National Mentoring Month, and we encourage community members, businesses, and parents to partner with us as mentors. Your partnership is an essential contribution to the success of students throughout our District. If you are interested in mentoring or volunteering, complete the online application on our District webpage under the "Community" tab.

Walton County Schools will observe 2021 Celebrate Literacy Week, Florida, January 25-29. The theme for this year's celebration is Humanity tells a story: What's your chapter? Schools across the District will engage students in meaningful literature and participation in class activities relative to the theme, highlighting literacy's importance.

Remember, as your children return to the classroom and resume regular schedules, please continue practicing all safety measures put in place by the District and your child's school.

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Bay Buzz

New President at CALM Organization, Inc.



Crisis Aid for Littles and Moms (CALM) Organization, Inc. is proud to announce that Chanie Erb has been selected as the President of the Board of Directors effective January 11, 2021 - September 2022. For over three years, Chanie has been a strong supporter of the CALM mission, a 501c3 non-profit, to offer transitional housing and life skills training to single moms and their children who are in crisis situations to prepare them for successful independent living. She has held numerous positions in the

organization such as Secretary, Treasurer, and CALM House Coordinator. Chanie is also a realtor, wife and mom and she will use her diverse background and passion for others to ensure CALM continues to be a driving force in breaking the chains of generational poverty of program residents. Chanie can be reached at calmorganizationinc@gmail.com.

CALM has also announced that Kristina Matthiesen will take over the Director position recently vacated by Grace Nuffer, one of its founding leaders. A health professional and graduate with a Master's in Public Health. Kristina holds a certificate in Family Health and is also currently pursuing certification as a Health & Wellness Coach, among other distinctions. As Director, Kristina will take the helm of handling all aspects of the CALM house daily operations, programs, and relationships with the volunteers and the community. Office hours are 8:30 a.m. to 2:30 p.m. Monday through Friday. You can reach Kristina at Calmhousedirector@gmail.com and 850-361-3379.

Gather your friends and compete in Team Trivia at Mardi Gras Trivia Night!



February brings the Mardi Gras Trivia Night fundraiser at VenYou201 on Thursday, February 11, 2021 at 6 p.m.! Wear your beads and decorated mask. You are welcome to bring your own beverage. Space is limited and reservations are required at calmorgpr@gmail.com. Tickets for trivia, Mardi Gras food and drinks are just \$25 each.

It's Almost Chili Time at 3rd Planet Again!

3rd Planet is hosting a chili cook-off for CALM on Saturday, Jan 30th, starting at 5 p.m. Contestants should sign up with Heather at 3rdplanetbrewingevents@gmail.com and have chili there by 4:30 p.m. Then come on out to taste test and vote for your favorite!

Costa Enterprises McDonald's Raises \$1,000 for Kohltan Ward's Family

Costa Enterprises McDonald's hosted a benefit night on Wednesday, December 16 at their Niceville and Bluewater Bay locations. A portion of the sales made at both locations were combined and given directly to Kohltan Ward's family—a check of \$1,000 to the family.

Since the tragic accident in October 2020 where his bike was struck by a vehicle, the entire community has come together to support his family during the immediate and continued aftermath of the tragedy. The Costa family knew instantly after the accident that they wanted to do something for this family, which includes his two parents and three other children all under the age of seven. The initiative was part of 'Costa Cares,' the Costa Enterprises McDonald's mission to give back to the local communities surrounding their 24 locations.

4th Annual Hops for Hounds Event at Destin Commons

Join Dog-Harmony for their 4th Annual Hops for Hounds event at Destin Commons! Each guest will have the opportunity to stop at each of the nine murals throughout Destin Commons with their furry family members, snap a photo, and end the day with an after-party at World of Beer. Each mural will feature different beer vendors for visitors to sample, each sponsored by local companies. For \$35 per person, the first 100 registered walkers receive a doggie swag bag. All money raised from this event goes directly to Dog-Harmony's humane education efforts and kids' programs in the area. Please no prong, shock or choke collars.





By GAIL PELTO

2020. Done. Caput! On to a new, exciting year! (And Thank Goodness for THAT!) So, let's recap the Destin and Miramar Beach residential real estate market stats for 2020 compared to 2019:

In 2020, the number of SOLD Listings was up by 22.1% over prior year. That's HUGE!

In 2020, the Median Sales Price was up by 12.7% over prior year.

In 2020, the Number of New Listings was up by 8.9% over prior year.

In 2020, March, June and August had the highest number of sales and in 2019 it was March, April and May. Remember COVID-19 hit hard in March

2020: What Happened in Real Estate and Why it's Important to YOU! Time for the Annual Just the Stats, Ma'am

and in April 2020 sales were down 44.5% over prior year. April closings usually go under contract in March. March and April were a bit scary in Real Estate and then it rebounded!

The Median Sales Price was \$459,900 in 2019 and in 2020 it was \$489,000-up 6.3%.

Average Cumulative Days on Market (length of time from listing to under contract) was 129 in 2020 compared to 135 in 2019.

Average Sold to List Price was 95% in 2020 and the same in 2019.

In 2020, we averaged 4.45 months of inventory, in 2019 we averaged 6.44 months of inventory. Note: 5 months or less is considered a sellers' market, over five months is considered a buyers' market. However, with interest rates so low, buyers can purchase more house than they ever could. So, now is a good time for Buyers AND Sellers!

The current Active Listings have been on market 245 days on average; the sold listings were on market an average of 134 days.

Keep in mind that these stats are for ALL residential sales through December 2020 and, depending on where you are selling or buying, the numbers might change.

What does this all mean to YOU?

We had slightly higher inventory and way more sales in 2020 over prior year, AND prices were higher.

If you are on the market for sale now and you've been on market for more than 129 days, it's time to review why and think about some changes. Maybe it's because of the condition? Or maybe it's the price? Talk to your Real Estate Agent.

If your property is priced correctly, you should expect to sell at about 95% of list price.

If you are looking to sell in 2021, LIST NOW! March is right around the corner and the stats show you have a better chance of going under contract in the Spring; you need to be on the market soon. It's time to interview to make sure you get the right agent. Don't know how to interview agents? Reach out to me at (850) 374-0454 or email me at Gail.Pelto@KW.com. I'll give you some pointers.

If you're looking to buy, BUY NOW-there's not too many buyers in January and February and you might have a good chance at finding a motivated Seller! AND, you can take advantage of the low mortgage interest rates!

If you're looking to add to or start an investment property portfolio, NOW IS THE TIME! Cash-out refinancing may be a great way to start! Purchase the property and have the renters

pay you. And, if you have one, have them pay the mortgage too! Need to speak to a lender? Call me and I can help.

Need an agent? I can help. Call me at (850) 374-0454 or email to Gail.Pelto@KW.com.

Know the stats and, more importantly, make sure your real estate agent knows the stats! (Just sayin')

Cheers to your healthy, prosperous and joyful New Year! Call me if you need some help.

Gail Pelto is a Rotary Club and Mattie Kelly Arts Foundation board member—and yes, a powerful, fulltime real estate agent with Keller Williams Realty Emerald Coast. Call her direct at 850-374-0454 or email Gail.Pelto@kw.com with any real estate questions you have, and she'll guide you in the right direction. Do you want to know the value of your property today? Visit www.BaysideAgent.com.

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By Maurice Stouse, Financial Advisor and Branch Manager

Each new year brings resolutions, new goals, new plans as well as the review of existing plans. Short term, many of you might want to look to where you want to be in six months. But equally important is to plan for where you want to be in five years and well beyond that. Keeping that in mind, as we enter the new year, here are 10 considerations investors, savers and planners might want to plan and or review now.

Retirement plans. Have you funded your IRA (assuming you qualify for and have one) for 2020? Typically, you have until the federal income tax filing deadline. If you are self-employed or a small business, have you made the necessary contributions for 2020? Do you utilize a SEP, a 401k or a Defined Benefit Plan? What might you need to know about a Roth IRA? You might also want to review the investments you have for retirement including current allocations, any rebalancing considerations and if the portfolio is in line with your current investment objectives, risk tolerance and time frame. Lastly, did you take a Required Minimum Distribution in 2020 or did you waive that per the CARES Act? It is also a good idea to preview what your distribution might be for 2021.

Beneficiaries. The new year is also a good time to review current beneficiaries on your retirement plans and see if they are current or perhaps need to be updated. The same would be for non-retirement accounts. You can have a beneficiary buy way of "Transfer on Death" on your nonretirement accounts if you would like to.

Estate planning. Whether you have an estate plan or not, it is also a good time to review how your assets are titled and how ownership will transfer upon your passing. This would go not only for financial assets (stocks, bonds, mutual funds and the like), but also for real estate. That would mean both home ownership (your domicile) or investment or income producing real estate. It is also a time to look at your will as well as medical directives and power of attorney should have need those.

Long Term Care. Do you have a plan in place for your long-term health and physical care, should that be needed?

Trusted contacts. Many firms today offer you the option of having a trusted contact listed on your account(s) should you like to have that. Or you might want to see your options for granting authority to your accounts by power of attorney form, trading authorization (limited of full) or simple inquiry authority.

Asset allocation. Review of what you own and where you own it and why you own it.

Tax Efficiency. Review of tax treatment of your investments. Are they tax deductible, tax free or tax deferred?

Charitable giving. Do you have a giving plan or perhaps a donor advised fund or your own foundation? The new year is a good time to review what you have or perhaps to learn about or consider alternatives available.

College Savings Plans. There are three main categories: 529 plans, UTMAs (Uniform Transfer to Minors Act) as well as state tuition plans. The new year is opportunity to either fund or learn more about which of these might best fit your plans or objectives.

Income planning. The new year is also a time to look at your sources of income. Systematic Withdrawal plans, dividend income only, bond interest or fixed income interest are areas that might warrant a review early in the year. Systematic withdrawal plans might mean the systematic redemption of principal in addition to any earnings. You might want to explore the components to your income plan to ensure you are not accelerating your draw down of principal in down years for variable or stock market investments (and the like).

Most investors, firms and advisors encourage investors to look at their plans regularly, on a

Investing in the New Year

quarterly, or at least on an annual basis. Take time early in the year to plan for now and for the years that come for you.

Maurice Stouse is a financial advisor and the branch manager of The First Wealth Management and Raymond James and resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahasse, and Moultrie, Ga.; phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames. com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of R7FS or Raymond James, and are subject to change without notice. Information provided is general in

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Up, down or sideways: Keep your head on straight when markets move.

Some investors have learned how to ride out the most stomach-churning market cycles. Others follow the urge to jump out mid-ride. So what can you do to play it smart in a roller coaster of a market?

For starters, you can turn to us. We can help you find a clear way forward before fear or concerns take over with a strategy tailored to your situation. In our experience, perspective is the ticket to helping endure the ups and downs as you pursue your financial goals. Contact us to learn how we can help.



Maurice Stouse

Financial Advisor

The First Wealth Management A Division of The First Bank, NA 2000 Ninety Eight Palms Blvd. Destin, FL 32541

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Essential Policy Portfolio Reviews



By Victoria Ostrosky

He must have hit a puddle of water. Something grabbed his car and tossed it forcefully aside into the guardrail. He heard the impact, then lost consciousness for several seconds. The drizzling sky was a grey lid on his grey day when he opened his eyes, tasting blood in his mouth. His airbag saved him from the worst of it.

Bob had bought his newest used car earlier that day after flying into Phoenix to pick it up and drive it across country back to his home in Florida. Texas and the rain were his undoing.

"Hey," Bob said, with still shaking hands as he held his cell phone to his ear, "I've been in an accident with the car I bought today."

"I'm so sorry!" replied Natalie, an agent at his insurance agency. "Are you alright?"

"Yeah, just a little shook up is all."



"Your agent isn't in today because of the holidays, but I'll pull up your policy and see what your deductibles are," said Natalie. She discovered that Bob had not added comprehensive, collision, rental or roadside coverage on his car, which surprised her. "You requested these cover-



ages, right, Bob?" she asked. "Yeah, I was trying to save some money. I guess I just threw away \$13,000, didn't I?"

There's a reason to review your insurance portfolio each year. And there's an even better reason to listen to your agent's professional recommendations based on your situation and their expertise. Your insurance policies are there to protect, not just your life and property, but your bank account as well.

We know there will be things in your life that impact your insurance needs. Whether you're purchasing a home, buying a new vehicle, getting married or starting a business, take the time to get a policy review.

First, let's look at your auto policy. Bodily Injury liability steps in when you're in an accident that's your fault and someone in another vehicle or a pedestrian, is injured. This is also your asset protector. Make sure the coverage is high enough to protect your assets in the event of a lawsuit. And match your Uninsured/Underinsured to the Bodily Injury and stack it.

Should you have Comprehensive and Collision? That depends on whether you have a lien (or lease) on the car, and what the car's value is. If you own it free and clear, and if the value of the car is about the same as the cost of the deductibles, you may not want to add physical damage coverage. Otherwise, yeah, you should have it.

Next, what about your home policy? Is the dwelling coverage enough to rebuild your house in the event of a loss like this past year's fires and hurricanes? Construction prices have gone up astronomically, so ensure you are adequately covered. This holds true for rental properties and condos as well. And make sure you have Law and Ordinance coverage of at least 25%, and if the property is a rental, check to see if your DP3 policy has that coverage available, since some carriers don't offer it on Landlord/Tenant policies. Always include replacement cost for your Personal Property and have enough Loss of Use/ Loss of Rents coverage as well.

We've discussed Umbrella policies at length before. So remember, this is an excellent way to obtain additional asset protection that goes above your home or auto policy. (Visit MyDestin-Life.com, November 2020, page 12.) Most carriers offer from \$1 million up to \$10 million depending on your needs.

Then there's flood coverage. Even if you're in an X flood zone, flood policies are always recommended since here in Florida, if it can rain, it can flood. Remember Hurricane Sally a few months ago? Your home policy will not cover flooding.

Lastly, for your collections like jewelry, fine art, coins, guns or something else, verify how much coverage you have on your home policy. They come with standard sub-limits, so ask about a separate Personal Articles Floater, or see if you can schedule them on your home policy.

The bottom line is this – take time to review your policy portfolio with your agent every year and listen to what your agent recommends. Don't throw away thousands of dollars needlessly.

For more information, visit http://myinsurancevideos. com/videos/vid-27/?user=inszone.



Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos including Auto Insurance Made Easy,' or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/ CSR with IZ.

Impact100 Announces 2021 Virtual **Membership Recruitment Events**

Impact100 NWF has begun recruitment for its 2021 membership base. Membership events are being virtually conducted from Grant Recipient locations throughout our community. During these events you will learn more about what Impact100 NWF does in the community, meet some of its members virtually and understand how our grants help local organizations transform their dreams into reality.

Women 18 years or older are welcome to attend a virtual membership event, meet members online, and learn how they can become a positive force for good in their local community.

Upcoming virtual membership events are listed below. To join the virtual event, visit the website for additional details at www.impactnwf.org.

Saturday, January 9, 2021 at 3:00-4:00 p.m. Grant recipient was One

Hopeful Place Thursday, January 14,

2021 at 5:30-6:30 p.m. Grant recipient was Habitat

for Humanity of Walton Coun-

Tuesday, January 26, 2021 at 5:30-6:30 p.m.

Grant recipient guest: Emerald Coast Wildlife Refuge

Thursday, February 4, 2021 at 5:30-6:30 p.m.

Grant recipient guest: Choctawhatchee Basin Alliance

Saturday, February 20, 2021 at 3:00-4:00 p.m.

Grant recipient guest: AMI-Kids Emerald Coast

Tuesday, February 23, 2021 at 5:30-6:30 p.m.

Grant recipient guest: Chautauqua Healthcare

Impact 100 Northwest Florida

at 5:30-6:30 p.m. Grant recipient guest: ARC

of Emerald Coast

Tuesday, March 23, 2021 at 5:30-6:30 p.m.

Grant recipient guest: Safe Connections

Thursday, April 15, 2021 at 5:30-6:30 p.m.

Grant recipient guest: Oasis Tuesday, April 20, 2021 at 5:30-6:30 p.m.

Impact 100 also offers a Next-

Gen Program, giving young

4 Me

website at www.impactnwf.org/ Grant recipient guest: A Bed

grant distributions, IMPACT100 NWF's successful community

outreach has granted over \$3.2 Million within Okaloosa and Walton counties. Its mission is to financially support nonprofit organizations in Okaloosa and Walton Counties by empowering women as philanthropists and leaders, by bridging the geographic areas of our region, and by leveraging the talents of diverse women to be a positive force for good in our communities.

For more information, contact Valerie Burrell, Impact100 NWF Board Communication Chair at communication@impactnwf.org.



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DON'T WAIT, CALL US NOW **TO SCHEDULE A TOUR!**

Thursday, March 4, 2021 woman under age 40 an opportunity to become Impact100 NWF members and engage with

the community while learning the lessons of philanthropy. The program aims to empower these women to be ambassadors for a generation that is dedicated to giving and serving in Okaloosa and Walton counties. To find out more and to apply for a NextGen scholarship, visit the

nextgen-program/

With almost 10 years of

Need to Change Your Plumbing Pipe Flashings?

By Erin Bakker

Failed pipe flashings are the #1 roof leak! Why? Because most are made of plastic which breaks down under the sun's UV rays and because some are of poor design.

Vent pipes penetrate your roof to allow air into the plumbing system which enable your toilets to flush and your sinks to drain. These pipes require pipe flashings to prevent water intrusion into your house.

More often than not, they fail in several years or less. Plumbing pipes are inside the walls and floors and leaks can travel easily throughout the house. They are usually discovered as stains on your ceilings, walls or floors. Unfortunately, leaks can be the source of hidden damage for months or even years.

Gradual water damage of this type caused by deterioration of pipe flashings IS NOT typically covered by insurance as it can be deemed to be a maintenance issue.

So, what happens next? Most importantly, pipe flashing leaks often cause dangerous mold in wall cavities. These leaks can take years to discover and pose costly damages and serious health risks. Mold exposures are attributed to many well-documented chronic health conditions.



А high-standard roof vent is the best route to take to help avoid these issues-one with a design that allows for a water-tight roof, where the cap is removable for easy cleaning, one that suppresses damper noise and carries an extended year warranty.

Specialty Roofers, Inc., can help determine if this is your problem and is a roofing company you can trust. We aim to provide the highest quality workmanship and customer service at a competitive and fair price. We only partner with the best manufacturers in the country to ensure our roofs can stand the test of time. As a locally-owned and operated company, you can count on us to stand by our work. Contact us to get a quote at 850.974.ROOF.



NEW SHERIFF

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continued from page 9

was "a God thing" due to timing and the difficulty of acceptance and availability. Since beginning his career in law enforcement, he has worked, mentored, supervised and managed personnel and resources in every facet of law enforcement. In 2019 he was humbly honored to be approached by Sheriff Ashley and Under-Sheriff Don Adams to run for sheriff.

Sheriff Aden plans to build on what Sheriff Ashley implemented; to improve transparency, use of body worn cameras at all times and internal communication with employees. He also plans to develop a Civilian Mer-

STATE LICENSE #CCC1328607

it Board of community liaisons such as pastors, business owners and positive influencers—"a panel for quality. We are in a bubble here and fortunate to have a supportive community," he says. "I feel so blessed (not dealing with riots, etc.)"

Sheriff Aden engrains himself in the community he loves. Among a long list of accomplishments, professional memberships and several boards, he serves on the Northwest Florida State College Foundation Board (past four years) while still devoting attention to our children's safety. He is responsible for the safety and well-being of nearly 220,000 residents and nearly 2

million annual visitors. He oversees over 450 employees and manages an annual budget of \$50,000,000.

To learn more about Sheriff Aden, you can visit the Okaloosa County Sheriff's Department website at sheriff-okaloosa.org.

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Community

Page 17

No Boat? No Problem!



By Cali Hlavac, To Do in Destin

In our lucky little fishing village, it may be perceived that a boat is necessary to catch certain kinds of fish, or a multitude of fish. However, without access to a boat, there are still some great fishing spots anglers can take advantage of (even some who will rent rods if you don't have your own!) Grab your rods and reels as we head out to explore some active spots to fish in our area.

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

The Destin Jetties is another local favorite. Many anglers will walk the stretch of rocks that line the Destin Pass to claim their spot for the day. With the way the tides change daily through the east pass, the jetties create a prime feeding area and attract a variety of fish like bluefish, redfish, flounder, and Spanish mackerel, sheepshead, and a variety of baitfish. This is a spot recommended for adults only, as the jetties were constructed with large boulders to climb over and there is no smooth walkway to reach the end.

Pier fishing is another hot spot



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

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

In any of these locations, the best time of year to fish is from March-November, but fish will bite all year long if we have a warm winter. The bite is also always best when the tide is rising or falling and it's common to see fish start to school up along the beaches. Practice makes perfect my friends, and we look forward to seeing you out on the water with tight lines!





Off the Hook

Five Ways to Add More Seafood to Your Family's Diet

Eating U.S. seafood is good for your health, our economy and working waterfront communities

Fish and shellfish are a great source of lean protein. They're also rich in nutrients and omega-3 fatty acids that play a key role in heart, immune system and brain health. In fact, the latest Dietary Guidelines for Americans highlight that seafood is important for infant and toddler brain development. A healthy diet for adults, including pregnant women, includes eight or more ounces of seafood a week.

Follow these easy tips to up your seafood intake in 2021 and be sure to look for seafood harvested or farmed in the U.S.

You'll support our nation's sustainable seafood industry and our working waterfront communities.

1. Start with Seafood

Jump start your day with seafood for breakfast. This can be as easy as adding your favorite fish or shellfish to your scrambled eggs or topping off your bagel with smoked salmon.

2. Swap Out that **Same Old Protein**

Jazz up your favorite recipes by swapping meat for fish and shellfish. Seafood is naturally low in saturated fats and high in key nutrients, making it a healthy and tasty protein alternative.

3. Reach for a Can

Canned seafood is versatile, convenient and budget friendly. Keep canned options like tuna, sardines, salmon and crab on hand to make quick meals rich in omega-3 fatty acids.

4. Go Beyond Fish and Shellfish

Whether you prefer not to eat animal products or are just looking for variety, seaweeds offer a

lot of the same health benefits as other seafood. In fact, they are some of the only plant-based



5. Cook Once, Eat Twice

With a little planning, you can stretch your favorite seafood products into two delicious dishes. Simply cook the fish or shellfish all at once, immediately set some aside in the refrigerator, and use that extra portion for a new dish the next day. Be sure to follow safety precautions for

Find more recipes for the U.S. seafood you love on Fish-Watch.gov. Want to learn more about seafood but don't know where to start? FishWatch.gov also arms you with the facts about what makes U.S. seafood sustainable-from the ocean or farm to your plate. Get up-todate information on the status of harvested marine fish and farmed fish, and learn more about U.S. seafood.



Dockside Restaurant & Oyster Bar

LIVE ENTERTAINMENT 6-10PM: Mechanical Lincoln



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Oyster Bar Hours: Weds.-Thurs. 11am-10pm, Fri.-Sat. 11am to midnight, Sun. 9am to 9pm, Mon.-Tues. Closed Restaurant Hours: Weds.-Sat. 11am to 9pm , Sun. 9am to 4pm, Sunday Brunch 9am to 1pm, Mon.-Tues. Closed

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🔅 Off the Hook

2021 Lionfish Festival May 15-16 in Destin Vendors and Divers Wanted

The Florida Fish and Wildlife Conservation Commission (FWC) is excited to announce the 7th Annual Lionfish Removal and Awareness Festival, May 15-16, at AJ's Seafood and Oyster Bar and HarborWalk Village. Come out and celebrate the fight against invasive lionfish with the FWC and Destin–Fort Walton Beach.

Last year, Niceville resident Donald C. Vautrinot beat the Gulf of Mexico record at 18.19 inches (462 mm) and was the new Florida state record holder for the longest lionfish caught in the Gulf of Mexico. The former Gulf of Mexico record of 18.07 inches.

Activities will include filet demonstrations, family-friendly games and activities, art, diving and conservation booths, and the world's largest lionfish spearfishing tournament—and the Emerald Coast Open. Satisfy your taste buds by visiting any of the participating locations of



Lionfish Restaurant Week (May 10-14) for your chance to try this delicious invasive species. Learn more by visiting FW-CReefRangers.com.

Interested in having a booth at the event? Apply at fwcreefrangers.com. Booth spacing will be implemented to abide by COVID-19 guidelines to allow for safe social distancing. Do you harvest lionfish? Register for the emeraldcoastopen. com.

Interested in being a volunteer or sponsor? Learn more at EmeraldCoastOpen.com.

The 2021 Lionfish Challenge removal incentive program will begin May 21 and continue through Labor Day, Sept. 6. More details on how to get rewarded for your harvest coming soon to FWCReefRangers.com. What is Lionfish Removal

and Awareness Day? Lionfish Removal and Awareness Day (the first Saturday after Mother's Day each year) raises awareness about lionfish; a nonnative, invasive species that has the potential to negatively impact native species and habitat.

Contact the FWC Division of Marine Fisheries Management at 850-487-0554 for more information.

Save the Date for the **CCA Emerald Coast Banquet and Auction**

Mark your calendar for Thursday, March 4th, 2021, for the CCA Emerald Coast Banquet and Auction, from 6-9:30 p.m. at The Island Hotel. Corporate tables include 10 dinners, 10 CCA One-Year Memberships, table gifts, and a framed featured artist print. The 2021 Banquet will feature local donations, exotic trips, jewelry, tackle, and everything in between! For more information or to register, contact Amanda Krpan, Coastal Conservation Association FL, at akrpan@ccaflorida. org or (407) 401-7675.



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🏇 Dining





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Local Dining, Drinks and Coffee

Brothers Kitchen



Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. Blue Plate Specials are featured each day-meaning you choose one meat and two vegetable options from the daily list. Other delicious options include fresh salads, smoked chicken breast sandwich and the famous Boss Burger. Nightly specials vary each evening, but can include sirloin steak, shrimp & grits and some pasta dishes. Come on by and "taste" for yourself! Or pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slowsmoked on the Big Green Egg. And don't forget the sides!

Call 850-842-2687 to place your order! All the Time: Dine In | Curbside Pickup | Delivery Outside Dining

Open Tue.-Sun., 11 a.m. – 9 p.m., Closed Mon. (850) 842-2687 4538 E. Hwy. 20, Niceville Facebook @LoveBrothersKitchen

Jojo's Coffee and Goodness

JoJo's is owned and operated by Angela "JoJo" Stevenson who wanted to incorporate a cafe and relaxed coffee shop atmosphere to accompany her attached teaching studio. Her dream team bakes fresh "goodness" daily—breakfast and lunch—Tuesday-Saturday. Feel free to come work (free WiFi) or meet up with friends or family.

Bakery Report for the new year includes fresh goodness specialties such as Scones: Ham and Cheddar, Cinnamon Cream and Mixed Berry; Pumpkin Coffee Cake; Banana Bread; Pound Cake; Humming-



bird Muffins; Espresso Brownies and Caramelitas; and breakfast specials such as quiche (spicy sausage, ham, roasted red pepper or keto) with hash brown casserole and best coffee ever! Order ahead and pick up some for breakfast or any meal or event.

Hours 7:30 a.m. – 2 p.m. Tuesday - Saturday (850) 737-6194 4652 Hwy. 20 East, Niceville bigorangehousedesigns.com

House of Thai



With 20 years of experience cooking traditional Thai food here and in Thailand, House of Thai is a veteran- and family-owned restaurant that focuses on food that is eaten every day in homes all over Thailand. Traditional recipes handed down from generations of Thai family chefs date back 400 years. Ingredients from local farmers markets are used to ensure freshness. The menu has just the right amount of offerings, and the food is fresh and seasoned to your preference, served in just the right portion sizes to share with another or to enjoy at home later. It's also allergy friendly with no added MSG and non-dairy.

Garlic lovers will love the

Garlic Pork on the Specials menu. When they say garlic, they're quite serious. And there's fun, tasty features such as Ginger Shrimp Glass Noodles (Goong Ob Won Sen), Pineapple Fried Rice or Stir-Fried Glass Noodles (Pad Woon Sen) all \$15.95. All perfect for a special, holiday meal with variety!

Dine-in | Pick-up | To-Go Open Mon - Sat: 11 a.m. – 9 p.m. (850) 353-2971 4542 E Highway 20, Niceville 32578 hhouseofthaifl.com

L.J. Schooners Dockside Restaurant



Welcome to L.J. Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "L.J. Schooner" (the L.J. is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The Oyster Bar area is open as well as the restaurant side while abiding by the 50%occupancy! Almost all seats offer a magnificent view of the water and unparalleled sunset with, of course, oysters and a delicious varied menu. Join L.J. Schooners for Sunday Brunch, 9 a.m. - 1 p.m. and enjoy bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. Call to order take-out and pick-up in the L.J. Schooner's Oyster Bar or call when you arrive for curbside pick-up.

Dine-in | Pick-up | To-Go Open Wed.-Sun., 11 a.m.-8 p.m. (850) 897-6400 290 Yacht Club Dr., Unit 200, Niceville 32578 bluewaterbaymarina.com/schooners

Fatboys



Welcome to the area's newest locally owned restaurant located on 98 in the heart of the Destin Harbor.

Fatboys serves up Juicy Beef and Tasty Bird offering up the juiciest burgers you've ever had using only the freshest ingredients available. Come taste the difference. Fatboys starts with 100% premium beef, the freshest ingredients, and you can build it just the way you like it. Taste the difference! Make sure to try out their meatless options and gluten-free buns!

Follow them on social media to find out about the daily specials. With plenty of parking out back, come in today and see what you're missing.

Daily specials, lunch specials and Happy Hour specials are waiting for you to come by and enjoy every day of the week. 10% off for all military, veterans, EMS, firefighters, police and local residents. Pick up and take out available.

Simply order and select your custom time online.

Dine-in | Pick-up | To-Go Open Sunday-Thursday 10 a.m. to 10 p.m. Friday-Saturday 10 a.m. to 11 p.m. (850)-842-3190 104 Harbor Blvd. Destin ilovefatboys.com

HOLI - Indian Restaurants

Holi is a unique combination of Indian Cuisine and Indian heritage bringing you a variety of dishes from different regions of India. The menu contains both vegetarian and non-vegetarian dishes. For those with pure food indulgence in mind, sate your desires with their ever changing, internationally and seasonally inspired small plates. Holi not only uses authentic Indian spices, but also customizes the spice level for greater experience. The menu is available online with orders available for takeout or pickup.



Dine-in | Pick-up | To-Go 10859 Emerald Coast Pkwy., Miramar Beach (850) 353-2630 280 Eglin Pkwy NE, Fort Walton Beach (850) 362-6077 3102 W 23rd St. Panama City (850) 215-3030 holirestaurants.com





Daily Specials • Smoked Meats • Blue Plate Options Salads • Burgers • Sandwiches • Steak • Fish Specials Include Meatloaf • Pot Roast • Ribs & More Catfish Friday • Assortment of Daily Vegetables Beer To Go - Growlers Available **PICKUP • CURBSIDE**

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HOLI Restaurants (A Flavor of Joy) serve a unique combination of Indian Cuisine and Indian heritage. Holi brings you a variety of dishes from different regions of India and our menu contains both vegetarian and non-vegetarian dishes.

OPEN

Tues-Sat 11am-2:30pm & 5pm-10pm & Sun 11am-3pm & 5pm-9pm

LUNCH SPECIALS

Tuesday - Friday 11am - 2:30pm

Look for our food truck: Holi on Wheels FOLLOW US ON SOCIAL MEDIA for updates and food truck locations

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Have you visited Fatboys...where we build The juiciest burgers and fry up The tastiest wings you've ever had?

We start with fresh never frozen 100% premium beef for our burgers, add only the freshest ingredients, and build it just the way you like. Taste the difference! Make sure to try out our Meatless Options and Gluten-Free Buns!

> DAILY SPECIALS Monday - Wednesday LUNCH SPECIALS available Mon-Fri 10am-3pm HAPPY HOUR Monday - Friday 3pm - 6pm

Check out our menu at ilovefatboys.com

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Wellness

FWBMC Provides Monoclonal Antibody Therapy to Treat COVID-19



While we await the 2nd round of COVID-19 vaccines, Fort Walton Beach Medical Center (FWBMC) is now offering a new advanced treatment for those with a mild case of the COVID-19 virus, bamlanivimab antibody infusions to non-hospitalized patients who have tested positive for COVID-19 and have other high-risk factors. The first patient received the treatment on December 22. Fort Walton Beach Medical Center is the only hospital in the tri-county area offering this antibody infusion.

The U.S. Food & Drug Administration (FDA) granted Emergency Use Authorization (EUA) of bamlanivimab for the treatment of COVID-19 patients experiencing mild to moderate symptoms who are high risk to develop severe COVID-19. Fort Walton Beach Medical Center will provide the outpatient IV treatment for adults and adolescents age 12 and older.

High-risk conditions that may be eligible for this treatment include: Obesity, > = 65 years of age, Chronic kidney disease, COPD, Diabetes, Immunosuppressive disease, Heart disease. For children over the age of 12, sickle cell disease, neurodevelopmental disorders, and asthma are also among several additional considerations for eligibility.

"We're committed to providing our patients, caregivers, and the communities we serve with the latest treatments in the fight against COVID-19 and are excited to bring this option to the tri-county area," said Dr. Bob Kiskaddon, Chief Medical Officer for Fort Walton Beach Medical Center. "We will support all of our local hospitals in working closely with physicians and other providers across the communities we serve to provide treatment to patients who may benefit, per FDA guidelines."

The medication supply is limited and based on availability. Patients will need a physician referral and meet FDA criteria prior to scheduling. The treatment is a one-time intravenous infusion *Continued on page 24*





By Richard Chern, M.D.

You might have heard the phrase synthetic is not always bad and organic is not always good. But in the world of hormones, the research suggests bio-identicals are always the right way to go! So, what's the difference? The main difference is the molecular structure of a bio-identical hormone is...well...identical to our hormones, and the structure of a synthetic is not. Since this is not



Well, testosterone is bad, right? We hear news stories all the time telling us about the negative effects of testosterone. For testosterone in the form of testosterone cypionate, a synthetic-and the most commonly prescribed testosterone shot-this is true. Synthetic testosterone will make you feel better, but it will NOT make you healthier. Synthetic testosterone increases your risk of heart attacks, strokes, cancer and more. Bio-Identical testosterone, however, not only makes you feel better and provides an increase

Hormone Treatment in vitality for life, but also reduces your risk of Alzheimer's, cardiovascular disease, diabetes, osteoporosis, muscle loss and

Bio-Identical vs. Synthetic

more (the list goes on). In 1991, the Women's Health Initiative (WHI) was started by the National Institute for Health (NIH) to confirm the benefits of hormone replacement. The study was stopped in 2002, three years early, because the women taking synthetic estrogens were dying from heart attacks, strokes and breast cancer at such a high rate that the study could not ethically continue. Unfortunately, the story became "all hormone replacement is bad."

blacement is bad." This information was so widely dispersed that both patients and doctors around the world stopped using hormone replacement and many are still hesitant to use hormone replacement today. However, while strokes, heart attacks, breast cancer and more are all increased in the women who received the synthetic hormones, those receiving bio-identical hormones experienced a decrease in their risk of all of these conditions. Again, synthetic hormones can improve symptoms, but bio-identical hormones improve health and prevent disease as well.

Bio-Identical progesterone helps decrease the risk of uterine cancer, helps the brain heal after injury, and promotes nerve and brain function while synthetic progesterone, or progestins, increase your risk of breast cancer, stroke and heart attack. There is a pattern here I believe everyone can see.

At The Hormone Restoration Center, we specialize in bio-identical hormones and believe we have the highest quality bio-identicals available. For more information, please call 850-837-1271, located at 12889 U.S.-98 E., Unit 107B in Miramar Beach.

For 2021 get back on track with your health and wellness at CRYO850. Here you can improve and strengthen your immune system, detox excess sugars and fats, boost your metabolism, sleep better, reinforce cognitive abilities, manage pain and inflammation, improve athletic performance and relieve aches and pains to keep you active. Owner Amy Milligan works with athletes and students as young as age 8 and seniors as old as 80!

Step 1: Start with a 3D Body Scan to find your baseline and track your 2021 health progress.

Step 2: Schedule a Pagani Detox to start the process of eliminating excess sugars and fats.

Step 3: Jump into the Infrared Sauna to flush the toxins.

Step 4: Add Contrast Therapy to your weekly routine to keep you centered, pain free, healthy and fit!

Contrast Therapy is the alternation of heat and cold therapies to help alleviate joint and muscle pain, eliminate lactic acid and improve skin. The advanced technology of combining Red Light Therapy and Whole Body Cryotherapy provides all of the benefits of contrast therapy in a short 15 minute visit. Take it to the next level with CRYO850's newest and most popular service - Pagani Muscle Recovery. By applying alternating cycles of direct heat and cold, you can decrease inflammation and soothe aching muscles.

Red Light Therapy is the light spectrum that actually penetrates the tissue down into the cellular level, providing a combination of the red spectrum and the near infrared spectrum. The bright red lights provide topical healing, boost collagen and elastin, diminish fine lines and wrinkles, help clear acne, rosacea, skin pigmentation issues and psoriasis. The red also counteracts all of the junk blue light from cell phones and computers. The near infrared light releases ATP energy, breaks apart triglycerides to release fatty acids into the bloodstream, helps eliminate excess nitric oxide and provides a long list of benefits to brain health and disease prevention. Recent studies even show progress in the reversal of memory issues associated with Alzheimer's and Dementia.

Whether it's aching joints, inflamed muscles or an extra inch or two around the waist, Cryotherapy offers dramatic results (improved immune system, metabolism boost, better sleep, reinforcement of cognitive abilities, inflammation/pain management, improved athletic performance and anti-aging) in a 2-3 minute session.

Right now, CRYO850 is offering three different \$99 Jump Start to Wellness offers. Choose from: One week of whole-body cryotherapy; a "2 For 1" Day Pass, OR a \$99/month membership.

New Year. New You!

During the month of Febru-

ary, make sure to grab someone you love and chill for their annual Valentines' Day "2-For-1 Cryotherapy" Special! Call (850) 279-4145 or visit www.cryo850. com for more information.







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Ask Dr. Marty: **Diet**



QUESTION: I confess. I have new year resolutions. Tops on my list (I know, how cliché) is to improve my diet. I feel like in the past I have fallen into some bad habits that have sabotaged my plans to eat healthier. Help! I need all the help I can get.

ANSWER: You are in excellent company. Diet is the number one resolution, whether it is to eat healthier or to lose weight through diet. It's usually a combination of both, which is good. A healthier diet is the key to losing weight and keeping it off, as well as feeling better.

I am often asked during consultations to fine tune an eating plan to make it healthier. We are all products, to some degree, of a powerful marketing environment in this nation. We are constantly surrounded by advertisements in the media, whether it's TV, internet, radio or magazines, just to name a few. Have you ever said to a friend, "I heard that was really healthy (or delicious)"? The next time you say that, think about why you did. So, apart from the hype, here is a short list of some of the most common traps. By the way, I can speak to these mistakes first hand, since I'm still a work in progress!

Cereal bars/granola bars – Even if they are made with healthy grains, check the labels for sugars and carbs. They can also even have artificial sweeteners.

Healthy soft drinks – Always check the sugar, and artificial ingredients content. Try

ANTIBODY THERAPY

continued from page 22 over the course of one hour followed by an hour of monitoring. Scheduling for patients who meet the criteria can be made by calling Emerald Coast Infectious Disease at 850-862-3979.

bamlanivimab is not authorized for use for patients who: Are filtered water with a very small amount of fruit juice or with a slice of fruit if you occasionally want something more festive than water.

Bottled fruit juice – Juice has a high sugar content. A piece of whole fruit is more satisfying and healthier because of the added nutrients and fiber.

Dried fruit – Dried fruit does have healthy nutrients, but has lost a lot of nutrients during processing and often has artificial preservatives. Fresh fruit is a better choice, because it has less concentrated sugars.

Not eating enough – It is an easy trap to fall into to think you will lose weight with less food. But when you eat a lot of fresh vegetables and fruit, you often eat so much more volume, you don't get as hungry.

If it's healthy "I can eat all I want" syndrome – Mindfully eat healthy portions. Mindlessly eating while surfing the web or watching television (That term probably dates me, doesn't it?), can lead to unhealthy eating.

We often use the word "diet" as if it is a dirty word! Words are important. Choose a word like meal plan if that has a healthier connotation for you.

Hot Tip: Whenever selecting a meal plan, think of it in terms of habits you are willing to enjoy on a permanent basis, not a temporary fix.

Stay well.

Marty Kernion, Ph.D. is not a medical doctor. She has a doctorate in naturopathy. Naturopathy uses natural, gentle ways to bring our bodies back into balance, so that they have the God-given ability to heal themselves. She is a retired professor of herbal medicine and nutrition and has written 39 college level courses in natural approaches to health. She has published two books on natural health. She can be reached on askdoctormarty@cox.net for scheduling a class or consultation, or for sending in your questions for this column.

hospitalized due to COVID-19, Require oxygen therapy due to COVID-19, Require supplemental oxygen for other conditions and require an increase in their oxygen requirement.

For more information on monoclonal antibody treatment for COVID-19, visit the Coronavirus Hub at www. fwbmc.com/covid-19.



By Stephenie Craig, Journey Bravely

2020 is over and yet you might continue to face many of the same challenges as you enter the new year. It can be easy to feel resentfully stuck in survival mode and to view yourself as a victim of the pandemic and other major stressors of 2020. Isolation, financial challenges, racism, political change, value debates on social media, and missing the way things used to be. It's all a lot to carry and work through as you hope for recovery and continue to walk in the mess.

Resolutions may feel trite and impossible this year as we limp along and try to hold it together. Honestly acknowledging our personal and collective discomfort and suffering is a healthy practice. However, getting stuck in bitterness and hopelessness only feeds the negative energy

What's Your 2021 Story?

we are all hoping to escape.

What if instead of writing resolutions, you were to ask yourself what you want your story to be at the end of 2021?

While there are many circumstances in life that are often out of your control, you are in control of your behavior and choices. You get to decide how you'll treat others, how you'll talk to yourself, how you'll live out your faith, how you'll engage with your values, how you'll take healthy risks, how you'll respond to challenges, and how you'll step into personal growth. These personal practices will largely shape your story this year.

What if instead of carrying the weight of victimhood from 2020, you were to step into the practice of writing all of the parts of your story that are within your power?

5 Ways to Move from Victim to Writer of Your 2021 Story:

Acknowledge struggle while looking for redemption. Honestly admit to yourself when you're experiencing grief and hardship. Feel the feelings associated with the difficulty. Watch for short- and longterm ways you see suffering in your life creates opportunity for growth, connection and comforting others.

Create a mental or written list of 3-5 big ideas within your control you want to be true of your story at the end of 2021. Examples: I want to have been a loving, connected parent, friend, partner. I want to have given generously from what I earned. I want to have expressed a grateful attitude regularly. I want to have faced challenges and pain with grace and dignity. I want to have spent time on things that matter most to me. I want to have said encouraging things to myself and others most of the time. I want to see progress in this specific business skill. I want to have engaged a spirit of adventure.

Create a more detailed story for each of your 3-5 big ideas. Big idea: I want to have lived generously. Detailed story about living generously: I want to look back over 12 months and see that I intentionally set aside money, time and other resources as a monthly practice rather than spending all of my resources on myself. I want to see that I used those resources to give to people and causes I value. Some of the people and causes I value are my church, Caring & Sharing of South Walton and Compassion International.

Take steps to make your story real. If I'm going to look back and see that I gave generously this year, I'm going to: set up auto-giving for my top 3 valued organizations, set up a specific auto-transfer savings account designated for generous giving, set up regular monthly volunteer hours.

Read and edit your story as you go. Check in monthly on your story and determine if you're living into the story you want to be true at the end of the year. Be gracious with yourself, determine where you're struggling, and make edits when needed. For example: I planned to auto-give to 3 organizations but I had a financial change. I'm going to reduce my amounts to all 3 or I'm going to choose one organization instead.

The healthy way to engage your 2021 story is to face the circumstances outside your control with acceptance and focus on writing what you can control with hope and determination. As you move from victim to writer of your 2021 story, remember that Journey Bravely has coaching sessions available to help move your story forward. Connect with us at journeybravely.com.



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Page 26

The Paycheck Protection Program Has Re-Opened

The Small Business Association (SBA), in consultation with The U.S. Department of the Treasury, has re-opened the Paycheck Protection Program for new borrowers and certain existing PPP borrowers. This round of the PPP continues to prioritize millions of Americans employed by small businesses by authorizing up to \$284 billion toward job retention and certain other expenses through March 31, 2021, and by allowing certain existing PPP borrowers to apply for a Second Draw PPP Loan.

Key PPP Updates Include:

• PPP borrowers can set their PPP loan's covered period to be any length between 8 and 24 weeks to best meet their business needs;

• PPP loans will cover additional expenses, including op-

to pp SBA U.S. Small Business Administration

> erations expenditures, property damage costs, supplier costs, and worker protection expenditures:

> • The Program's eligibility is expanded to include 501(c)(6) s, housing cooperatives, direct marketing organizations, among other types of organizations;

The PPP provides greater flexibility for seasonal employees;
Certain existing PPP bor-

rowers can request to modify their First Draw PPP Loan amount; and

• Certain existing PPP borrowers are now eligible to apply for a Second Draw PPP Loan.

A borrower is generally eligible for a Second Draw PPP Loan if the borrower: • Previously received a First Draw PPP Loan and will or has used the full amount only for authorized uses;

• Has no more than 300 employees; and

• Can demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020.

Learn more at sba.gov.

By Shantelle Dedicke

It's almost that time of year again when we prepare to submit our entries for local marketing, advertising, and public relations awards. No matter your industry, we encourage you to submit entries for awards to recognize your organization's hard work and creativity.

You carve out time to analyze your work.

Awards applications are a great way to examine the work you have completed and determine what strategies were successful and what ones you want to tweak moving forward. The criteria make you reflect on your project performance and track your achievements, helping your organization complete measurable goals. Without applying for awards yearly, many of us would not take the time to look back on the projects we have completed and discover ways to improve our processes.

You receive third-party feedback.

We always receive feedback from our clients when completing projects for them, but when we submit award packages we are able to gain unbiased, third-party insight regarding our work. Even if we do not win in our respective categories, we think this factor alone is worth the entry fee. We use the judges' evaluations to make adjustments for future projects which help us with our next award entry submission.

You might win!

Local Awards

The best part about applying? You have the chance to take home the prize! Although recognition is not everything, receiving an award for your hard work is great validation that your team produced quality work. Awards are also great to add to your resume or portfolio when searching for a new job or clients. Applicants who don't prevail still receive great benefits, but winning respective categories is the icing on the cake!

If you have public relations work to submit for awards, consider entering the Florida Public Relations Association – Northwest Florida Coast Chapter Image Awards. If you have questions about the AAF awards, email shantelle@francesroy. com, and if you have questions about the FPRA awards, email hillaree@francesroy.com. We hope you apply!







By Ricky Harper, C12

As a business owner or leader, you are constantly looking for ways to grow. Whether it is the business's size, revenue, margin, productivity or the leader's acumen, skillset or professional development, most CEO's and owners are acutely aware that lack of growth is an indicator that the business might be dying.

So, how do you grow? Increasing sales, adding products or territory, networking, new marketing strategies, creating productivity efficiencies, and on and on. Growth can be found in myriad ways, some obvious, some less so. One effective and powerful way to grow a business is by building a diverse or multicultural staff. What? How does adding minorities to my staff grow my business?

Simply put, it is because a diverse staff has a wider degree of experience, tastes, education, values and insights into the minds of the consumers you serve and, more importantly, the minds of the consumers you are not serving. Think of it like this: if all your sales staff are all men, how can you fully relate to and effectively sell your product to wom-

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en? If your product is consumed by men and women, you should have a sales staff that is made up of both genders. Likewise, your sales staff should reflect every spectrum of the socio-culture makeup of your potential customer base.

Intentional diversity and inclusion strategies sharpen our competitive edge. Research for decades has shown how diversity improves customer service, increases employee satisfaction and collaboration, sparks innovation and enhances decision-making all of which lead to a virtuous cycle of increasing returns.

Many studies have demonstrated the effectiveness of diversity. One such study found that companies improving their diversity increased revenue by 19%. Another found that diverse teams performed at a higher level and were more innovative. But here is the number that really drives the point home: a 2013 study found that diverse companies are 70% more likely to capture new markets and are 158% more likely to understand the needs and wants of their target end-users. That is a path to growth.

Unfortunately, the path to diversity is bumpy. Many of us have inherent bias or we are afraid of the unknown. Becoming more diverse must be an intentional strategy for a business if it is to achieve that goal. Inga Beale, former CEO of Lloyds of London pushed that company to diversify, and in doing so they enjoyed growth in markets they never expected to be in. She

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How Do You Grow?

said, "Many conversations about diversity and inclusion do not happen in the boardroom, because people are embarrassed at using unfamiliar words or afraid of saying the wrong thing — yet this is the very place we need to be talking about it. The business case speaks for itself — diverse teams are more innovative and successful in going after new markets."

Diversity should be our goal, but you cannot simply mandate a number. Quotas not only demoralize people, but they also rarely work. Instead, diversity must be an intentional process that is allowed to play out organically. In other words, look hard at all the candidates, and then pick the best one without any kind of bias; that is true diversity achieved organically that will build diverse and effective teams.



Through **The C12 Group**, thousands of Christian CEOs, business owners & executives across the United States are learning from peer wisdom and insight by sharing with those who have **been there**. Members encourage and hold each other accountable to the core values and Biblical principles that guide them.



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Resolutions

By Chris Balzer, ECES Welcome 2021! Last year was certainly a unique one. Once he said, "Dad, I remember when driving to the bank with my son, you couldn't wear masks and



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hats while entering the bank." Even with such a unique year, a recent survey of 531 U.S. adults showed the top resolutions for 2021 are to exercise more, eat healthier and save money. A look back 20 years, and CNN's poll showed the top resolutions were to get out of debt, lose weight and develop a healthy habit (quit smoking). It's not surprising that the top resolutions are similar year after year, because they all have great intentions and actually go hand and hand. Let's look at eating healthier and exercising. Eating healthy can mean cooking more at home, which saves money. Eating healthy also could cause fewer medications or doctor visits, which saves money. The same with exercising—developing a good exercise plan will make you healthier and could cause fewer medications or doctor visits saving you money. My grandmother once said, "It's better to spend money at the grocery store on healthy foods than at the doctor's office."

Another way to save money, which is always on the top of my mind and typically not on most, is to increase efficiency and tighten the envelope of our homes. Tightening the envelope is not a phrase from Tom Wolfe's novel the Right Stuff, but a term used to describe a system. The building envelope is the physical barrier between the exterior and interior environments enclosing a structure (your home). Generally, the building envelope is comprised of a series of components and systems such as a roof, walls, windows and a foundation. These systems protect the interior from the effects

of the environment like precipitation, wind, temperature, humidity and ultraviolet radiation. One function of the building envelope is to control these effects between the interior and exterior of the building. When there is missing or compacted insulation or unsealed windows, doors and attic penetrations, your building envelope is comprised wasting energy and comfort.

If your home is older than 10 years, you most likely don't have enough insulation to meet today's guidelines. Prior insulation code for this area was R-19 (roughly 6.5" of insulation); now the new code is R-30 (roughly 10.5" of insulation). That's a 61% increase. Why the increase? Because we know that traditional insulation has trouble keeping our homes comfortable and the only solution was to add more insulation. More states are requiring the use of a reflective radiant barrier insulation installed on the attic rafters. Reflective radiant barriers reflect 97% of radiant heat in your attic, lowering the attic temperature by 40 to 50 degrees in the summer allowing your insulation and ductwork to perform better, saving you money and increasing your comfort. It's all about tightening the envelope to increase efficiency and comfort. If one of your resolutions is to save money this year, schedule an inspection to know exactly where your home could improve its envelope.

May success knock on your door, all your joys multiply and you and your loved ones stay healthy. Happy 2021!

Chris Balzer is founder and president of Emerald Coast Energy Solutions, a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and "Beat the Heat."



By Myrna Conrad

We often start each New Year with commitments (New Year's resolutions) to do things differently. We commit to eat less, work out more, spend less, travel more, step out of our comfort zone more, love more, stress less, and numerous other grand aspirations to start the year right.

Commitment is seen differently by different people and it seems to have morphed into something different over time. The definition of commitment is "an agreement or pledge to do something." A pledge is "a solemn promise or agreement to do or refrain from doing something." We make commitments in so many different areas of our lives: marriage, relationships, work, social activities and be-

What Ever Happened to Commitment? liefs. Sometimes we make serious life changing commitments and sometimes we make commitments without thinking very much about them. Some commitments are long term and some are for a specific task or activity. If commitment means that you are pledging to do something, it means you are giving your word. Therefore, integrity and commitment go hand in hand. Our commitments should demonstrate a clear picture of our convictions and beliefs.

Fulfilling our commitment should not change with what feels good to us at the moment or what we'd rather do. I remember as a teenager making a commitment to do something with a relative and then getting an opportunity to go out with someone I had been hoping to go out with for a while. But, my mother taught me a very important lesson by making me keep the prior commitment. She told me that to break that commitment was to break my word. I learned a very valuable lesson about integrity and fulfilling my commitments.

We live in a different world now than the one I grew up in. I see a big difference in how people

view commitments today. Very few people stay committed to their marriage anymore. There are some marriages that need to end for the protection of those involved, but so many more end just because one or both don't feel their needs are being met or that they no longer love each other.

Few people work in the same company for more than a couple of years. I remember a time when people would stay with a company their whole lives. Companies don't commit to their employees anymore either. Today companies down size, right size, terminate people and hire people with more concern regarding the bottom line of the company than the well-being of the employee.

People hop from relationship to relationship, from church to church, from job to job, from cause to cause from activity to activity. Commitments today, seem to be linked more to emotions or desires, than to convictions and integrity.

It is important to take time to think and understand what a commitment requires before making it. It is also important not to over commit knowing that you can't possibly fulfill all of your

commitments. Since making a commitment is to give your word, then not fulfilling that commitment affects your integrity. I've often heard it said that it takes a long time to develop a reputation of integrity but only one action to destroy it.

We may not think breaking a commitment really matters, but people are watching. We rarely do anything in life that only affects us. One of the greatest values that you can teach your children is to fulfill their commitments, to finish what they start. Lead by example. They learn by how well you fulfill your commitments.

Do you want to live and demonstrate a life of commitment? Here are a few strategies: **Be Aware:**

Be aware of what you are committing to and of your ability to fulfill your commitment.

Reflect on how you feel when someone does not fulfill a commitment they made to you.

Think about who will be af-

fected if you break your commitment.

Realize that integrity and character take a lifetime to build but only a moment to lose.

Understand that commitment has nothing to do with what you would rather do or how you are feeling at the moment but with what you have said you will or will not do.

Be Intentional:

Make every effort to fulfill any commitment you make. There are always extenuating circumstances, but those should be the exception, not the rule.

Make sure your convictions and your commitments match up.

Teach your children what it means to fulfill their commitments. Lead by example.

Don't over commit, because when you do, you are less likely to fulfill all of your commitments.

Live your life with integrity. Make keeping your commitments a priority.

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Musings

A Pastor's Ponderings: Fuhgeddaboutit!



By Rick Moore

Once, while attending seminary, I had the rare privilege of sitting next to one of my professors in the school cafeteria. I took the opportunity to ask him

a deep question that had puzzled me for years: If God forgives and forgets, and we are to forgive and forget, then why are there so many mistakes and sins recorded in the Bible? He paused, slowly laid down his fork, gathered his thoughts, and responded. He said he would "forgive" me for disturbing him during his meal and "forget" I ever asked the question. He then winked and said "That is my way of saying I don't have a good short answer for that, but if you discover one let me know.'

Wouldn't it be nice if all of our debts were forgiven and forgotten? Any payment ever missed would be deleted from our credit reports, and the speeding tickets



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permanently removed from any record. Forgiveness is a gift to be received and a gift to be given. We love it when we are forgiven, even though we sometimes struggle in receiving forgiveness due to guilt or pride. We feel great forgiving others, in spite of wondering if we are empowering them to continue making mistakes. True love keeps no records of wrongs. Most of us have been taught to forgive and forget. But should we remember mistakes in order to learn from them?

Great quarterbacks have short memories. If they throw an interception, they quickly forget about it, or risk second guessing decisions, possibly causing the team





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to lose the game. They still study film and learn from their mistakes. But dwelling on past failures can be like drinking deadly poison. Mother's have an almost supernatural ability to forget how painful giving birth is. Otherwise, no one would have more than one child.

A person is only as big as the smallest thing that bothers him. Let it go. Be the bigger person. There is an added emphasis to the phrase "forget about it" when said in a New York accent... fuhgeddaboutit! Don't just forget about it... fuhgeddaboutit! Yes, that means to forgive AND forget. Be kind to the person who did you wrong. Get along with the person who is putting you down.

Years ago, at a summer church camp, I was counseling a 3rd grader whose father had just left the boy's mother for another woman. As he was telling me what happened, he began to tighten his fist. Sweat rolled down the brow of his face. He was trying to tell me the last words his father told him before he left which was: "My new girlfriend is prettier than your mom, so I'm leaving." The 3rd grade boy started shaking as he repeated over and over, "she's not prettier than my mom...she's not prettier than my mom!" Even though I had just taught the boys what the Good Book says about forgiveness, I must admit, at that moment, I wanted to go find the boy's father and give him with a piece of my mind. But instead, we prayed.

Fast forward two years. The boy returns to the summer camp. The countenance on his face was totally different from the last time I'd seen him. He told me his father was in prison for car-jacking. He said he forgave his father like I had taught the boys to do. He wrote his dad in prison and asked his dad to forgive him for having hateful feelings from the past. Then he started crying. He said, "My dad wrote me back, and for the first time in my life, he said he loved me." I had tried to teach the boys about forgiveness, but it was a boy who taught me how to forgive. Whatever it is that is causing you so much pain, do more than just forgive... Fuhgeddaboutit!

Rick Moore is Pastor of Communications at Destiny Worship Center.



BY SEAN DIETRICH

DEAR SEAN:

I don't think my school is going to have prom for 2021, everyone is guessing this is the case. We don't know yet, but it's probably not happening. It just sucks that we might not get to do this because we have nothing to look forward to.

Thanks,

A-SAD-JUNIOR

DEAR SAD:

First of all, I am sorry. I know this year has been a major let down. So I am not going to offer you some overused parental slogan like: "You oughta count your blessings, young lady."

When I was a kid I heard versions of this phrase all the time from my mama. And I swore these words would never, EVER exit my lips. Because this is old-person talk, and I'm no fuddy-duddy.

Although, before I write another word, you should know something. Life is unfair and nothing you can do will change this. Not just a little unfair, either. A lot unfair.

Nowhere is this more clearly illustrated than in karaoke clubs. Have you ever been to one? They are totally criminal. Singers with the pitch sensitivity of tugboat airhorns try to sing "I Will Always Love You" while spilling their Harvey Wallbangers all over the audience. And these people get standing ovations.

Meanwhile, the guy who sings from memory all eight verses of Allan Sherman's masterpiece, "Hello Mudda, Hello Fadduh," gets booed off the stage. I ask you, is this fair?

Something else unfair? The price of automotive tires. I bought new truck tires a few days ago and they cost as much as a three-bedroom rambler. I remember buying secondhand tires when I was a younger man for \$19 apiece from "Al's Used Tire Barn." Al even threw in a complimentary emergency flare gun.

You know what else really sucks? Body pain. I had spinal surgery when I was in my mid-20s; nobody ever tells you how quickly chronic pain can ruin your life. And here's the worst Dear Sean

health he died from pneumonia.

Starvation, in case you're wondering, happens like this: Your body starts eating its own muscular tissue in a last-ditch effort to fuel your brain. But after a while it's no use. Without calories, your cells can't fight off viruses and bacteria, so your body gives up. Your belly bloats, your skin starts flaking away. Your teeth fall out.

Whenever you have a bad day, think about this: Yesterday,



part: chronic pain affects about 50 million Americans. That's roughly the population of eight U.S. states. How's that for unfair?

While we're on a roll, here's another. Last night, 390 million people went to bed hungry. Starving actually. And in your own national backyard, 11 million kids live with empty pantries.

I once knew a couple of kids in my town who grew up in "food insecure" households. One of them was in such brittle 25,000 people died from hunger. Many were kids.

And hunger is preventable. What about things like cancer? Each year this disease kills 600,000, which equates to 69 people per hour. Or what about heart disease? Or COVID? Or diabetes?

Listen, I'm not trying to make you feel bad. I promise. Quite the contrary, I'm agreeing with you. Because, yes, this world is unfair. But this life shows no prejudice with its unfairness. Almost everyone is going through their own private hell right now. Still, there is a tiny bright side to this pandemic mess. And I have been saving this part for last.

Back in the 1930s when the economy tanked and jobs were a myth, when the country fell into a Great Depression, people could have given up, moped around, and bitterly complained. But do you know what many Americans did instead?

They went dancing.

Yes. In a time when life expectancy was plummeting, and hunger was going up, and suicide was on a sharp rise, folks made their own fun. They started dancing like their pants were on fire. Towns threw big, fun bashes that would've made your prom look like a routine colonoscopy.

There were all-night dance contests in nearly every backwater, township, and major city across the nation. And when people couldn't find any local dances, they threw parties of their own, scuffing up the floors in Mama's living room.

Radio stations from Maine to California were broadcasting non-stop "musical dance hours." Parents would waltz, brothers and sisters would foxtrot, Aunt Lucille and Uncle Ray Ray would two-step like lovebirds.

Radio ownership in the Depression skyrocketed. Which almost makes no logical sense when you think about it. But that's what happened. Over 80 percent of U.S. homes owned radios by 1939. Dance music was, literally, everywhere.

This reminds me of my grandfather, who lived through the Depression. Like you, he didn't get a prom, either. He dropped out of high school when his father died. He started doing a man's work as a teenager. His brother got polio, his mother gave piano lessons to earn enough for supper.

And yet he danced. I have a picture of my baby-faced grandfather holding my brunette grandmother. The photograph was taken in some dancehall. They're both on the pinewood floor, smiling wildly like two film stars.

They were about your age in this photo. And do you know what? They don't look sad. In fact you'd never guess the world was crumbling by the looks on their faces. They appear downright hopeful.

These were two people who knew hunger. Two people who had occasionally gone barefoot. And yet they went dancing multiple times per week.

So I know this has been a tough year, and I'm on your side here. In fact, I'm just like you. Which is why I pray our mouths may never mistakenly claim that we have "nothing to look forward to."

Because you and I really oughta count our blessings.





Page 32

Thank You, Ryan

marketing. I called the number

and the owner picked up the

By Matthew Vanderford, Claimology

I was just on the phone with an amazing local contractor, Ryan Simas. Ryan's one of those people that when you're with them, you feel fortunate to have come to know who they are as a person.

I first met Ryan after I saw a Remodeling and Maintenance van pass by called Beachside Maintenance. This was a few years back when I was out

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For over a decade, Matthew Vanderford has worked in the Construction, Restoration and Insurance Industries as an Insurance Company Preferred Vendor, Insurance Industry Continuing Education Instructor, Public Adjuster (Palian Ladar Adjuster and Liagneed Contractor, Ladar provide

ferred Vendor, Insurance Industry Continuing Education Instructor, Public Adjuster/ Policy Holder Advocate and Licensed Contractor. He's proud to call Destin his home, with his wife Candice and four children: Matthew, Blake, Jordan and Scarlett.

Have Questions about Property Damage or Insurance Policies? Call Us: (850) 684-4794 You could have it answered in one our columns. phone-it was Ryan. We spoke for a while, I introduced myself and he, in turn, invited me to his then networking group. So, Ryan and I met, made more conversation and exchanged information. And it was through those initial conversations that seeds were planted which would later sprout and evolve into what I now consider one of the most important and beneficial relationships I have. And not just in business, but on a personal level, too, because isn't that what networking is really all about? It's when you really get to know people and build those valued relationships that transcend business and dive into the depths of real interpersonal stuff. Because it's there, in those depths that those who are like minded will connect and those who aren't on the same frequency won't. Ryan's frequency is all about helping others. Or at least to me it is. And I'm sure I'm not the only person who would say the same about Ryan. However, Ryan and I didn't really get to know each other until much later on. It wasn't until Keller Williams Realtor Gail Pelto sent out a request through her local Master Networks Group that she was in need of very reliable talent for work that needed to be addressed on a real estate project. She was introduced to Ryan and, subsequently, she invited Ryan to Master Networks where Ryan and I got reacquainted. It has been through the weekly connections of Master Networks which are centered around business growth through personal evolution (I call it business therapy), where the relationships of like-minded people have taken root and sprouted into valued relationships bearing real fruit.

As those trusted relationships flourish, those we serve benefit the most. As a public adjuster who's been in the insurance industry for more than 10 years, I can say what a privilege it is to know that people like Ryan exist and that those who have suffered damage to their properties can be taken care of for insurance restoration work by a person who values quality and service. His commitment to serving with integrity shines. His continual commitment to personal growth has pushed him to excel in business and benefit from those ethics, because referrals just don't happen by accident.

I am very grateful for relationships like this. It's these types of relationships that others like myself also get to benefit from, too. For as we all work to grow higher and higher as individuals, those we meet along the way are marked by that presence, that shine, that desire for excellence. Thank you, Ryan, for being you. For showing up daily, even when things get tough. But showing up nonetheless. Showing up for those you help along the way. We see you – thank you.

Here's to seeing you shine even brighter! "The Spirit of Kindness will always endure as long as thanks escape the lips of men." – Santa.

May the Spirit of the Light that shines bright like the noonday sun bless us all with warmth and sight.

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These classes continue weekly and students are worked with on an individual basis. Beginners welcome!

Anime Manga. Thursdays 3:30 - 5 p.m. Hosted by Artist, Aly Smith. illprincessart@Instagram.

Introduction to charac-ter design. Basics of how to draw characters, explore the history of anime manga. Class is free to ages 12 - 17. Supplies provided for the initial class.

Oil or Acrylics. Hosted by Artist, Rosalyn O'Grady, www.rosalynogrady.com. Call 850-865-5343 to reserve a seat. Tuesday mornings 10 a.m.-12 p.m., or 1-3 p.m. \$20.00 per session plus supplies. You may bring a photo or idea for your painting and in addition, a still life will be set up for those who would like to paint from life.

Basics and Essentials In Oil Painting. Hosted by Ed Nickerson Fridays mornings 10 a.m. – noon. \$25 plus supplies. How to develop a good painting, and interpreting what you see. Using a combination of drawing and paint. Limited pallet. Beginners and those looking to reach the next level are welcome. Ed_Nickerson@hotmail. com or text: 850-420-9606 to reserve space and more details.

Upcoming Classes at Big Orange House Designs Niceville

GRAB&GO: Snow Prince/ Princess Cookie Kit. Take home kit with all the cookies, icings and directions. 1 hr 30 min. \$19.17.

Jan. 21: Word Board/ Cross Glass Art

What's your word? Name Board, INSPIRATION. You can also make a cross! 3 hrs. \$58.57.

Jan. 23: Kids Paint w/ Estelle!

Bring your kids to PAINT with Estelle Grengs! \$26.20.

Jan. 23: Cherry Blossoms w/ Estelle Come paint with AWARD

ECMA

By Deborah Carloni

The 2021 Emerald Coast-Music Alliance (ECMA) Festival is a resounding success despite the challenges of presenting live concerts while safeguarding its audiences and performers in the era of Covid. With 58 performances that began January 7th and will continue until the 22nd for our local schools, special needs populations, seniors and more, the 5th year of offering free, high quality musical concerts in Northwest Florida is now our most ambitious.

The talented musicians participating this year represent six countries; Brazil, China, Indonesia, Israel, Italy and the U.S. Concerts include solo performances and duets on piano, flute and viola. This year, two of our brass quintet members invited distinguished musicians from the U.S. Army Band to accompany them. A special vocalist performs a duet with piano, the first time the ECMA has incorporated a vocalist.

This year's concert performances are live streamed through Zoom. Musicians



stream their concert performances and then interact with the audience; answering questions and showing off their instruments. Our musicians are delighted to respond to the many thoughtful questions asked by school children, and their interest in the dynamics of the instruments.

Please visit emeraldcoastmusic.org to read about our mission, see our musicians and to watch videos of this year's performances. Donations are welcome and tax deductible through our website which goes to support the expenses of our musicians in bringing "Carnegie Hall" to the people. For more information, email deb. carloni@gmail.com.



WINNING Artist Estelle Grengs! \$42.60.

Jan. 26: Force & Motion We LOVE when Ms. Reiko is HERE teaching Science! 1 hr 30 min. \$19.17. Jan 26: Macrame Plant Hanger Join us for a fun class with

Join us for a fun class with our hip NEW ARTIST! 2 hrs. \$63.09.

Jan. 26: Macrame Wall Hanging

Come and learn lots of NEW KNOTS to accomplish this fun wall hanging! 2 hrs. \$63.90.

Jan. 28: 5x7 Glass on Glass

Come make a glass on glass window in the studio! 3 hrs. \$50.12.

Jan. 29: Glass Art Heart Blocks

Make a personalized heart for VALENTINE'S DAY! 3 hrs. \$37.27.

Feb. 2&9: Pottery Fish

Come make a wall hanging with Laurel! 2 hrs. \$95.85.

To book your fun and creative class, visit bigorangehousedesigns.com.



🌸 Arts & Music

Studio 237 Music Lessons: 12 Musical Sayings

By LISA CYR

Music teachers create special sayings to motivate and lighten up a student's lesson.

Playing a piano is similar to driving a car. New students ask about the three pedals beneath my piano and what do they do? The pedal to the far right is called the "sustain/damper pedal" which is like the "gas pedal" in a car. The middle pedal is like the brake and is called the "sostenuto pedal". The left pedal is like the clutch and is called the "soft pedal." Eventually, using the pedals becomes an automatic reflex with little or no thought. I then say, "On your way home, watch how your parent uses the gas pedal."

Hear the note before you play it. Next time you sing a song, think about where the sound really starts. You hear a melody in your mind, you sing, and then evaluate. A sort of "look before you leap/sing" concept.

Plan your ending. The last note of a song is your lasting impression. How do you want your song to end? Hold onto the last note longer than you desire. The audience will be still savoring all of the song until your fingers leave the keys. **Create memory points.** When learning a long musical piece, pinpoint several locations to where you can jump forward or backward which avoids em-

barrassing moments, and cre-

ates a polished confident perfor-

mance. **"Look for the hidden treasures."** Spoken by a distinguished piano teacher, Mrs. Loretta Hake. Each song has a wealth of information and meaning by using a variety of melodies and patterns in certain places. Let those places shine. Like a dynamite guitar solo or a special riff.

Learn to love it. I recall asking my teacher about a very difficult piano section.

I just wanted to play through it and move on. But she said, "learn to love it" which is a major life lesson. Patience and appreciation for a passage (person or situation) is a learning process.

Avoid traffic, play at an even tempo. Few people like the stop and go traffic on route 98 in Miramar Beach and Destin due to the "construction." Especially when the speed varies constantly between 10 and 55 mph. When playing a song, choose an even constant speed. Songs that slow down and speed up every 4





beats will not be as enjoyable a ride as you would want it to be.

Playing piano is playful. Do you work your piano or do you play it? Play is a form of learning and a great stress reliever.

The piano is a machine, you provide the power. You are the electricity that makes the piano create sound. How you push those keys makes a difference. "You've got the POWER!"

Follow the directions.

The music has all the directions written into it. Read and follow. Seems way too simple.

"Practice only on the days you eat." Spoken by S. Suzuki, an expert in music education. Whoa! A new diet plan.

Music chords are like chicken soup. Simmer: chicken, water, salt, pepper, celery, and carrots. It does not matter which ingredient goes into the pot first, as long as they are all in there. A chord is a mixture of three or more notes. The order you play them is up to your taste. The more notes you have, the more flavor you get.

So, next time you drive a car, plan to arrive alive, drive at an even speed so you don't: get stuck in traffic, lose control, get lost, arrive late, and say the wrong thing when you get there. Read the car manual. Follow all the road signs, evaluate strange sounds, and keep your eyes on the road for all those hidden treasures that might pop up at some unforeseen moment. Love the ride. Keep your hands on the wheel until all the power is shut off. Only drive on the days you eat tasty chicken soup. This makes for good memory points on the road of life. Wishing you a Happy New Year!

Lisa Cyr is an administrator and piano teacher at Studio 237 Music Lessons along with seven different teachers in the East Point Washington area of Santa Rosa Beach, FL. For more info: call Ray Cyr at 850 231-3199. www.Studio237Music.com.

Book Review: Where The Crawdads Sing By Delia Owens

REVIEW BY JACK SMITH

I am an avid reader and when the weather is nice, there is nothing better than sitting on the beach enjoying a great read. Last summer I couldn't help but notice that every other woman appeared to be reading *Where The Crawdads Sing.* I quickly wrote the book off as just another summer chick romance novel. When I saw my wife with a copy, I knew that I had been vindicated. I must be finally getting in touch with my feminine side though, because I absolutely loved this book.



For years, rumors of the 'Marsh Girl' haunted the Carolina low

country town of Barkley Cove. Kya Clark is barefoot and wild, unfit for polite society. When Kya is six years old, she watches as her mother leaves it all behind and walks away, seemingly without a second thought. With the departure of their mother, the Clark family slowly but surely vanishes into the marsh, leaving Kya with one day of school and little else. Left to her own devices by the entire town, she begins a life of self education including a natural understanding of the marsh and the animals who inhabit it. A born naturalist, she develops the skills to live in solitude forever. The time eventually comes when she yearns for human affection, and is drawn to two local young men, both of whom are intrigued by her wild beauty. Kya opens herself to a new and startling world - until the unthinkable happens. When one of the boys turns up dead, the whole town turns on Kya. To get a five star rating from stingy Jack Smith, a book must grab me from the first paragraph and hold my attention until the last page. This book does both.





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New Dates for CRESCENDO!

Sinfonia Gulf Coast, our region's only fully professional symphony orchestra, is pleased to announce the full line up for its annual fundraiser Crescendo! a cultural and culinary extravaganza.

Festivities begin on Thursday, March 25 at 11 a.m., with a Crescendo! Kick Off Lunch at Bijoux Restaurant + Spirits located at The Market Shops. Enjoy an incredible lunch prepared by award-winning chef/ co-owner Jack McGuckin, sip elegant wines, indulge in delectable desserts, shop all of the musthave accessories of the season from The Jewel, view the latest fashions modeled by Today's Boutique, door prizes and raffle items, plus much more. Tickets are \$100 per person and include lunch, wine and gratuities.

On Friday, April 30 at 6 p.m. Crescendo! weekend will begin with a series of carefully curated vintner dinners hosted in elegant homes and venues throughout the Emerald Coast, which pair the talents of local and regional "celebrity" chefs with some of the country's most acclaimed vineyards for a delicious evening of food and wine. Participating wineries and chefs will be announced soon. Vintner Dinner tickets are \$295 per person and include all food, wine and gratuities.



This year's main event is themed "Moulin {vin} Rouge" and is set for Sunday, May 2 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate the cultural and culinary arts by showcasing worldclass vintners, expert spirit purveyors, amazing auction items, and a musical performance. Enjoy reserved table seating, hors d'oeuvres, a full, seated lunch, live and silent auctions and an all-inclusive afternoon of incredible fun.

Tickets to Crescendo! 2021 are \$150 per person and include all food, wine, reserved table seating, performance and valet parking. Tables of up to 10 guests can be reserved by calling (850) 460-8800. Sponsorship opportunities are still available.

Proceeds from Crescendo! will benefit Sinfonia and its music education programs which include musicians/guest artists in schools, free orchestra concerts, bus transportation for students, the Sinfonia Youth Orchestra program, the Arts in Medicine initiative with Sacred Heart Hospital and LINK UP concerts for third through fifth graders in partnership with Carnegie Hall.

For more information on how you can join Sinfonia's team of volunteers, contact Beth Clavier at (850) 460-8800 and bclavier@sinfoniagulfcoast. org. For more information or to purchase tickets for Sinfonia Gulf Coast's Crescendo! events, visit www.sinfoniagulfcoast.org or call (850) 460-8800.

30A Songwriters Festival Goes Virtual

Stay tuned for a 2021 30A Songwriters Virtual Festival announcement and expect many Hooks - Online - & Singers and a retrospective look at over a decade of music on 30A.

Festival producers are creating a powerful documentary with film footage from past years and cameo performances from many of your favorite artists.

As you might already know,

the 30A Songwriters Festival reluctantly decided to postpone an in-person January 2021 Festival. "All of us at the CAA and RCAM are as disappointed as you that we cannot celebrate music in person and support the mission of the Cultural Arts Alliance (CAA) as we have done for 12 straight years over the Martin Luther King Jr. holiday weekend," said Jennifer Steele, CAA executive director. "We're planning a unique streaming concert event along with a coffee table photography book commemorating the first 12 years of the 30A Songwriters Festivals."

"We are down on 30A working on last minute filming and editing and it feels very uncrowded and a little bit lonely without our festival people! But let's look on the bright side. You can watch from the warmth and comfort of your home, AND drinks and wine are free!"

By popular demand, the festival organizers are re-issuing a t-shirt from each year of the festival beginning with 2010 through 2020 and have created a commemorative 2021 Virtual Festival hat for this year. Virtual Festival tickets and merchandise will be available for pre-orders soon. In the meantime, post photos from past 30A Songwriters Festivals you attended with your memories and tag our Facebook and Instagram. Get update information on the Facebook page.

Jennifer says they look forward to making an announcement about a rescheduled festival once it becomes clear when it will be safe for everyone to participate in and enjoy the full event on 30A.

See you online soon.



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